DENVER

FIRST ANNUAL REPORT

DEPARTMENT OF INSURANCE.

COLORADO.

1888.

DAILY TIMES STEAM PRINTING HOUSE.

FIRST ANNUAL REPORT

—:OF THE:—

SUPERINTENDENT

OF

INSURANCE

—:OF THE:—

STATE OF COLORADO.

PART 1.---FIRE, AND FIRE-AND-MARINE INSURANCE.

MADE FROM ANNUAL STATEMENTS.

FOR THE YEAR ENDING DECEMBER 31, 1882.

DENVER, COLORADO:
TIMES STEAM PRINTING HOUSE AND BLANK BOOK MANUFACTORY
1883.

STATE OF COLORADO.

INSURANCE DEPARTMENT,
DENVER, AUG. 1ST, 1883.

His Excellency JAMES B. GRANT, Governor of Colorado :

SIR: I have the honor to submit the First Annual Report of this department, showing the general business and financial condition of all insurance companies, both Life and Fire, doing business in this State. Also showing the business done by them in the State during the year ending December 31st, 1882.

Respectfully submitted,

JOHN C. ABBOTT,
Superintendent of Insurance.

FIRE AND MARINE INSURANCE COMPANIES.

ABSTRACTS COMPILED FROM ANNUAL STATEMENTS ON FILE IN THIS BUREAU OF THE FIRE AND MARINE INSURANCE COMPANIES AUTHORIZED TO DO BUSINESS IN THE STATE OF COLORADO, SHOWING THEIR CONDITION ON THE 31ST DAY OF DECEMBER, 1882.

ÆTNA FIRE INSURANCE COMPANY.

Located in Hartford, Connecticut. Incorporated June, 1819. Commenced Business April, 1819.

LUCIUS HENDEE, *President*. JOTHAM GOODNOW, *Secretary*.

CAPITAL.

Paid up in cash	$4,000,000 00

ASSETS.

Stocks and bonds, owned by the company		$7,349,916 72
Value of real estate owned by the company		358,000 00
Loans on bond and mortgage (first liens)		46,727 00
Interest accrued thereon		411 69
Value of lands mortgaged	$64,000 00	
Value of buildings mortgaged (insured for $36,400 as collateral)	63,000 00	
Total value of said mortgaged premises	$127,000 00	
Amount loaned on collaterals		24,890 00
Amount of cash on hand and in bank		949,730 25
Interest due and accrued on collateral loans		964 68
Gross premiums in course of collection		332,970 24
Aggregate amount of all the assets of the company, stated at their actual value		$9,054,610 58

LIABILITIES.

Net amount of unpaid losses	$ 223,971 89	
Total unearned premiums	1,572,497 80	
Amount reclaimable by the insured on perpetual fire insurance polices	11,069 40	
Due and accrued for salaries, etc., etc	500 00	
All other demands against the company	53,789 37	
Amount of all liabilities except capital stock and net surplus	$1,861,428 46	
Joint stock capital actually paid up in cash	4,000,000 00	
Surplus beyond capital and all other liabilities	3,193,182 12	
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$9,054,610 58

INCOME DURING THE YEAR.

Net cash actually received for premiums	$2,315,864 92
Received for interest on bonds and mortgages	2,576 18
Received for interest and dividends on stocks and bonds	414,623 19
Income received from all other sources, viz: rents	9,442 56
Aggregate amount of income actually received during the year in cash	$2,743,506 85

EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	$1,256,946 48	
Cash dividends actually paid stockholders	720,000 00	
Paid for commissions and brokerage	362,741 89	
Paid for salaries, fees and all other charges of officers and clerks	143,773 86	
Paid for State, National and local taxes	45,720 72	
All other payments and expenditures	135,590 66	
Aggregate amount of actual expenditures during the year in cash		$2,664,773 61

Miscellaneous Risks and Premiums.

	Fire Risks.	*Premium Thereon.*	*Inland Risks.*	*Premium Thereon.*
In force on the 31st day of December of the preceding year.	$275,570,466 00	$2,944,813 07	$655,450 00	$ 26,064 95
Written or renewed during the year (including perpetual) . .	232,478,592 00	2,339,997 04	59,841,638 00	194,356 92
Total	$508,049,058 00	$5,284,810 11	$60,497,088 00	$220,421 87
Deduct those expired and marked off as terminated . . .	226,648,287 00	2,245,031 86	59,842,156 00	201,546 27
In force at the end of the year .	$281,400,771 00	$3,039,778 25	$654,932 00	$18,875 60
Deduct amount reinsured . . .	2,901,781 00	31,213 34	None.	None.
Net amount in force December 31st, 1882	$278,498,990 00	$3,008,564 91	$654,932 00	$18,875 60

General Interrogatories.

Total amount of premiums received from the organization of the company up to date		$89,896,708 37
Losses paid from organization to date		54,658,994 11
Total amount of cash dividends declared since the company commenced business		12,833,365 00
Dividends declared payable in stock from organization		2,805,000 00
Total amount of the company's stock owned by the directors at par value . .		337,700 00
Losses incurred during the year: Fire, $1,213,211 55; Inland, $82,661 02 .		1,295,872 57
Amount deposited in various states and countries, which, under the laws thereof, is held exclusively for the protection of the policy-holders of such state or countries—		
Only deposit is in Colorado, United States and securities, par value	$100,000 00	
Market value	112,555 00	
Liabilities		$43,074 42

Business in the State of Colorado During the Year 1882.

	Fire Risks.
Fire, marine and inland risks written	$1,090,860 00
Entire premiums received for risks in this State	16,044 87
Losses paid	5,825 38
Losses incurred	5,825 38

AGRICULTURAL FIRE INSURANCE COMPANY.

Located in Watertown, N. Y. Organized and commenced business Feb. 17th, 1853, as a Mutual Insurance Company. Changed to a Joint-Stock Company January 10th, 1863.

Isaac Munson, *President.* H. M. Stevens, *Secretary.*

Capital.

Paid up in cash	$300,000 00

Assets.

Stock and bonds owned by the company		382,682 50
Value of real estate owned by the company		169,896 36
Loans on bond and mortgage (first liens)		713,631 56
" " " in process of foreclosure		22,730 77
Interest due and accrued thereon		18,355 81
Total value of mortgaged premises	$1,539,905 00	

Amount loaned on collaterals	19,123 85
Amount of cash on hand and in bank	102,053 40
Interest due and accrued on stocks and bonds not included in market value	4,237 50
" " " collateral loans	2,745 00
Gross premiums in course of collection	91,997 88
Bills receivable not matured, taken for fire risks	16,039 20
All other property belonging to the company	375 00
The gross amount of all the assets of the company	$1,543,868 83
Amounts which should be deducted from the assets of the company	22,240 00
Aggregate amount of all the assets of the company, stated at their actual value	$1,521,628 83

Liabilities.

Net amount of unpaid losses	$ 30,004 02	
Total unearned premiums	941,471 00	
Total amount of all liabilities except capital stock and net surplus	$971,475 02	
Joint stock capital actually paid up in cash	300,000 00	
Surplus beyond capital and all other liabilities	250,153 81	
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$1,521,628 83

Income During the Year.

Net cash actually received for premiums	$660,711 11
Received for interest on bonds and mortgages	34,533 57
Received for interest and dividends on stocks, bonds and collateral loans	28,916 62
Income received from all other sources—viz: rents	5,017 00
Aggregate amount of income actually received during the year in cash	$729,178 30

Expenditures During the Year.

Net amount paid for losses	$236,506 96	
Cash dividends actually paid stockholders	30,102 00	
Paid for commissions and brokerage	143,010 86	
Paid for salaries, fees and all other charges of officers and clerks	87,910 12	
Paid for State, National and local taxes	12,878 47	
All other payments and expenditures	60,952 99	
Aggregate amount of actual expenditures during the year in cash		$571,361 40

Miscellaneous Risks and Premiums.

	Fire Risks.	*Premium Thereon.*
In force on the 31st day of December of the preceding year	$188,419,064	$1,593,502 48
Written or renewed during the year	81,554,794	663,320 98
Total	$269,973,858	$2,286,823 46
Deduct those expired and marked off as terminated	67,505,069	536,463 81
In force at the end of the year	$202,468,789	$1,750,359 65
Deduct amount reinsured	482,368	4,136 34
Net amount in force Dec. 31st, 1882	$202,986,421	$1,746,223 31

General Interrogatories.

Total amount of premiums received from the organization of the company to date	$7,685,652 57
Losses paid from organization to date	3,725,262 16
Total amount of cash dividends declared since the company began business	450,000 00
Dividends declared payable in stock from organization	200,000 00

Total amount of company's stock owned by the directors at par value			175,500 00
Loaned to stockholders and officers			9,818 00
Losses incurred during the year: Fire			227,252 73
Amount deposited in various states and countries, which, under the laws thereof, is held exclusively for the protection of the policy-holders of such states or countries—			
Deposited in the State of Canada	$100,000 00	Liabilities	$77,760 00
" " Virginia	15,000 00	"	15,000 00
" " N. Carolina	10,000 00	"	10,000 00

BUSINESS IN THE STATE OF COLORADO DURING THE YEAR 1882.

	Fire Risks.
Fire, marine and inland risks written	$201,882 00
Entire premiums received for risks in this State	2,020 48
Losses paid	None.
Losses incurred	None.

AMAZON FIRE INSURANCE COMPANY.

Located in Cincinnati, Ohio. Incorporated October, 1871. Commenced Business October, 1871.

GAZZAM GANO, *President.* J. H. BEATTIE, *Secretary.*

CAPITAL.

Paid up in cash	$300,000 00

ASSETS.

Stocks and bonds owned by the company		$175,534 00
Value of real estate owned by the company		282,370 00
Loans on bonds and mortgages (first liens)		51,801 97
Loans on bonds and mortgages in process of foreclosure		12,875 00
Interest due thereon		5,460 75
Value of lands mortgaged	$140,212 00	
Value of buildings mortgaged (insured for $20,950 00 as collateral)	51,300 00	
Total value of said mortgaged premises	$191,512 00	
Amount loaned on collaterals		8,6.0 00
Amount of cash on hand and in bank		8,907 88
Gross premiums in course of collection		23,161 19
Bills receivable, not matured, taken for fire, marine and inland risks		4,005 82
All other property belonging to the company		1,988 71
Aggregate amount of all the assets of the company stated at their actual value		$574,705 32

LIABILITIES.

Net amount of unpaid losses	$11,271 94	
Total unearned premiums	97,045 73	
Interest due and declared remaining unpaid	5 40	
All other demands against the company	5,541 61	
Total amount of all liabilities except capital stock and net surplus	$113,864 68	
Joint stock actually paid up in cash	300,000 00	
Surplus beyond capital and all other liabilities	160,840 64	
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$574,705 32

INCOME DURING THE YEAR.

Net cash actually received for premiums	$157,538 00
Received for interest on bonds and mortgages	6,476 54
Received for interest and dividends on stocks and bonds	12,769 69
Income received from all other sources	8,694 55
Aggregate amount of income actually received during the year in cash	$185,478 78

EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	$79,410 66	
Cash dividends actually paid stockholders	18,000 00	
Paid for commission and brokerage	30,737 44	
Paid for salaries, fees and all other charges of officers and clerks	16,938 02	
Paid for State, National and local taxes	6,751 17	
All other payments and expenditures	14,339 00	
Aggregate amount of actual expenditures during the year in cash		$166,176 29

MISCELLANEOUS RISKS AND PREMIUMS.

	Fire Risks.	*Premiums Thereon.*
In force on the 31st day of December of the preceding year	$11,116,401 00	$161,085 35
Written or renewed during the year	13,435,413 00	186,158 48
Total	$24,551,814 00	$347,243 83
Deduct those expired and marked off as terminated also	11,046,284 00	154,241 62
In force at the end of the year	$13,505,530 00	$193,002 21
Deduct amount reinsured	413,647 00	5,790 34
Net amount in force Dec. 31, 1882	$13,091,883 00	$187,211 87

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$5,246,524 29
Losses paid from organization to date	3,027,456 70
Total amount of cash dividends declared since the company commenced business	198,000 00
Dividends declared payable in stock from organization	.....
Total amount of the company's stock owned by the directors at par value	109,350 00
Loaned to stockholders and officers	22,115 50
Losses incurred during the year: Fire	79,267 59

BUSINESS IN THE STATE OF COLORADO DURING THE YEAR 1882.

	Fire Risks.
Fire risks written	$29,767 00
Entire premiums received for risks in this State	599 03
Losses paid	16 95
Losses incurred	16 95

AMERICAN CENTRAL FIRE INSURANCE COMPANY.

Located in St. Louis, Missouri. Incorporated February, 1853. Commenced Business February, 1853.

GEORGE T. CRAM, *President.* CHARLES CHRISTENSEN, *Secretary.*

CAPITAL:

Paid up in cash	$600,000 00

Assets.

Stock and bonds owned by the company	$850,109 00
Amount loaned on collaterals	195,000 00
Amount of cash on hand and in bank	68,337 46
Interest due and accrued on stocks and bonds not included in market value	2,640 00
Gross premiums in course of collection	72,777 27
Aggregate amount of all the assets of the company stated at their actual value	$1,188,863 73

Liabilities.

Net amount of unpaid losses	$ 48,026 09	
Total unearned premiums	295,401 47	
Cash dividends to stockholders remaining unpaid	185 00	
All other demands against the company, viz: Commission, brokerage and other charges due and to become due	10,916 60	
Total amount of all liabilities except capital stock and net surplus	$354,529 16	
Joint stock capital actually paid up in cash	600,000 00	
Surplus beyond capital and all other liabilities	234,334 57	
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$1,188,863 73

Income During the Year.

Net cash actually received for premiums	$487,567 29
Received for interest on stocks and bonds, (collateral loans)	62,644 50
Income received from all other sources	701 00
Aggregate amount of income actually received during the year in cash	$550,912 79

Expenditures During the Year.

Net amount paid during the year for losses	$265,954 97	
Cash dividends actually paid to stockholders	68,023 50	
Paid for commission and brokerage	68,664 70	
Paid for salaries, fees and all other charges of officers and clerks	36,035 25	
Paid for State, National and local taxes	7,949 58	
All other payments and expenditures	53,522 11	
Aggregate amount of actual expenditures during the year in cash		$500,150 11

Miscellaneous Risks and Premiums.

	Fire Risks.	*Premiums Thereon.*
In force on the 31st day of December of the preceding year	$35,144,647 00	$517,140 50
Written or renewed during the year	40,478,670 00	603,354 82
Total	$75,623,317 00	$1,120,495 32
Deduct those expired and marked off as terminated	33,715,739 00	504,085 69
In force at the end of the year	$41,907,578 00	$616,409 63
Deduct amount reinsured	2,863,249 00	52,125 99
Net amount in force Dec. 31, 1882	$39,044,329 00	$564,283 64

General Interrogatories.

Total amount of premiums received from the organization of the company to date	$7,065,021 11
Losses paid from organization to date	3,794,265 57
Total amount of cash dividends declared since the company commenced business	432,972 70
Dividends declared payable in stock from organization	81,250 00
Total amount of the company's stock owned by the directors at par value	60,975 00
Loaned to stockholders and officers	.....
Losses incurred during the year: Fire	263,547 13

BUSINESS IN THE STATE OF COLORADO DURING THE YEAR 1882.

	Fire Risks.
Fire, marine and inland risks written	Not given.
Entire premiums received for risks in this State	$11,480 20
Losses paid	4,326 84
Losses incurred	4,326 84

AMERICAN FIRE INSURANCE COMPANY.

Located in New York City, N. Y. Incorporated April, 1857. Commenced Business May, 1857.

JAMES M. HALSTED, *President.* DAVID ADER, *Secretary.*

CAPITAL.

Paid up in cash	$400,000 00

ASSETS.

Stocks and bonds owned by the company	$889,820 00
Loans on bond and mortgage (first liens)	108,720 00
Interest due and accrued thereon	1,333 86
Amount loaned on collaterals	42,000 00
Amount of cash on hand and in bank	43,679 81
Interest due and accrued on collateral loans	1,241 05
Gross premiums in course of collection	23,270 72
Aggregate amount of all the assets of the company, stated at their actual value	$1,110,065 44

LIABILITIES.

Net amount of unpaid losses	$ 10,566 00	
Total unearned premiums	119,178 30	
Principal unpaid on scrip or certificates of profits	2,680 00	
Interest due and declared remaining unpaid	3,871 89	
Accrued for rent	1,334 00	
All other demands against the company	13,298 34	
Total amount of all liabilities, except capital stock and net surplus	$150,928 53	
Joint stock capital actually paid up in cash	400,000 00	
Surplus beyond capital and all other liabilities	559,136 91	
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$1,110,065 44
Amount of such surplus which constitutes a permanent reserve fund represented by scrip, which by the terms of its issue cannot be redeemed so as to diminish said reserve	$299,775 00	

INCOME DURING THE YEAR.

Net cash actually received for premiums	$217,534 81
Received for interest on bonds and mortgages	5,854 03
Received for interest and dividends on stocks, bonds and collateral loans	40,414 97
Income received from all other sources	996 67
Aggregate amount of income actually received during the year in cash	$264,800 48

Expenditures During the Year.

Net amount paid during the year for losses	$96,673 42	
Cash dividends actually paid stockholders	34,000 00	
Scrip or certificates of profits redeemed in cash	1,713 96	
Paid for commissions and brokerage	30,785 90	
Paid for salaries, fees and all other charges of officers and clerks	21,832 18	
Paid for State, National and local taxes	3,254 34	
All other payments and expenditures	21,407 18	
Aggregate amount of actual expenditures during the year in cash		$209,666 98

Miscellaneous Risks and Premiums.

	Fire Risks.	*Premium Thereon.*
In force on the 31st day of December of the preceding year	$40,433,114 00	$169,833 32
Written or renewed during the year	68,631,862 00	265,393 09
Total	$109,064,976 00	$435,226 41
Deduct those expired and marked off as terminated	51,876,227 00	184,195 37
In force at the end of the year	$57,188,749 00	$251,031 04
Deduct amount reinsured	4 741,706 00	22,115 40
Net amount in force December 31, 1882	$52,447,043 00	$228,915 64

Scrip.

Balance of scrip outstanding and deliverable to policy holders	$302,455 00
Scrip not actually delivered	2,135 00
Net cash, participating premiums received during the year	9,224 00
Limit of scrip accumulation before any redemption	300,000 00

General Interrogatories.

Total amount of premiums received from the organization of the company to date	$3,925,643 00
Losses paid from organization to date	1,227,239 00
Total amount of cash dividends declared since the company commenced business	958,000 00
Total amount of the company's stock owned by the directors at par value	110,250 00
Loaned to stockholders and officers	15,000 00
Losses incurred during the year: Fire	96,964 80

Business in the State of Colorado During the Year 1882.

	Fire Risks.
Fire, marine and inland risks written	$63,500 00
Entire premiums received for risks in this State	754 05
Losses paid	None.
Losses incurred	None.

AMERICAN FIRE INSURANCE COMPANY.

Located in Philadelphia, Penn. Incorporated February, 1810. Commenced Business March, 1810.

Thos. H. Montgomery, *President.* Albert C. L. Crawford, *Secretary.*

Capital.

Paid up in cash	$400,000 00

Assets.

Value of real estate owned by the company		$141,100 00
Loans on bond and mortgage (first liens)		281,889 50
Interest due and accrued thereon		5,668 72
Value of lands mortgaged	$228,600 00	
Value of buildings mortgaged (insured for $210,735 00 as collateral)	403,000 00	
Total value of said mortgaged premises	$631,600 00	
Stocks and bonds owned by the company		1,016,085 25
Amount loaned on collaterals		201,250 00
Amount of cash on hand and in bank		17,970 63
Interest due and accrued on stock not included in market value		600 00
" " " " collateral loans		1,016 76
Premiums in course of collection		36,597 95
All other property belonging to the company		10,353 33
Aggregate amount of all the assets of the company stated at their actual value		$1,712,532 14

Liabilities.

Net amount of unpaid losses	$ 60,798 47	
Amount required to safely reinsure all outstanding risks	337,119 24	
Amount reclaimable by the insured on perpetual fire policies	285,897 07	
Cash dividends to stockholders remaining unpaid	735 00	
All other demands against the company	448 37	
Total amount of all liabilities except capital stock and net surplus	$684,998 15	
Joint stock capital actually paid up in cash	400,000 00	
Surplus beyond capital and all other liabilities	627,533 99	
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$1,712,532 14

Income During the Year.

Net cash actually received for premiums	$569,473 38
Received for interest on bonds and mortgages	15,876 89
Received for interest and dividends on stocks and bonds	48,766 98
Income received from all other sources	8,649 93
Aggregate amount of income actually received during the year in cash	$642,767 18

Expenditures During the Year.

Net amount paid during the year for losses	$332,859 65	
Cash dividends actually paid stockholders	39,290 00	
Paid for commissions and brokerage	93,991 87	
Paid for salaries, fees and all other charges of officers and clerks	88,925 52	
Paid for State, National and local taxes	18,902 83	
All other payments and expenditures	5,963 05	
Aggregate amount of actual expenditures during the year in cash		$579,932 92

Miscellaneous Risks and Premiums.

	Fire Risks.	*Premiums Thereon.*
In force on the 31st day of December of the preceding year.	$42,017,887 00	$456,425 67
Written or renewed during the year	59,895,015 00	656,503 78
Total	$101,912,902 00	$1,112,929 45
Deduct those expired and marked off as terminated	46,069,483 00	462,702 46
In force at the end of the year	$55,843,419 00	$650,226 99
Deduct amount reinsured	1,257,223 00	16,654 14
Net amount in force December 31, 1882	$54,586,196 00	$633,572 85

PERPETUAL RISKS.

	Amount of Risks.	*Total Deposits.*	*Interest Premiums.*
Perpetual risks in force on the 31st day of December, 1880	$11,069,116 00	$290,000 72	$17,400 04
Perpetual risks written during the year	511,448 00	15,915 86	954 93
Total	$11,580,564 00	$305,916 58	$18,354 97
Deduct those marked off as cancelled	183,162 00	4,972 31	298 33
In force December 31, 1882	$11,397,402 00	$300,944 27	$18,056 64

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$8,053,585 41
Total amount of cash dividends declared since the company commenced business	2,172,975 50
Total amount of the company's stock owned by the directors at par value	18,800 00
Losses paid from organization to date	4,970,044 80
Fire losses incurred during the year	352,676 62

BUSINESS IN THE STATE OF COLORADO DURING THE YEAR 1882.

	Fire Risks.
Fire, marine and inland risks written	$548,299 00
Entire premiums received for risks in this State	11,911 65
Losses paid	5,146 92
Losses incurred	$6,835 00
Paid to the said State for taxes on premiums	95 28

AMERICAN FIRE INSURANCE COMPANY.

Located in Newark, New Jersey. Incorporated February, 1846. Commenced Business April, 1846.

S. G. GOULD, *President.* FRED H. HARRIS, *Secretary.*

CAPITAL.

Paid up in cash	$600 000 00

ASSETS.

Stocks and bonds, owned by the company		$507,343 75
Value of real estate owned by the company		390,445 53
Loans on bonds and mortgages (first liens)		577,671 75
" " " in process of foreclosure		26,300 00
Interest due and accrued thereon		15,447 46
Value of lands mortgaged		
Value of buildings mortgaged (insured for $743,025 00 as collateral)	$1,673,700 00	
Total value of said mortgaged premises	$1,673,700 00	
Amount of cash on hand and in bank		62,883 29
Gross premiums in course of collection		18,295 83
All other property belonging to the company		4,331 41
American Insurance Company's stock owned by the company		70,000 00
Special expense on bonds and mortgages in process of foreclosure		485 72
The gross amount of all the assets of the company		$1,673,204 74
Amounts which should be deducted from the above assets on account of bad and doubtful debts		72,474 08
Aggregate amount of all the assets of the company stated at their actual value		$1,600,730 66

Liabilities.

Net amount of unpaid losses	$ 25,891 04	
Total unearned premiums	147,040 57	
Cash dividends to stockholders remaining unpaid	5,981 75	
All other demands against the company	16,184 94	
Total amount of all liabilities except capital stock and net surplus	$195,098 30	
Joint stock capital actually paid-up in cash	600,000 00	
Surplus beyond capital and all other liabilities	805,632 36	
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$1,600,730 66

Income During the Year.

Net cash actually received for premiums	$233,358 42
Received for interest on bonds and mortgages	34,437 10
Received for interest and dividends on stocks and bonds (collateral loans)	27,150 00
Income received from all other sources	10,341 99
Aggregate amount of income actually received during the year in cash	$305,287 51

Expenditures During the Year.

Net amount paid during the year for losses	$84,680 63	
Cash dividends actually paid stockholders	72,458 00	
Paid for commission and brokerage	34,986 17	
Paid for salaries, fees and all other charges of officers and clerks	31,780 00	
Paid for State, National and local taxes	8,572 36	
All other payments and expenditures	16,179 08	
Aggregate amount of actual expenditures during the year in cash		$248,656 24

Miscellaneous Risks and Premiums.

	Fire Risks.	*Premiums Thereon.*
In force on the 31st day of December of the preceding year.	$29,638,963 01	$243,398 69
Written or renewed during the year	33,772,933 30	256,298 59
Total	$63,411,896 31	$499,697 28
Deduct those expired and marked off as terminated.	29,722,981 13	210,919 58
In force at the end of the year	$33,688,915 18	$288,777 70
Deduct amount reinsured	368,350 30	8,619 87
Net amount in force December 31, 1882	$32,720,564 88	$280,157 83

General Interrogatories.

Total amount of premiums received from the organization of the company to date	$3,619,145 50
Losses paid from organization to date	990,873 48
Total amount of cash dividends declared since the company commenced business	1,175,068 26
Dividends declared payable in stock from organization	600,000 00
Total amount of company's stock owned by directors at par value	39,215 00
Losses incurred during the year: Fire	97,319 86

Business in the State of Colorado During the Year 1882.

	Fire Risks.
Fire, marine and inland risks written	$345,325 00
Entire premiums received for risks in this State	5,202 38
Losses paid	2,351 40
Losses incurred	2,351 40

BOYLSTON MUTUAL FIRE INSURANCE COMPANY.

Located in Boston, Massachusetts. Incorporated December, 1872. Commenced Business January, 1873.

JOSEPH W. BALCH, *President.* WASHINGTON GLOVER, *Secretary.*

CAPITAL.

Paid up in cash		$557,200 00

ASSETS.

Stocks and bonds owned by the company		$535,231 00
Value of real estate owned by the company		20,000 00
Loans on bonds and mortgages (first liens)		174,000 00
Interest accrued thereon		3,216 84
Value of lands mortgaged	$194,500 00	
Value of buildings mortgaged (insured for $132,500 00 as collateral)	146,300 00	
Total value of said mortgaged premises	$340,800 00	
Interest due and accrued on stocks and bonds not included in market value		1,130 83
Amount loaned on collaterals		112,900 00
Amount of cash on hand and in bank		63,489 44
Interest due and accrued on collateral loans		717 25
Gross premiums in course of collection		44,215 45
Bills receivable, not matured, taken for marine risks		25,819 63
Aggregate amount of all the assets of the company, stated at their actual value		$980,720 44

LIABILITIES.

Net amount of unpaid losses	$ 47,250 00	
Total unearned premiums	165,760 10	
Interest due and declared remaining unpaid (scrip interest)	1,086 60	
Due and accrued for salaries, rent, advertising and other miscellaneous expenses	1,525 00	
All other demands against the company	3,450 00	
Total amount of all liabilities except capital stock and net surplus	$219,071 70	
Joint stock capital actually paid up in cash	557,200 00	
Surplus beyond capital and all other liabilities	204,448 74	
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$980,720 44
Amount of such surplus, which constitutes a permanent reserve fund, represented by scrip, which by the terms of its issue cannot be redeemed so as to diminish said reserve	$78,410 00	

INCOME DURING THE YEAR.

Net cash actually received for premiums	$379,615 92
Received for interest on bonds and mortgages	9,118 75
Received for interest and dividends on stocks and bonds (collateral loans)	30,239 27
Income received from all other sources	550 00
Aggregate amount of income actually received during the year in cash	$419,523 94

EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	$231,071 60
Scrip or certificates of profit redeemed in cash	4,195 20
Paid for commissions and brokerage	51,880 90
Paid for salaries, fees and all other charges of officers and clerks	25,319 30

Paid for State, National and local taxes	9,793 41	
All other payments and expenditures	24,758 12	
Aggregate amount of actual expenditures during the year in cash		$347,018 53

MISCELLANEOUS RISKS AND PREMIUMS.

	Fire Risks.	*Premiums Thereon.*	*Marine and Inland Risks.*	*Premiums Thereon.*
In force on the 31st day of December of the preceding year.	$18,634,955 00	$192,863 12	$1,300,620 00	$ 38,236 70
Written or renewed during the year	26,038,490 00	252,544 52	24,830,788 00	227,792 39
Total	$44,673,445 00	$445,407 64	$26,131,408 00	$266,029 09
Deduct those expired and marked off as terminated	19,047,939 00	166,251 06	24,904,927 00	234,388 11
In force at the end of the year	$25,625,506 00	$279,156 58	$1,136,481 00	$31,640 98
Deduct amount reinsured	1,053,246 00	11,779 80	200,758 00	3,647 64
Net amount in force December 31st, 1882	$24,572,260 00	$267,376 78	$935,723 00	$27,993 34

SCRIP.

Balance of scrip outstanding and deliverable to policy-holders	$ 78,410 00
Limit of scrip accumulation before any redemption	500,000 00

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$3,540,338 57
Losses paid from organization to date	1,965,385 67
Total amount of cash dividends declared since the company commenced business	631,072 00
Dividends declared payable in stock from organization	.....
Total amount of the company's stock owned by the directors at par value	22,100 00
Loaned to stockholders and officers	36,000 00
Losses incurred during the year: Fire, $85,661 80; Marine and Inland, $133,659 80. Total	219,321 60

BUSINESS IN THE STATE OF COLORADO DURING THE YEAR 1882.

	Fire Risks.
Fire, marine and inland risks written	$111,581 00
Entire premiums received for risks in this State	1,293 58
Losses paid	100 00
Losses incurred	100 00

BRITISH AMERICA ASSURANCE COMPANY.

Located in Toronto, Canada. Incorporated 1833. Commenced Business 1833.

JOHN MORISON, *Governor.* SILAS P. WOOD, *Secretary.*

CAPITAL.

Paid up in cash	$500,000 00

Assets.

	Par Value.	Market Value.	
United States Government bonds	$485,000 00	$602,635 00	
Deposited with company's trustees in N.Y.	150,000 00	150,000 00	
Deposited in the State of Mississippi	15,000 00	15,000 00	
Total	$650,000 00	$767,635 00	
			$767,635 00
Amount of cash on hand and in bank			24,115 12
Interest due and accrued thereon			600 00
Gross premiums in course of collection			31,227 88
All other property belonging to the company			4,401 98
Aggregate amount of all the assets of the company stated at their actual value			$827,979 98

Liabilities.

Net amount of unpaid losses		$ 86,728 05	
Gross premiums without any deduction, received and receivable upon all unexpired fire risks running one year or less from date of policy	$411,066 00		
Total unearned premiums		295,056 85	
Due and accrued for salaries, rent, advertising and other miscellaneous expenses		728 01	
All other demands against the company		2,407 83	
Aggregate amount of all liabilities			$384,920 74

Income During the Year.

Net cash actually received for premiums	$554,190 42
Received for interest on bonds and from all other sources	44,924 40
Aggregate amount of income actually received during the year in cash	$599,114 82

Expenditures During the Year.

Net amount paid during the year for losses	$404,049 80	
Paid for commission and brokerage	109,933 19	
Paid for salaries, fees and all other charges of officers and clerks	18,060 52	
Paid for State, National and local taxes	11,324 79	
All other payments and expenditures	56,276 10	
Aggregate amount of actual expenditures during the year in cash		$599,644 40

Miscellaneous Risks and Premiums.

	Fire Risks.	Premiums Thereon.	Marine and Inland Risks.	Premiums Thereon.
In force on the 31st day of December of the preceding year	$54,824,883 00	$614,558 81	$ 413,200 00	$11,843 61
Written or renewed during the year	50,596,346 00	613,065 39	5,886,882 00	38,087 65
Total	$105,421,229 00	$1,227,624 20	$6,300,082 00	$49,931 26
Deduct those expired and marked off as terminated	58,166,555 00	628,356 20	5,991,697 00	38,836 34
In force at the end of the year	$47,254,674 00	$599,268 00	$308,385 00	$11,094 92
Deduct amount reinsured	1,613,670 00	22,864 00	2,500 00	29 16
Net amount in force December 31, 1882	$45,641,004 00	$576,404 00	$305,885 00	$11,065 76

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date		$3,961,238 99
Losses paid from organization to date		2,335,355 57
Total amount of cash dividends declared since the company commenced business		760,618 28
Losses incurred during the year		353,919 39
Total amount of the company's stock owned by the directors at par value		62,500 00
Amount deposited in different states and countries for the security of all the company's policy-holders		424,225 00
Amount deposited in various states and countries which under the laws thereof is held exclusively for the protection of policy-holders of such states or countries:—		
Deposited as follows, in the State of Ohio	$132,260 00	
" " " " " Georgia	32,250 00	
" " " " " Virginia	32,450 00	
" " " " " California	119,500 00	
" " " " " Mississippi	26,950 00	
Total		$343,410 00

BUSINESS IN THE STATE OF COLORADO DURING THE YEAR 1882.

	Fire Risks.
Fire, marine and inland risks written	$313,470 00
Entire premiums received for risks in this State	7,971 00
Losses paid	608 11
Losses incurred	591 16
Paid for taxes on premiums	82 12

CALIFORNIA FIRE INSURANCE COMPANY.

Located in San Francisco, California. Incorporated February, 1861.
Commenced Business February, 1861. Reorganized August, 1864.

C. THOS. HOPKINS, *President.* L. L. BROMWELL, *Secretary.*

CAPITAL.

Paid up in cash	$600,000 00

ASSETS.

Stocks and bonds owned by the company	$539,730 00
Value of real estate owned by the company	137,186 55
Loans on bonds and mortgages (first liens)	28,500 00
Amount of cash on hand and in bank	154,431 17
Interest due and accrued on stocks and bonds not included in market value	7,119 84
Gross premiums in course of collection	34,691 70
Bills receivable, not matured, taken for fire, marine and inland risks	18,736 30
All other property belonging to the company	107 46
Aggregate amount of all the assets of the company stated at their actual value	$920,503 02

LIABILITIES.

Net amount of unpaid losses	$ 11,585 87	
Total unearned premiums	163,264 23	
All other demands against the company	5,203 75	
Total amount of all liabilities except capital stock and net surplus	$180,053 85	
Joint stock capital actually paid up in cash	600,000 00	
Surplus beyond capital and all other liabilities	140,449 17	
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$920,503 02

Income During the Year.

Net cash actually received for premiums	$312,684 06
Received for interest on bonds and mortgages, Received for interest and dividends on stocks and bonds (collateral loans),	33,764 70
Income received from all other sources, viz: Rents	7,440 00
Aggregate amount of income actually received during the year in cash	$353,888 76

Expenditures During the Year.

Net amount paid during the year for losses	$127,167 37	
Cash dividends actually paid stockholders	72,000 00	
Scrip or certificates of profits redeemed in cash	16 00	
Paid for commissions and brokerage	42,696 04	
Paid for salaries, fees and all other charges of officers and clerks	34,634 60	
Paid for State, National and local taxes	6,030 68	
Travelling and adjusting expenses	19,749 94	
All other payments and expenditures	26,383 05	
Aggregate amount of actual expenditures during the year in cash		$328,677 68

Miscellaneous Risks and Premiums.

	Fire Risks.	*Premiums Thereon.*	*Marine and Inland Risks.*	*Premiums Thereon.*
In force on the 31st day of December of the preceding year	$11,228,784 00	$155,369 84	$ 645,730 00	$ 47,967 59
Written or renewed during the year	19,794,788 00	273,537 90	3,954,381 00	104,349 03
Total	$31,023,572 00	$428,907 74	$4,600,111 00	$152,316 62
Deduct those expired and marked off as terminated	13,522,117 00	172,525 04	3,501,097 00	83,768 77
In force at the end of the year	$17,501,455 00	$256,382 70	$1,099,014 00	$68,547 85
Deduct amount reinsured	421,163 00	8,591 90	313,499 00	14,132 21
Net amount in force December 31, 1882	$17,080,292 00	$247,790 80	$785,515 00	$54,415 64

General Interrogatories.

Total amount of premiums received from the organization of the company to date		$3,567,093 13
Losses paid from organization to date		1,721,844 08
Total amount of cash dividends declared since the company commenced business		826,200 00
Dividends declared payable in stock from organization		50,000 00
Total amount of the company's stock owned by the directors at par value		49,100 00
Losses incurred during the year: Fire		111,167 21
" " " " Marine and Inland		24,021 87
Amount deposited in various states and countries which under the laws thereof is held exclusively for the protection of the policy-holders of such states or countries:—		
Deposited in Oregon	$50,000 00 Liabilities	4,343 28

Business in the State of Colorado During the Year 1882.

	Fire Risks.
Fire, marine and inland risks written	$662,453 00
Entire premiums received for risks in this State	12,266 04
Losses paid	10,819 72
Losses incurred	10,819 72

UNITED STATES BRANCH OF THE CITY OF LONDON FIRE INSURANCE COMPANY. (LIMITED).

Located in London, England. Incorporated 1881. Commenced Business 1881.

HENRY E. KNIGHT, *Chairman.* LIONEL C. PHILLIPS, *General Manager.*

CAPITAL.

Paid up in cash	$1,000,000 00

ASSETS.

Stocks and bonds owned by the company	$666,400 00
Amount of cash on hand and in bank	23,955 23
Interest due and accrued on stocks, not included in market value	4,800 00
Gross premiums in course of collection	66,979 26
All other property belonging to the company	5,702 38
Aggregate amount of all assets of the company stated at their actual value	$767,836 87

LIABILITIES.

Net amount of unpaid losses	$ 46,320 37	
Total unearned premiums	225,518 16	
Due and accrued for salaries, rent, advertising	5,049 39	
All other demands against the company	6,438 80	
Total amount of liabilities except capital stock and net surplus	$283,326 72	
Joint stock capital actually paid-up in cash—none in U. S.		
Surplus beyond capital and all other liabilities	484,510 15	
Aggregate amount of all liabilities, including net surplus		$767,836 87

INCOME DURING THE YEAR.

Net cash actually received for premiums		$429,107 50
Received for interest and dividends on stocks and bonds—collateral loans		18,613 65
Income received from all other sources—received from London office	$604,606 03	
Aggregate amount of income actually received during the year in cash.		$447,721 15

EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	$190,579 00	
Paid for salaries, fees and all other charges of officers and clerks	36,318 50	
Paid for commission and brokerage	99,829 95	
Paid for State, National and local taxes	12,610 50	
Aggregate amount of actual expenditures during the year in cash		$339,337 95

MISCELLANEOUS RISKS AND PREMIUMS.

	Fire Risks.	*Premiums Thereon.*
In force on the 31st day of December of the preceding year.	$ 1,088,881 00	$ 23,454 64
Written or renewed during the year	52,667,712 92	628,267 50
Total	$53,756,593 92	$651,722 14
Deduct those expired and marked off as terminated	9,592,672 50	90,605 20
In force at the end of the year	$44,163,921 42	$561,116 94
Deduct amount reinsured	11,363,381 92	140,918 94
Net amount in force December 31, 1882	$32,800,539 50	$420,198 00

GENERAL INTERROGATORIES.

Total amount of premiums received in the U. S. from the organization of the company to date		$494,823 75
Total amount of losses paid in the U. S. from organization to date		190,579 05
Total amount of losses incurred during the year		236,899 37
Amount deposited in different states and countries for the securities of all the company's policy-holders		666,400 00
Amount deposited in various states and countries, which, under the laws thereof, is held exclusively for the protection of the policy-holders of such states or countries:—		
Deposited with Supt. Ins. Dept. of New York	$200,000 00	
" " " Ohio	100,000 00	
" " " Virginia	45,000 00	
" " " Georgia	25,000 00	
" " " Oregon	50,000 00	
" " " North Carolina	10,000 00	
In the hands of trustees, Boston, Mass.	140,000 00	
		$570,000 00

All the above for the benefit and security of all policy-holders of the company in the United States.

BUSINESS IN THE STATE OF COLORADO DURING THE YEAR 1882.

	Fire Risks.
Fire, marine and inland risks written	$520,865 00
Entire premiums received for risks in this State	12,175 02
Losses paid	2,204 19
Losses incurred	3,177 19

CITIZENS' FIRE INSURANCE COMPANY.

Located in St. Louis, Missouri. Incorporated February, 1837. Commenced Business February, 1837.

J. B. M. KEHLOR, *President.* JNO. P. HARRISOD, *Secretary.*

CAPITAL.

Paid up in cash	$200,000 00

ASSETS.

Stocks and bonds owned by the company		$255,340 00
Value of real estate owned by the company		18,000 00
Loans on bonds and mortgages (first liens)		25,000 00
Interest accrued thereon		440 00
Value of lands mortgaged	$10,000 00	
Value of buildings mortgaged (insured for $30,000 00 as collateral)	50,000 00	
Total value of said mortgaged premises	$60,000 00	
Amount loaned on collaterals		12,000 00
Amount of cash on hand and in bank		79,511 20
Bills receivable, not matured, taken for fire, marine and inland risks		10,247 55
Aggregate amount of all the assets of the company stated at their actual value		$400,538 75

LIABILITIES.

Net amount of unpaid losses	$10,295 00	
Total unearned premiums	29,853 00	
Due and accrued for salaries, rent, advertising, etc., etc.	503 00	
All other demands against the company	2,855 00	
Total amount of all liabilities except capital stock and net surplus	$ 43,506 00	
Joint stock capital actually paid-up in cash	200,000 00	
Surplus beyond capital and all other liabilities	157,032 75	
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$400,538 75

INCOME DURING THE YEAR.

Net cash actually received for premiums	$65,674 34
Received for interest on bonds and mortgages	1,750 00
Received for interest and dividends on stocks and bonds (collateral loans)	22,593 52
Aggregate amount of income actually received during the year in cash	$90,017 86

EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	$33,006 50	
Cash dividends actually paid to stockholders	12,000 00	
Paid for commission and brokerage	9,550 77	
Paid for salaries, fees and all other charges of officers and clerks	7,460 00	
Paid for State, National and local taxes	5,263 50	
All other payments and expenditures	3,313 71	
Aggregate amount of actual expenditures during the year in cash		$72,594 48

MISCELLANEOUS RISKS AND PREMIUMS.

	Fire Risks.	*Premiums Thereon.*	*Marine and Inland Risks.*	*Premiums Thereon.*
In force on the 31st day of December of the preceding year	$4,181,734 00	$56,087 00	$ 40,000 00	$ 300 00
Written or renewed during the year	5,919,473 00	59,313 15	1,763,248 00	10,923 45
Total	$10,101,207 00	$115,400 15	$1,803,248 00	$11,223 45
Deduct those expired and marked off as terminated	5,803,738 00	56,673 15	1,803,248 00	11,223 35
In force at the end of the year	$4,297,468 00	$58,727 00	None.	None.
Deduct amount reinsured	8,750 00	95 00	None.	None.
Net amount in force December 31, 1882	$4,288,718 00	$58,632 00	None.	None.

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	Company can't tell.
Losses paid from organization to date	$2,670,773 00
Total amount of cash dividends declared since the company commenced business	659,798 00
Dividends declared payable in stock from organization	165,000 00
Total amount of the company's stock owned by the directors at par value	139,000 00
Losses incurred during the year: Fire, $30,707 89; Marine and inland, $2,337 61. Total	33,045 50

BUSINESS IN THE STATE OF COLORADO DURING THE YEAR 1882.

	Fire Risks.
Fire, marine and inland risks written	$130,725 00
Entire premiums received for risks in this State	1,901 00
Losses paid	1,238 00
Losses incurred	1,238 00

COMMERCIAL INSURANCE COMPANY.

Located in San Francisco, California. Incorporated February, 1872. Commenced Business March, 1872.

JOHN H. WISE, *President.* CHAS. A. LATON, *Secretary.*

CAPITAL.

Paid up in cash	$200,000 00

Assets.

Stocks and bonds owned by the company		$140,387 50
Value of real estate owned by the company		4,304 75
Loans on bonds and mortgages (first liens)		144,811 27
Loans on bonds and mortgages in process of foreclosure		2,115 20
Interest due and accrued thereon		619 44
Value of lands mortgaged	$202,350 00	
Value of buildings mortgaged (insured for $123,950 00 as collateral)	152,300 00	
Total value of said mortgaged premises	$354,650 00	
Amount loaned on collaterals		8,000 00
Amount of cash on hand and in bank		35,779 54
Interest due and accrued on stocks and bonds not included in market value		1,013 35
Interest due and accrued on collateral loans		7 24
Gross premiums in course of collection		22,969 54
Bills receivable, not matured, taken for fire, marine and inland risks		15,345 25
Amount loaned on endorsed notes		700 00
Aggregate amount of all the assets of the company stated at their actual value		$376,053 08

Liabilities.

Net amount of unpaid losses	$ 6,775 00	
Total unearned premiums	77,867 00	
Total amount of all liabilities except capital stock and net surplus	$ 84,642 00	
Joint stock capital actually paid up in cash	200,000 00	
Surplus beyond capital and all other liabilities	91,411 08	
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$376,053 08

Income During the Year.

Net cash actually received for premiums	$154,200 41
Received for interest on bonds and mortgages	10,365 10
Received for interest and dividends on stocks and bonds (collateral loans)	6,230 03
Aggregate amount of income actually received during the year in cash	$170,795 54

Expenditures During the Year.

Net amount paid during the year for losses	$93,842 33	
Cash dividends actually paid stockholders	24,000 00	
Paid for commission and brokerage	21,698 90	
Paid for salaries, fees and all other charges of officers and clerks	23,260 20	
All other payments and expenditures	16,116 15	
Aggregate amount of actual expenditures during the year in cash		$178,917 58

Miscellaneous Risks and Premiums.

	Fire Risks.	*Premiums Thereon.*	*Marine and Inland Risks.*	*Premiums Thereon.*
In force on the 31st day of December of the preceding year	$6,296,100 00	$104,152 12	$ 488,998 00	$40,344 04
Written or renewed during the year	7,564,519 00	126,777 81	1,853,954 00	61,654 93
Total	$13,860,619 00	$230,929 93	$2,342,952 00	$101,998 97
Deduct those expired and marked off as terminated	6,982,056 00	115,167 09	1,787,107 00	60,431 27
In force at the end of the year	$6,878,563 00	$115,762 84	555,845 00	$41,567 70
Deduct amount reinsured	249,065 00	5,839 34	21,568 00	1,115 80
Net amount in force December 31, 1882	$6,629,498 00	$109,923 50	$534,277 00	$40,451 90

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$1,957,395 32
Losses paid from organization to date	867,528 70
Total amount of cash dividends declared since the company commenced business	360,000 00
Dividends declared payable in stock from organization	80,000 00
Total amount of the company's stock owned by the directors at par value	110,500 00
Loaned to stockholders and officers	27,200 00
Losses incurred during the year: Fire, $64,604 62; Marine and Inland, $24,082 17. Total	88,086 79
Amount deposited in various states and countries which under the laws thereof is held exclusively for the protection of the policy-holders of such states and countries :—	
Amount deposited in Oregon	50,000 00

BUSINESS IN THE STATE OF COLORADO DURING THE YEAR 1882.

	Fire Risks.
Fire risks written	$337,492 00
Entire premiums received for risks in this State	8,361 92
Losses paid	4,072 34
Losses incurred	4,072 34

COMMERCIAL UNION FIRE INSURANCE COMPANY.

Located in London, England. Incorporated September, 1861. Commenced Business October, 1861.

W. R. ABBUTHNOT, *Chairman.* SAMUEL J. PIPKIN, *Secretary.*

CAPITAL.

Paid up in cash	$1,250,000 00

ASSETS.

Stocks and bonds belonging to the company at cost		$3,050,796 57
Value of real estate owned by the company		970,012 40
Loans on bond and mortgage (first liens)		478,425 42
Interest due thereon		4,015 77
Amount loaned on collaterals		35,555 55
Other loans on mortgages	$269,585 90	
Loans on personal security	84,763 22	
Total		354,349 12
Amount of cash on hand and in bank		843,711 62
Interest due		6,578 87
Gross premiums in course of collection		1,017,912 24
Bills receivable not matured, taken for fire, marine and inland risks		79,445 00
All other property belonging to the company, viz: office furniture, $17,500 00; total assets of life department, $4,144,348 18, etc., etc.		4,218,566 31
Aggregate amount of all the assets of the company, stated at their actual value		$11,059,368 87

LIABILITIES.

Net amount of unpaid losses	$ 838,680 00	
Total unearned premiums	1,980,738 28	
Net premium reserve and all other liabilities, except capital under the life insurance	4,144,342 18	
Cash dividends to stockholders remaining unpaid	471 25	
All other demands against the company	44,044 81	
Total amount of all liabilities except capital stock and net surplus	$7,008,282 52	
Joint stock capital actually paid up in cash	1,250,000 00	
Surplus beyond capital and all other liabilities	2,801,086 35	
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$11,059,368 87

Income During the Year.

Net cash actually received for premiums	$4,777,746 22
Received for interest on bonds and mortgages	222,987 95
Income received from all other sources	25,187 50
Deposit premiums received for perpetual fire risks	721,616 30
Aggregate amount of income actually received during the year in cash	$5,747,537 97

Expenditures During the Year.

Net amount paid during the year for losses	$3,768,744 08	
Cash dividends actually paid stockholders	249,866 25	
Paid for commissions and brokerage	699,861 00	
Paid for salaries, fees and all other charges	672,885 88	
Paid for State, National and local taxes		
All other payments and expenditures	10,459 46	
Total payments of life department	346,018 89	
Aggregate amount of actual expenditures during the year in cash		$5,747,835 56

Miscellaneous Risks and Premiums.

	Fire Risks.	*Premiums Thereon.*	*Marine and Inland Risks.*	*Premiums Thereon.*
In force on the 31st day of December of the preceding year	$ 765,772,465 50	$3,255,644 88	$ 48,261,640 00	$ 772,150 00
Written or renewed during the year	1,074,736,215 00	4,519,978 23	124,721,010 00	1,362,845 00
Total	$1,840,508,680 50	$7,775,623 11	$172,982,650 00	$2,134,995 00
Deduct those expired and marked off as terminated	855,790,270 50	3,617,377 20	133,930,525 00	1,434,645 00
In force at the end of the year	$984,718,410 00	$4,158,245 91	$39,052,125 00	$700,350 00
Deduct amount reinsured	161,945,210 00	737,763 20	None.	None.
Net amount in force December 31st, 1882	$822,773,200 00	$3,420,482 71	$39,052,125 00	$700,350 00

General Interrogatories.

Total amount of premiums received from the organization of the company to date		$56,880,612 00
Losses paid from organization to date		37,715,624 00
Total amount of cash dividends declared since the company commenced business		3,045,000 00
Total amount of company's stock owned by the directors at par value		137,250 00
Losses incurred during the year: Fire, $2,943,037 25; Marine and Inland, $1,010,074 40. Total		3,953,111 65
Amount deposited in various states and countries which under the laws thereof is held exclusively for the protection of the policy-holders of such states or countries—		
Deposited in Canada	$ 102,078 12	
" " United States	1,361,413 94	
" " Brazil	8,269 92	
" " Belgum	50,077 85	
Total		$1,521,839 83

Business in the State of Colorado During the Year 1882.

	Fire Risks
Fire, marine and inland risks written	None.
Entire premiums received for risks in this State	None.
Losses paid	None.
Losses incurred	None.

CONTINENTAL INSURANCE COMPANY.

Located in New York City, N. Y. Incorporated November, 1852. Commenced Business January, 1853.

GEORGE T. HOPE, *President.* CYRUS PECK, *Secretary.*

CAPITAL.

Paid up in cash	$1,000,000 00

ASSETS.

Value of real estate owned by the company		$664,000 00
Loans on bonds and mortgages (first liens)		379,525 00
Interest due and accrued thereon		9,332 97
Value of lands mortgaged	$521,500 00	
Value of buildings mortgaged (insured for $398,475 00 as collateral)	540,700 00	
Total value of said mortgaged premises	$1,062,200 00	
Stocks and bonds owned by the company		2,396,105 00
Amount loaned on collaterals		515,100 00
Amount of cash on hand and in bank		224,856 89
Interest due and accrued on stocks not included in market value		40,948 50
" " " " collateral loans		573 16
Gross premiums in course of collection		212,192 98
All other property belonging to the company		7,500 00
Aggregate amount of all the assets of the company stated at their actual value		$4,450,534 50
Amount of installment notes held by the company	$1,192,756 48	
Amount of "Special Reserve Fund" deposited with the insurance department of the State of New York	550,000 00	
Amount of "Guaranty Surplus Fund"	550,000 00	
Total	$2,292,756 48	

LIABILITIES.

Net amount of unpaid losses	$ 287,174 91	
Total unearned premiums	1,524,123 54	
Principal unpaid on scrip or certificates of profits	24,653 00	
Interest due and declared unpaid or uncalled for	6,629 16	
Cash dividends to stockholders remaining unpaid	88 20	
All other demands against the company	50,000 00	
Total amount of all liabilities except capital stock and net surplus	$1,892,668 81	
Joint stock capital actually paid up in cash	1,000,000 00	
Surplus beyond capital and all other liabilities	1,557,865 69	
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$4,450,534 50
Amount of unearned premiums represented by installment notes	$1,192,756 48	
Amount of such surplus represented by scrip	61,160 00	
Total	$1,253,916 48	

INCOME DURING THE YEAR.

Net cash actually received for premiums	$2,153,291 14
Received for interest on bonds and mortgages	27,491 36
Received for interest and dividends on stocks and bonds (collateral loans)	148,955 75
Income received from all other sources	45,501 64
Aggregate amount of income actually received during the year in cash	$2,375,239 89

Expenditures During the Year.

Net amount paid during the year for losses	$1,164,291 70	
Cash dividends actually paid stockholders	147,205 80	
Scrip or certificates of profits redeemed in cash	3,802 72	
Paid for commissions and brokerage	376,209 17	
Paid for salaries, fees and all other charges of officers and clerks	236,225 34	
Paid for State, National and local taxes	58,660 83	
All other payments and expenditures	171,335 69	
Aggregate amount of actual expenditures during the year in cash		$2,157,731 25

Miscellaneous Risks and Premiums.

	Fire Risks	*Premiums Thereon.*	*Marine and Inland Risks.*	*Premiums Thereon.*
In force on the 31st day of December of the preceding year.	$336,021,209 00	$2,754,407 84	$ 40,000 00	$ 1,857 25
Written or renewed during the year	303,927,822 00	1,992,632 94	156,132,325 00	435,070 26
Total	$639,949,031 00	$4,747,040 78	$156,172,325 00	$436,927 51
Deduct those expired and marked off as terminated	273,676,906 00	1,781,921 66	153,796,782 00	383,831 86
In force at the end of the year.	$366,272,125 00	$2,965,119 12	$2,375,543 00	$53,095 65
Deduct amount reinsured	14,703,923 00	136,273 51	16,000 00	362 15
Net amount in force December 31, 1882	$351,568,202 00	$2,828,845 61	$2,359,543 00	$52,738 50

Scrip.

Balance of scrip outstanding and deliverable to policy-holders	$61,160 00
Scrip not actually delivered	2,500 00
Scrip dividends declared during the year	571 66
Earned premiums on which said scrip dividend were declared	952 78
Limit of scrip accumulation before any redemption	61,160 00

General Interrogatories.

Total amount of premiums received from the organization of the company to date	$26,472,762 91
Total amount of losses paid from organization to date	14,007,460 09
Total amount of cash dividends declared since the company commenced business	3,579,247 36
Total amount of losses incurred during the year	1,156,396 63
Total amount of the company's stock owned by the directors at par value	243,300 00
Total amount loaned to officers and directors	1,750 00
Total amount loaned to stockholders (not officers)	2,500 00
Amount deposited in various states and countries :— Georgia	25,000 00

Business in the State of Colorado During the Year 1882.

	Fire Risks.
Fire, marine and inland risks written	$613,629 00
Entire premiums received for risks in this State	9,648 00
Losses paid	2,336 15
Losses incurred	2,342 01

CONNECTICUT FIRE INSURANCE COMPANY.

Located in Hartford, Connecticut. Incorporated June, 1850. Commenced Business July, 1850.

J. D. BROUNE, *President.* CHARLES R. BURT, *Secretary.*

CAPITAL.

Paid up in cash		$1,000,000 00

ASSETS.

Value of real estate owned by the company		$ 20,000 00
Loans on bonds and mortgages (first liens)		274,250 00
Value of lands mortgaged	$384,000 00	
Value of buildings mortgaged (insured for $291,550 00 as collateral)	349,500 00	
Total value of said mortgaged premises	$733,500 00	
Stocks and bonds owned by the company		1,072,109 00
Loans on collaterals		100,390 00
Amount of cash on hand and in bank		259,030 20
Gross premiums in course of collection		55,847 30
Aggregate amount of all the assets of the company, stated at their actual value		$1,781,626 50

LIABILITIES

Net amount of unpaid losses	$ 62,909 19	
Total unearned premiums	426,400 38	
Total amount of all liabilities, except capital stock and net surplus	$ 489,309 57	
Joint stock capital actually paid up in cash	1,000,000 00	
Surplus beyond capital and all other liabilities	292,316 93	
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$1,781,626 50

INCOME DURING THE YEAR.

Net cash actually received for premiums	$713,446 09
Received for interest on bonds and mortgages	11,904 05
Received for interest and dividends on stocks and bonds (stock loans)	69,883 21
Aggregate amount of income actually received during the year in cash	$795,233 35

EXPENDITURES DURING THE YEAR.

Net amount actually paid for losses	$456,173 91	
Cash dividends actually paid stockholders	100,000 00	
Paid for commissions and brokerage	112,498 04	
Paid for salaries, fees and all other charges of officers and clerks	40,136 03	
Paid for State, National and local taxes	15,026 83	
All other payments and expenditures	47,093 11	
Aggregate amount of actual expenditures during the year in cash		$770,927 92

MISCELLANEOUS RISKS AND PREMIUMS.

	Fire Risks.	*Premiums Thereon.*
In force on the 31st day of December of the preceding year	$63,334,106 00	$689,277 10
Written or renewed during the year	81,295,879 00	844,103 81
Total	$144,629,985 00	$1,533,380 91
Deduct those expired and marked off as terminated	72,338,304 00	723,649 59
In force at the end of the year	$72,291,681 00	$809,731 32
Deduct amount reinsured	None.	None.
Net amount in force December 31, 1882	$72,291,681 00	$809,731 32

RECAPITULATION.

	Fire Risks.	Premiums Thereon.
In force having from date of policy not more than one year to run	$47,868,388 00	$533,998 84
More than one and not more than three years to run	14,677,417 00	155,423 91
More than three years to run	9,745,876 00	120,308 57
Perpetual risks in force and interest premiums thereon	None.	None.
Net amount in force December 31, 1882	$72,291,681 00	$809,731 32

GENERAL INTERROGATORIES.

Total amount of premiums received from the re-organization of the company to date		$4,599,875 57
Losses paid from re-organization to date		2,352,261 97
Total amount of cash dividends declared since the company commenced business		915,000 00
Total amount of the company's stock owned by the directors at par value		71,600 00
Loaned to stockholders (not officers)		93,250 00
Total amount loaned to directors and officers		20,590 00
Losses incurred during the year: Fire		462,405 55
Amount deposited in various states and countries which under the laws thereof is held exclusively for the protection of the policy-holders of such states or countries:—		
Oregon	$50,000 00	
Georgia	25,000 00	
North Carolina	10,000 00	
Virginia	35,000 00	
Total		$120,000 00

BUSINESS IN THE STATE OF COLORADO DURING THE YEAR 1882.

	Fire Risks.
Fire, marine and inland risks written	None.
Entire premiums received for risks in this State	None.
Losses paid	None.
Losses incurred	None.

ELIOT INSURANCE COMPANY.

Located in Boston, Mass. Incorporated December, 1872. Commenced Business January, 1873.

GEORGE A. CURTIS, *President.* GREENLEAF C. GEORGE, *Secretary.*

CAPITAL.

Paid up in cash	$200,000 00

ASSETS.

Value of stocks and bonds belonging to the company		$272,084 75
Loans on bonds and mortgages (first liens)		59,500 00
Loans on bonds and mortgages upon which more than one year's interest is due		10,000 00
Interest due and accrued thereon		3,059 55
Value of lands mortgaged	$54,300 00	
Value of buildings mortgaged (insured for $68,500 00 as collateral)	56,300 00	
Total value of said mortgaged premises	$110,600 00	
Amount loaned on collateral		1,500 00
Amount of cash on hand and in bank		41,850 80
Interest due and accrued on stocks and bonds not included in market value		3,072 25
Interest due and accrued on collateral loans		30 00
Gross premiums in course of collection		17,414 44
Aggregate amount of all the assets of the company stated at their actual value		$412,511 79

Liabilities.

Net amount of unpaid losses	$11,515 00	
Total unearned premiums	82,780 75	
Cash dividends to stockholders remaining unpaid	150 00	
Due and accrued for rent	875 00	
All other demands against the company	3,000 00	
Total amount of all liabilities except capital stock and net surplus	$ 98,320 75	
Joint stock capital actually paid up in cash	200,000 00	
Surplus beyond capital and all other liabilities	114,191 05	
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$412,511 80

Income During the Year.

Net cash actually received for premiums	$130,585 52
Received for interest on bonds and mortgages	4,160 00
Received for interest and dividends on stocks and bonds (collateral loans)	14,803 64
Income received from all other sources	268 46
Aggregate amount of income actually received during the year in cash	$149,817 62

Expenditures During the Year.

Net amount paid during the year for losses	$90,728 04	
Cash dividends actually paid stockholders	19,850 00	
Paid for commission and brokerage	23,772 10	
Paid for salaries, fees and all other charges of officers and clerks	16,000 00	
Paid for State, National and local taxes	5,063 68	
All other payments and expenditures	12,877 79	
Aggregate amount of actual expenditures during the year in cash		$168,291 61

Miscellaneous Risks and Premiums.

	Fire Risks.	*Premiums Thereon.*
In force on the 31st day of December of the preceding year	$13,400,730 90	$162,654 62
Written or renewed during the year	14,173,125 00	159,765 14
Total	$27,573,855 00	$322,419 76
Deduct those expired and marked off as terminated	13,870,161 00	150,877 74
In force at the end of the year	$13,703,694 00	$141,542 02
Deduct amount reinsured	511,319 00	6,919 74
Net amount in force December 31, 1882	$13,192,375 00	$164,622 28

General Interrogatories.

Total amount of premiums received from the organization of the company to date	$1,090,193 27
Losses paid from organization to date	457,029 22
Total amount of cash dividends declared since the company commenced business	176,000 00
Total amount of the company's stock owned by the directors at par value	20,000 00
Losses incurred during the year: Fire	80,839 04

Business in the State of Colorado During the Year 1882.

	Fire Risks.
Fire risks written	$168,353 00
Entire premiums received for risks in this State	3,277 08
Losses paid	2,449 38
Losses incurred	2,449 38

FARRAGUT FIRE INSURANCE COMPANY.

Located in New York City, N. Y. Incorporated January, 1872. Commenced Business January, 1872.

JOHN M. FURMAN, *President.* SAMUEL DARBEE, *Secretary.*

CAPITAL.

Paid up in cash	$200,000 00

ASSETS.

Stocks and bonds owned by the company		$341,912 50
Value of real estate owned by the company		6,000 00
Loans on bonds and mortgages (first liens)		21,500 00
Interest accrued thereon		213 33
Value of lands mortgaged	$19,000 00	
Value of buildings mortgaged (insured for $19,000 00 as collateral)	20,500 00	
Total value of said mortgaged premises	$39,500 00	
Amount loaned on collaterals		18,600 00
Amount of cash on hand and in bank		19,573 83
Interest due and accrued on collateral loans		114 00
Gross premiums in course of collection		12,169 98
All other property belonging to the company		4,134 67
Aggregate amount of all the assets of the company stated at their actual value		$421,218 31

LIABILITIES.

Net amount of unpaid losses	$13,180 11	
Total unearned premiums	89,648 31	
Due and accrued for salaries, rent, advertising, etc., etc	2,125 00	
All other demands against the company	2,063 28	
Total amount of all liabilities except capital stock and net surplus	$ 107,016 70	
Joint stock capital actually paid-up in cash	200,000 00	
Surplus beyond capital and all other liabilities	114,201 61	
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$421,218 31

INCOME DURING THE YEAR.

Net cash actually received for premiums	$158,434 83
Received for interest on bonds and mortgages	1,037 08
Received for interest and dividends on stocks and bonds (collateral loans)	14,541 69
Income received from all other sources	1,376 31
Aggregate amount of income actually received during the year in cash	$175,389 81

EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	$89,609 91	
Cash dividends actually paid stockholders	24,000 00	
Paid for commission and brokerage	26,092 72	
Paid for salaries, fees and all other charges of officers and clerks	22,260 00	
Paid for State, National and local taxes	4,035 52	
All other payments and expenditures	19,112 85	
Aggregate amount of actual expenditures during the year in cash		$185,111 00

MISCELLANEOUS RISKS AND PREMIUMS.

	Fire Risks.	*Premiums Thereon.*
In force on the 31st day of December of the preceding year.	$31,010,379 00	$173,901 88
Written or renewed during the year	31,288,626 00	172,998 88
Total	$62,299,005 00	$346,900 76
Deduct those expired and marked off as terminated.	30,338,109 00	163,697 81
In force at the end of the year	$31,960,896 00	$183,202 95
Deduct amount reinsured	1,132,461 00	4,701 64
Net amount in force December 31, 1882	$30,828,435 00	$178,501 31

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$1,548,509 63
Losses paid from organization to date	583,030 60
Total amount of cash dividends declared since the company commenced business	270,000 00
Total amount of company's stock owned by directors at par value	95,150 00
Loaned to stockholders and officers	10,000 00
Losses incurred during the year: Fire	84,032 72

BUSINESS IN THE STATE OF COLORADO DURING THE YEAR 1882.

	Fire Risks.
Fire, marine and inland risks written	None.
Entire premiums received for risks in this State	None.
Losses paid	None.
Losses incurred	None.

FIREMEN'S FIRE INSURANCE COMPANY.

Located in Boston, Massachusetts. Incorporated December, 1872. Commenced Business December, 1872.

THOMAS W. TUCKER, *President.* HENRY C. SHORT, *Secretary.*

CAPITAL.

Paid up in cash	$300,000 00

ASSETS.

Stocks and bonds owned by the company		$557,856 94
Loans on bonds and mortgages (first liens)		183,000 00
Interest accrued thereon		2,631 56
Value of lands mortgaged	$159,100 00	
Value of buildings mortgaged (insured for $182,600 00 as collateral)	173,700 00	
Total value of said mortgaged premises	$332,800 00	
Amount loaned on collaterals		11,000 00
Amount of cash on hand and in bank		4,399 44
Interest due and accrued on stocks and bonds not included in market value.		4,231 36
Gross premiums in course of collection		12,944 21
Aggregate amount of all the assets of the company stated at their actual value		$776,063 51

Liabilities.

Net amount of unpaid losses	$ 7,142 16	
Total unearned premiums	113,376 15	
Cash dividends to stockholders remaining unpaid	815 00	
Due and accrued for salaries, rent, advertising and other miscellaneous expenses	975 00	
All other demands against the company	1,811 36	
Total amount of liabilities except capital stock and net surplus	$124,119 67	
Joint stock capital actually paid-up in cash	300,000 00	
Surplus beyond capital and all other liabilities	351,943 84	
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$776,063 51

Income During the Year.

Net cash actually received for premiums	$136,807 64
Received for interest on bonds and mortgages	10,044 50
Received for interest and dividends on stocks and bonds (collateral loans)	26,369 38
Income received from all other sources	500 00
Aggregate amount of income actually received during the year in cash.	$173,721 52

Expenditures During the Year.

Net amount paid during the year for losses	$88,408 68	
Cash dividends actually paid stockholders	29,540 00	
Paid for commission and brokerage	19,399 60	
Paid for salaries, fees and all other charges of officers and clerks	12,725 00	
Paid for State, National and local taxes	9,721 90	
All other payments and expenditures	14,267 95	
Aggregate amount of actual expenditures during the year in cash		$174,063 13

Miscellaneous Risks and Premiums.

	Fire Risks.	*Premiums Thereon.*
In force on the 31st day of December of the preceding year.	$20,169,354 00	$227,783 08
Written or renewed during the year	14,492,074 00	153,098 08
Total	$34,661,428 00	$380,881 16
Deduct those expired and marked off as terminated	13,808,798 00	143,135 56
In force at the end of the year	$20,852,630 00	$237,745 60
Deduct amount reinsured	115,139 00	1,641 07
Net amount in force December 31, 1882	$20,737,491 00	$236,104 53

General Interrogatories.

Total amount of premiums received from the organization of the company to date	$1,409,892 66
Losses paid from organization to date	623,150 40
Total amount of cash dividends declared since the company commenced business	255,000 00
Total amount of the company's stock owned by the directors at par value	15,900 00
Losses incurred during the year: Fire	89,224 84

Business in the State of Colorado During the Year 1882.

	Fire Risks.
Fire, marine and inland risks written	$204,132 00
Entire premiums received for risks in this State	3,005 66
Losses paid	2,422 02
Losses incurred	2,415 94

FIRE ASSOCIATION INSURANCE COMPANY.

Located in Philadelphia, Penn. Incorporated March, 1820. Commenced Business September, 1817.

JESSE LIGHTFOOT, *President.* JACOB H. LEX, *Secretary.*

CAPITAL.

Paid up in cash	$500,000 00

ASSETS.

Stocks and bonds owned by the company		$2,965,877 50
Value of real estate owned by the company		90,300 00
Loans on bonds and mortgages (first liens)		874,410 94
Loans on bonds and mortgages in process of foreclosure		6,906 67
Interest due on all said bond and mortgage loans		17,969 24
Value of lands mortgaged	$1,427,650 00	
Value of buildings mortgaged (insured for $712,460 00 as collateral)	876,050 00	
Total value of said mortgaged premises	$2,303,700 00	
Amount loaned on collaterals		87,650 00
Amount of cash on hand and in bank		146,987 38
Interest due and accrued on stocks and bonds not included in market value		34,359 50
Interest due and accrued on collateral loans		1,149 17
Gross premiums in course of collection		112,870 73
All other property belonging to the company		750 00
Aggregate amount of all the assets of the company stated at their actual value		$4,339,231 13

LIABILITIES.

Net amount of unpaid losses	$ 213,523 41	
Total unearned premiums	920,909 77	
Amount reclaimable by the insured on perpetual policies	1,782,761 11	
Total amount of all liabilities except capital stock and net surplus	$2,917,194 29	
Joint stock capital actually paid up in cash	500,000 00	
Surplus beyond capital and all other liabilities	922,036 84	
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$4,339,231 13

INCOME DURING THE YEAR.

Net cash actually received for premiums		$1,468,772 24
Received for interest on bonds and mortgages		58,993 50
Received for interest and dividends on stocks and bonds (collateral loans)		160,064 64
Income received from all other sources		10,408 81
Deposit premiums received for perpetual fire risks	$72,408 42	
Aggregate amount of income actually received during the year in cash		$1,698,239 19

EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	$1,087,456 92	
Cash dividends actually paid stockholders	200,000 00	
Paid for commissions and brokerage	355,360 89	
Paid for salaries, fees and all other charges of officers and clerks	67,093 97	
Paid for State, National and local taxes	46,680 35	
All other payments and expenditures	23,469 04	
Aggregate amount of actual expenditures during the year in cash		$1,780,061 17

Miscellaneous Risks and Premiums.

	Fire Risks.	*Premiums Thereon.*
In force on the 31st day of December of the preceding year ..	$226,700,999 00	$3,534,886 63
Written or renewed during the year	125,926,167 00	1,716,788 12
Total	$352,627,166 00	$5,251,674 75
Deduct those expired and marked off as terminated	137,303,174 00	1,540,774 91
In force at the end of the year	$215,323,992 00	$3,710,899 84
Deduct amount reinsured	4,572,001 00	59,019 32
Net amount in force December 31, 1882	$210,751,991 00	$3,651,880 52

General Interrogatories.

Total amount of premiums received from the organization of the company to date		$14,201,234 00
Losses paid from organization to date		7,089,083 00
Total amount of cash dividends declared since the company commenced business		2,379,762 00
Total amount of the company's stock owned by the directors at par value		73,600 00
Losses incurred during the year: Fire		1,141,338 33
Amount deposited in various states and countries which under the laws thereof is held exclusively for the protection of the policy-holders of such states or countries:—		
Deposited in Virginia	$25,000 00	
" " Georgia	25,000 00	
" " North Carolina	10,000 00	
Total		$60,000 00

Business in the State of Colorado During the Year 1882.

	Fire Risks.
Fire, marine and inland risks written	$480,439 00
Entire premiums received for risks in this State	7,730 23
Losses paid	6,577 89
Losses incurred	6,724 96

United States Branch of the

FIRE INSURANCE ASSOCIATION, (Limited.)

Located in London, England. Incorporated 1880. Commenced Business in the United States 1880.

Fred. S. James, *Western Manager.* T. W. Letton, *Assistant W. M.*

Assets.

Stocks and bonds owned by the company	$752,260 50
Amount of cash on hand and in bank	130,885 49
Gross premiums in course of collection	63,749 35
Aggregate amount of all the assets of the company in the U. S. stated at their actual value	$946,895 34

Liabilities.

Net amount of unpaid losses	$ 83,892 36	
Total unearned premiums	395,438 14	
Due and accrued for salaries, rents, and all other miscellaneous expenses	3,021 40	
All other demands against the company	14,807 81	
Total amount of all liabilities except capital stock and net surplus in the U. S.	497,159 71	
Surplus beyond all liabilities in the U. S.	449,735 63	
Aggregate amount of all liabilities, including net surplus		$946,895 34

Income During the Year.

Net cash actually received for premiums	$804,155 64
Received for interest and dividends on stocks and bonds (collateral loans)	23,796 52
Aggregate amount of income actually received during the year in cash	$827,952 16

Expenditures During the Year.

Net amount paid during the year for losses	$503,992 12	
Paid for commission and brokerage	106,922 65	
Paid for salaries, fees and all other charges of officers and clerks	55,253 72	
Paid for State, National and local taxes	11,227 87	
All other payments and expenditures	63,942 56	
Aggregate amount of actual expenditures during the year in cash in the United States		$741,338 92

Miscellaneous Risks and Premiums.

	Fire Risks.	*Premiums Thereon.*
In force on the 31st day of December of the preceding year	$34,779,757 14	$438,884 50
Written or renewed during the year	90,458,871 05	949,406 08
Total	$125,238,628 19	$1,388,290 58
Deduct those expired and marked off as terminated	64,966,220 47	603,416 29
In force at the end of the year	$60,272,407 72	$784,874 29
Deduct amount reinsured	2,520,064 92	40,181 22
Net amount in force December 31, 1882	$57,752,342 80	$744,693 07

General Interrogatories.

Total amount of premiums received in the U. S. from organization of the company to date	$1,388,144 76
Losses paid in the U. S. from organization to date	682,323 92
Losses incurred during the year	554,250 39
Amount deposited in different states and countries for the security of all the company's policy-holders	238,500 00

Amount deposited in various states and countries which under the laws thereof is held exclusively for the protection of the policy-holders of such states or countries:—

		Liabilities therein.		
State.	*Amount of Deposit.*	*Unpaid Losses.*	*Unearned Premiums.*	*Total.*
Ohio	$119,250 00	$2,875 00	$14,232 22	$17,107 22
Georgia	28,035 50	none	788 05	788 05
Oregon	59,625 00	"	7,454 36	7,454 36

Business in the State of Colorado During the Year 1882.

	Fire Risks.
Fire, marine and inland risks written	$695,769 91
Entire premiums received for risks in this State	15,094 28
Losses paid	29,099 61
Losses incurred	29,114 61

FIREMAN'S FUND INSURANCE COMPANY.

Located in San Francisco, California. Incorporated May, 1863. Commenced Business June, 1863.

DAVID J. STAPLES, *President.* WM. J. DUTTON, *Secretary.*

CAPITAL.

Paid up in cash		$750,000 00

ASSETS.

Value of real estate owned by the company		$210,270 03
Loans on bonds and mortgages (first liens)		100,550 00
Interest due thereon		386 45
Value of lands mortgaged	$187,200 00	
Value of buildings mortgaged (insured for $72,250 00 as collateral)	118,250 00	
Total value of said mortgaged premises	$305,450 00	
Stocks and bonds owned by the company		777,440 83
Amount loaned on collaterals		41,950 00
Amount of cash on hand and in bank		60,535 60
Interest due and accrued on stocks not included in market value		7,545 90
Interest due and accrued on collateral loans		312 66
Gross premiums in course of collection		77,244 58
Bills receivable, not matured, taken for fire risks		46,021 75
All other property belonging to the company		167 65
Aggregate amount of all the assets of the company stated at their actual value		$1,322,425 45

LIABILITIES.

Net amount of unpaid losses	$ 42,085 43	
Total unearned premiums	358,442 16	
All other demands against the company	1,974 44	
Return premiums, marine bills payable	$7,774 01	
Agents' balances	843 63	
Total	8,617 64	
Total amount of all liabilities except capital stock and net surplus	$411,119 67	
Joint stock capital actually paid up in cash	750,000 00	
Surplus beyond capital and all other liabilities	161,305 78	
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$1,322,425 45

INCOME DURING THE YEAR.

Net cash actually received for premiums	$632,220 49
Received for interest on bonds and mortgages	8,954 33
Received for interest and dividends on stocks and bonds (collateral loans)	29,869 38
Income received from all other sources: Rents	13,456 53
Aggregate amount of income actually received during the year in cash	$684,500 63

EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	$348,000 61	
Cash dividends actually paid stockholders	90,039 00	
Paid for commissions and brokerage	73,764 69	
Paid for salaries, fees and all other charges of officers and clerks	58,582 13	
Paid for State, National and local taxes	10,769 29	
All other payments and expenditures	71,434 05	
Aggregate amount of actual expenditures during the year in cash		$652,589 77

MISCELLANEOUS RISKS AND PREMIUMS.

	Fire Risks.	*Premiums Thereon.*	*Marine and Inland Risks.*	*Premiums Thereon.*
In force on the 31st day of December of the preceding year. .	$52,948,664 00	$606,932 47	$ 1,228,190 00	$ 88,344 69
Written or renewed during the year	51,630,942 88	653,144 39	12,180,646 00	252,096 47
Total	$104,579,606 88	$1,260,076 86	$13,408,836 00	$340,441 16
Deduct those expired and marked off as terminated	50,288,498 48	562,761 74	11,244,279 00	206,137 60
In force at the end of the year .	$54,291,108 40	$697,315 12	2,164,557 00	$134,303 56
Deduct amount reinsured	4,132,049 01	87,282 08	591,314 00	38,338 62
Net amount in force December 31, 1882	$50,159,059 39	$610,033 04	$1,573,243 00	$95,964 94

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date			$7,903,433 00
Losses paid from organization to date			4,899,285 50
Total amount of cash dividends declared since the company commenced business			1,076,060 00
Losses incurred during the year			351,172 02
Total amount of the company's stock owned by the directors at par value .			117,673 00
Dividends declared payable in stock from organization			100,000 00
Total amount loaned to officers and directors			17,500 00
Loaned to stockholders (not officers)			70,600,00
Amount deposited in different states and countries for the security of all the company's policy-holders			25,000 00
Amount deposited in various states and countries which under the laws thereof is held exclusively for the protection of the policy-holders of such states and countries :—			
Deposited in Oregon . . .	$50,000 00	Liabilities . . .	$16,637 40

BUSINESS IN THE STATE OF COLORADO DURING THE YEAR 1882.

	Fire Risks.
Fire, marine and inland risks written	$548,795 31
Entire premiums received for risks in this State	14,023 63
Losses paid	3,564 09
Losses incurred	4,159 98

FRANKLIN FIRE INSURANCE COMPANY.

Located in Philadelphia, Pennsylvania. Incorporated April, 1829. Commenced Business, 1829.

JAMES W. MCALLISTER, *President.* EZRA T. CRESSON, *Secretary.*

CAPITAL.

Paid up in cash.	$400,000 00

ASSETS.

Stocks and bonds owned by the company		$ 409,239 25
Value of real estate owned by the company		648,200 00
Loans on bonds and mortgages (first liens)		1,227,535 84
Interest due and accrued thereon		22,139 58
Value of lands mortgaged	$2,809,995 00	
Value of buildings mortgaged (insured for $1,309,321 95 as collateral)		
Total value of said mortgaged premises . . .	$2,809,995 00	

ASSETS—*Continued.*

Amount loaned on collaterals		567,300 00
Amount of cash on hand and in bank		158,287 40
Interest due and accrued on collateral loans		2,424 32
Gross premiums in course of collection		51,154 44
All other property belonging to the company		356 25
Aggregate amount of all the assets of the company, stated at their actual value		$3,086,637 08

LIABILITIES.

Net amount of unpaid losses	$ 31,364 17	
Total unearned premiums	436,947 45	
Amount reclaimable by the insured on perpetual fire policies	1,359,796 16	
Cash dividends to stockholders remaining unpaid	1,012 00	
Total amount of all liabilities, except capital stock and net surplus	$1,829,119 78	
Joint stock capital actually paid up in cash	400,000 00	
Surplus beyond capital and all other liabilities	857,517 30	
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$3,086,637 08

INCOME DURING THE YEAR.

Net cash actually received for premiums	$515,394 06
Received for interest on bonds and mortgages	108,302 67
Received for interest and dividends on stocks and bonds (collateral loans)	20,708 41
Income received from all other sources	37,303 55
Aggregate amount of income actually received during the year in cash	$681,708 69

EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses		$366,074 02	
Cash dividends actually paid stockholders		117,604 00	
Paid for commissions and brokerage		72,073 57	
Paid for salaries, fees and all other charges of officers and clerks		52,515 66	
Paid for State, National and local taxes		36,371 97	
All other payments and expenditures		96,779 63	
Amount of deposit premiums returned during the year on perpetual fire risks	$49,741 04		
Aggregate amount of actual expenditures during the year in cash			$741,418 85

MISCELLANEOUS RISKS AND PREMIUMS.

	Fire Risks.	*Premiums Thereon.*
In force on the 31st day of December of the preceding year	$138,533,812 00	$2,385,641 16
Written or renewed during the year	57,455,807 00	610,594 22
Total	$195,989,619 00	$2,996,235 38
Deduct those expired and marked off as terminated	58,840,415 00	647,678 36
In force at the end of the year	$137,149,204 00	$2,348,557 02
Deduct amount reinsured	320,564 00	2,819 96
Net amount in force December 31, 1882	$136,828,640 00	$2,345,737 06

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$22,447,956 11
Losses paid from organization to date	12,458,549 06
Total amount of cash dividends declared since the company commenced business	4,204,000 00
Total amount of the company's stock owned by the directors at par value	47,900 00
Loaned to stockholders (not officers)	1,900 00
Losses incurred during the year; Fire	355,968 98

BUSINESS IN THE STATE OF COLORADO DURING THE YEAR 1882.

	Fire Risks.
Fire, marine and inland risks written	$466,219 99
Entire premiums received for risks in this State	6,285 05
Losses paid	12,657 72
Losses incurred	12,657 72

GERMAN FIRE INSURANCE COMPANY.

Located in Pittsburgh, Pennsylvania. Incorporated March, 1862. Commenced Business July, 1862.

C. BARKHFELD, *President.* F. L. GROSS, *Secretary.*

CAPITAL.

Paid up in cash	$200,000 00

ASSETS.

Stocks and bonds owned by the company		$131,526 12
Value of real estate owned by the company		17,151 97
Loans on bond and mortgage (first liens)		205,991 00
Interest accrued thereon		3,725 00
Value of lands mortgaged	$477,300 00	
Value of buildings mortgaged (insured for $134,875 00 as collateral)		
Total value of said mortgaged premises	$477,300 00	
Amount loaned on collaterals		358,394 09
Amount of cash on hand and in bank		27,070 90
Interest due and accrued on stocks and bonds not included in market value.		425 00
Gross premiums in course of collection		25,798 62
Bills receivable not matured, taken for fire, marine and inland risks		1,416 67
All other property belonging to the company		388 00
Aggregate amount of all the assets of the company, stated at their actual value		$413,493 28

LIABILITIES.

Net amount of unpaid losses	$ 8,400 00	
Total unearned premiums	100,311 60	
All other demands against the company	1,200 00	
Total amount of all liabilities except capital stock and net surplus	$109,911 61	
Joint stock capital actually paid-up in cash	200,000 00	
Surplus beyond capital and all other liabilities	103,581 67	
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$413,493 28

INCOME DURING THE YEAR.

Net cash actually received for premiums	$159,674 35
Received for interest on bonds and mortgages	12,515 49
Received for interest and dividends on stocks and bonds (collateral loans)	4,963 50
Income received from all other sources	925 07
Aggregate amount of income actually received during the year in cash	$178,078 41

EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	$76,660 04	
Cash dividends actually paid stockholders	24,000 00	
Paid for commissions and brokerage	33,260 26	
Paid for salaries, fees and all other charges of officers and clerks	16,643 22	
Paid for State, National and local taxes	4,743 76	
Aggregate amount of actual expenditures during the year in cash		$155,307 28

MISCELLANEOUS RISKS AND PREMIUMS.

	Fire Risks.	*Premiums Thereon.*
In force on the 31st day of December of the preceding year.	$13,088,887 00	$158,638 97
Written or renewed during the year	16,185,105 00	184,708 24
Total	$29,273,992 00	$343,347 21
Deduct those expired and marked of as terminated	12,405,869 00	146,912 47
In force at the end of the year	$16,868,123 00	$196,434 74
Deduct amount reinsured	70,500 00	560 00
Total amount in force December 31, 1882	$16,797,623 00	$195,874 74

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$1,268,507 39
Losses paid from organization to date	380,744 89
Total amount of cash dividends declared since the company commenced business	362,000 00
Dividends declared payable in stock from organization	150,000 00
Total amount of company's stock owned by the directors at par value	29,950 00
Loaned to stockholders and officers	9,800 00
Losses incurred during the year: Fire	85,060 04

BUSINESS IN THE STATE OF COLORADO DURING THE YEAR 1882.

	Fire Risks.
Fire, marine and inland risks written	None.
Entire premiums received for risks in this State	None.
Losses paid	None.
Losses incurred	None.

GERMAN AMERICAN FIRE INSURANCE COMPANY.

Located in New York City, New York. Incorporated March, 1872. Commenced Business, 1872.

EMIL OLBERMANN, *President.* JAMES A. SILVEY, *Secretary.*

CAPITAL.

Paid up in cash	$1,000,000 00

ASSETS.

Stocks and bonds owned by the company	$3,444,577 50
Amount of cash on hand and in bank	155,733 13
Interest due and accrued on stocks and bonds not included in market value.	2,000 00
Gross premiums in course of collection	99,715 59
Aggregate amount of all the assets of the company stated at their actual value	$3,702,026 22

LIABILITIES.

Net amount of unpaid losses	$ 133,285 99	
Total unearned premiums	1,029,395 43	
All other demands against the company	22,015 13	
Total amount of all liabilities except capital stock and net surplus	$1,184,696 55	
Joint stock capital actually paid-up in cash	1,000,000 00	
Surplus beyond capital and all other liabilities	1,517,329 67	
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$3,702,026 22

Income During the Year.

Net cash actually received for premiums	$1,489,121 98
Received for interest and dividends on stocks and bonds	133,393,34
Aggregate amount of income actually received during the year in cash	$1,622,515 32

Expenditures During the Year.

Net amount paid during the year for losses	$765,909 53	
Cash dividends actually paid to stockholders	120,000 00	
Paid for commission and brokerage	215,329 50	
Paid for State, National and local taxes	37,919 94	
Paid for salaries, fees and all other charges of officers and clerks	122,976 52	
All other payments and expenditures	130,777 71	
Aggregate amount of actual expenditures during the year in cash		$1,392,913 20

Miscellaneous Risks and Premiums.

	Fire Risks.	*Premiums Thereon*
In force on the 31st day of December of the preceding year.	$210,477,519 00	$1,796,723 59
Written or renewed during the year	188,134,696 00	1,749,208 92
Total	$398,612,215 00	$3,545,932 51
Deduct those expired and marked off as terminated	157,871,743 00	1,488,717 31
In force at the end of the year	$240,740,472 00	$2,057,215 20
Deduct amount reinsured	7,137,983 00	82,779 56
Net amount in force December 31, 1882	$233,602,489 00	$1,974,435 64

Recapitulation.

	Fire Risks.	*Premiums Thereon.*
In force having from date of policy not more than one year to run	$138,175,407 00	$1,170,407 73
More than one and not more than three years to run	69,538,411 00	526,353 72
More than three years to run	25,888,671 00	277,674 19
Perpetual risks in force and interest premiums thereon	None.	None.
Net amount in force December 31, 1882	$233,602,489 00	$1,974,435 64

General Interrogatories.

Total amount of premiums received from the organization of the company to date			$11,749,212 65
Losses paid from organization to date			5,106,178 62
Total amount of cash dividends declared since the company commenced business			980,000 00
Total amount of the company's stock owned by the directors at par value			392,400 00
Amount deposited in various states and countries which under the laws thereof is held exclusively for the protection of the policy-holders of such states or countries:—			
Deposited as follows in the state of Oregon	$50,000 00	Liabilitess	$6,248 20
" " " " North Carolina.	10,000 00	"	3,972 99
" " " " Georgia	25,000 00	"	622 56
Total	$85,000 00		$9,843 75

Business in the State of Colorado During the Year 1882.

	Fire Risks.
Fire, marine and inland risks written	$1,426,491 00
Entire premiums received for risks in this State	20,144 65
Losses paid	1,424 13
Losses incurred	2,590 13

GERMAN FIRE INSURANCE COMPANY.

Located in Peoria, Illinois. Incorporated May, 1876. Commenced Business May, 1876. Re-organized July, 1882.

LEWIS GREEN, *President.* F. H. WAGNER, *Secretary.*

CAPITAL.

Paid up in cash	$200,000 00

ASSETS.

Loans on bonds and mortgages (first liens)		$194,700 00
Interest accrued thereon		6,454 32
Value of lands mortgaged	$605,750 00	
Value of buildings mortgaged (insured for ——— as collateral)	131,700 00	
Total value of said mortgaged premises	$737,450 00	
Amount of cash on hand and in bank		38,162 07
Interest due and accrued on bills receivable		200 00
Gross premiums in course of collection		11,931 90
Bills receivable, not matured, taken for marine and inland risks		4,091 40
All other property belonging to the company		2,000 00
Aggregate amount of all the assets of the company stated at their actual value		$257,539 69

LIABILITIES.

Net amount of unpaid losses	$ 4,010 00	
Total unearned premiums	19,958 64	
All other demands against the company	214 29	
Total amount of all liabilities except capital stock and net surplus	$ 24,182 93	
Joint stock capital actually paid up in cash	200,000 00	
Surplus beyond capital and all other liabilities	33,356 76	
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$257,539 69

INCOME DURING THE YEAR.

Net cash actually received for premiums	$ 74,050 12
Received for interest on bonds and mortgages	5,925 70
Received for increased capital	100,000 00
Aggregate amount of income actually received during the year in cash.	$179,975 82

EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	$16,761 22	
Cash dividends actually paid stockholders	10,000 00	
Paid for commissions and brokerage	15,178 48	
Paid for salaries, fees and all other charges of officers and clerks	12,518 11	
Paid for State, National and local taxes	1,377 81	
All other payments and expenditures	767 00	
Aggregate amount of actual expenditures during the year in cash		$56,602 62

Miscellaneous Risks and Premiums.

	Fire Risks.	*Premiums Thereon.*
In force on the 31st day of December of the preceding year.	$2,959,850 00	$26,128 12
Written or renewed during the year	4,123,820 00	87,561 96
Total	$7,083,670 00	$113,690 08
Deduct those expired and marked off as terminated	2,099,326 00	70,827 67
In force at the end of the year	$4,984,344 00	$42,862 41
Deduct amount reinsured	386,890 00	5,861 01
Net amount in force December 31, 1882	$4,597,454 00	$37,001 40

General Interrogatories.

Total amount of premiums received from the organization of the company to date	$301,085 67
Total amount of losses paid from organization to date	74,625 58
Total amount of cash dividends declared since the company commenced business	46,500 00
Losses incurred during the year	19,289 42
Total amount of the company's stock owned by the directors at par value	51,500,00
Total amount loaned to officers and directors	33,000 00
Total amount loaned to stockholders (not officers)	82,300 00
Amount deposited in different states and countries for the security of all the company's policy-holders	25,000 00

Business in the State of Colorado During the Year 1882.

	Fire Risks.
Fire, marine and inland risks written	None.
Entire premiums received for risks in this State	None.
Losses paid	None.
Losses incurred	None.

GERMAN FIRE INSURANCE COMPANY.

Located in Freeport, Illinois. Incorporated February, 1865. Commenced Business October, 1866.

M. Hettinger, *President.* F. Gund, *Secretary.*

Capital.

Paid up in cash	$200,000 00

Assets.

Stocks and bonds owned by the company		$ 95,149 25
Value of real estate owned by the company		10,000 00
Loans on bonds and mortgages (first liens)		487,917 31
Interest accrued thereon		26,422 70
Value of lands mortgaged	$1,094,650 00	
Value of buildings mortgaged (insured for $287,060 00 as collateral)	400,000 00	
Total value of said mortgaged premises	$1,494,650 00	
Amount of cash on hand and in bank		152,419 04
Interest due and accrued on stocks and bonds not included in market value		3,322 43
Gross premiums in course of collection		50,914 17
Bills receivable, not matured, taken for fire, marine, and inland risks		359,834 02
Aggregate amount of all the assets of the company, stated at their actual value		$1,185,978 92

Liabilities.

Net amount of unpaid losses	$ 54,599 76	
Total unearned premiums	758,360 00	
Due and accrued for salaries, rent, advertising and other miscellaneous business	4,699 12	
Total amount of all liabilities except capital stock and net surplus	$817,658 88	
Joint stock capital actually paid-up in cash	200,000 00	
Surplus beyond capital and all other liabilities	168,320 04	
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$1,185,978 92

Income During the Year.

Net cash actually received for premiums	$611,648 07
Received for interest and dividends on stocks and bonds (collateral loans)	53,688 24
Income received from all other sources	418 24
Aggregate amount of income actually received during the year in cash	$665,754 55

Expenditures During the Year.

Net amount paid during the year for losses	$246,265 39	
Cash dividends actually paid stockholders	33,673 50	
Paid for commissions and brokerage	206,520 27	
Paid for salaries, fees and all other charges of officers and clerks	40,647 60	
Paid for State, National and local taxes	9,644 83	
All other payments and expenditures	11,848 12	
Aggregate amount of actual expenditures during the year in cash		$548,599 71

Miscellaneous Risks and Premiums.

	Fire Risks.	*Premiums Thereon.*
In force on the 31st day of December of the preceding year.	$51,428,363 00	$735,091 91
Written or renewed during the year	39,173,603 00	810,361 19
Total	$90,601,966 00	$1,545,453 10
Deduct those expired and marked off as terminated	24,177,352 00	323,821 50
In force at the end of the year	$66,424,614 00	$1,221,631 60
Deduct amount reinsured	687,632 00	10,270 00
Net amount in force December 31, 1882	$65,736,982 00	$1,211,361 60

General Interrogatories.

Total amount of premiums received from the organization of the company to date	$2,999,163 67
Losses paid from organization to date	961,591 91
Total amount of cash dividends declared since the company commenced business	208,654 85
Total amount of the company's stock owned by the directors at par value	111,600 00
Loaned to stockholders and officers	60,095 00
Losses incurred during the year: Fire	275,823 20

Business in the State of Colorado During the Year 1882.

	Fire Risks.
Fire, marine and inland risks written	$261,464 00
Entire premiums received for risks in this State	3,819 70
Losses paid	424 31
Losses incurred	1,924 31

GERMANIA FIRE INSURANCE COMPANY.

Located in New York City, New York. Incorporated 1859. Commenced Business 1859.

RUDOLPH GARRIGUE, *President.* HUGO SCHUMANN, *Secretary.*

CAPITAL.

Paid up in cash	$1,000,000 00

ASSETS.

Stocks and bonds owned by the company		$1,657,637 50
Value of real estate owned by the company		401,379 67
Loans on bonds and mortgages (first liens)		217,100 00
Interest due and accrued thereon		6,210 93
Value of lands mortgaged	$209,800 00	
Value of buildings mortgaged (insured for $220,350 00 as collateral)	231,950 00	
Total value of said mortgaged premises	$441,750 00	
Amount loaned on collaterals		15,510 00
Amount of cash on hand and in bank		145,213 04
Interest due and accrued on collateral loans		388 64
Gross premiums in course of collection		4,197 54
All other property belonging to the company		118,980 19
Aggregate amount of all the assets of the company stated at their actual value		$2,566,657 51

LIABILITIES.

Net amount of unpaid losses	$123,198 98	
Total unearned premiums	692,545 29	
Due and to become due for borrowed money, being accrued interest on mortgages	1,750 00	
All other demands against the company	6,550 27	
Total amount of all liabilities except capital stock and net surplus	$ 824,044 54	
Joint stock capital actually paid-up in cash	1,000,000 00	
Surplus beyond capital and all other liabilities	742,612 97	
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$2,566,657 51

INCOME DURING THE YEAR.

Net cash actually received for premiums	$1,146,075 24
Received for interest on bonds and mortgages	18,446 29
Received for interest and dividends on stocks and bonds (collateral loans)	83,711 56
Aggregate amount of income actually received during the year in cash	$1,248,233 09

EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	$572,096 85	
Cash dividends actually paid stockholders	100,000 00	
Paid for commission and brokerage	216,327 44	
Paid for salaries, fees and all other charges of officers and clerks	66,901 21	
Paid for State, National and local taxes	26,949 77	
All other payments and expenditures	146,476 01	
Aggregate amount of actual expenditures during the year in cash		$1,128,751 28

MISCELLANEOUS RISKS AND PREMIUMS.

	Fire Risks.	*Premiums Thereon.*
In force on the 31st day of December of the preceding year.	$112,856,790 60	$1,114,152 81
Written or renewed during the year	145,920,689 98	1,279,496 47
Total	$258,777,480 58	$2,393,649 28
Deduct those expired and marked off as terminated	121,204,360 24	1,048,787 42
In force at the end of the year	$137,573,120 34	$1,344,861 86
Deduct amount reinsured	1,630,318 83	16,400 12
Net amount in force December 31, 1882	$135,942,801 51	$1,328,461 74

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date			$14,251,294 22
Losses paid from organization to date			6,591,309 73
Total amount of cash dividends declared since the company commenced business			1,401,000 00
Total amount of the company's stock owned by the directors at par value			129,550 00
Loaned to stockholders			1,350 00
Losses incurred during the year: Fire			637,759 13
Amount deposited in various states and countries which under the laws thereof is held exclusively for the protection of the policy-holders of such states or countries—			
Deposited as follows in the state of Georgia	$25,000 00	Liabilites	$ 11,348 74
" " " " Mississippi	7,500 00	"	10,972 73
" " " " North Carolina	10,000 00	"	9,045 83
" " " " Virginia	50,000 00	"	118,882 07
Total	$92,500 00		$150,249 37

BUSINESS IN THE STATE OF COLORADO DURING THE YEAR 1882.

	Fire Risks.
Fire, marine and inland risks written	$294,719 00
Entire premiums received for risks in this State	4,950 06
Losses paid	2,737 43
Losses incurred	2,737 43

GLEN FALLS INSURANCE COMPANY.

Located in Glen Falls, New York. Incorporated 1849. Commenced Business 1850.

R. M. LITTLE, *President.* J. L. CUMMINGHAM, *Secretary.*

CAPITAL.

Paid up in cash	$200,000 00

ASSETS.

Stocks and bonds owned by the company		$601,550 00
Value of real estate owned by the company		13,400 00
Loans on bonds and mortgages (first liens)		260,286 75
Loans on bonds and mortgages in process of foreclosure		8,000 00
Interest due and accrued thereon		2,338 07
Value of lands mortgaged	$318,350 00	
Value of buildings mortgaged (insured for $242,600 00 as collateral)	393,050 00	
Total value of said mortgaged premises	$612,400 00	

ASSETS—*Continued.*

Amount loaned on collaterals		225,000 00
Amount of cash on hand and in bank		78,759 92
Interest due and accrued on collateral loans		1,069 58
Gross premiums in course of collection		22,820 54
The gross amount of the assets of the company		$1,213,224 86
Amounts which should be deducted from the above assets on account of bad debts		4,494 58
Aggregate amount of all the assets of the company stated at their actual value		$1,208 730 28

LIABILITIES.

Net amount of unpaid losses	$30,151 03	
Total unearned premiums	344,269 92	
All other demands against the company	3,423 08	
Total amount of all liabilities except capital stock and net surplus	$377,844 03	
Joint stock capital actually paid-up in cash	200,000 00	
Surplus beyond capital and all other liabilities	630,886 25	
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$1,208,730 28

INCOME DURING THE YEAR.

Net cash actually received for premiums	$408,198 20
Received for interest on bonds and mortgages	15,137 22
Received for interest and dividends on stocks and bonds (collateral loans)	31,428 03
Income received from all other sources	286 50
Aggregate amount of income actually received during the year in cash	$455,049 95

EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	$187,291 96	
Cash dividends actually paid stockholders	20,000 00	
Paid for commission and brokerage	75,271 17	
Paid for salaries, fees and all other charges of officers and clerks	30,773 24	
Paid for State, National and local taxes	10,992 09	
All other payments and expenditures	35,345 25	
Aggregate amount of actual expenditures during the year in cash		$359,673 71

MISCELLANEOUS RISKS AND PREMIUMS.

	Fire Risks.	*Premiums Thereon.*
In force on the 31st day of December of the preceding year.	$61,750,609 00	$564,266 09
Written or renewed during the year	46,663,618 00	465,971 87
Total	$108,414,227 00	$1,030,237 96
Deduct those expired and marked off as terminated.	38,922,912 00	358,469 17
In force at the end of the year	$69,491,315 00	$671,768 79
Deduct amount reinsured	1,123,803 00	15,832 40
Net amount in force December 31, 1882	$68,367,512 00	$655,936 39

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$5,013,000 08
Losses paid from organization to date	2,761,172 78
Total amount of cash dividends declared since the company commenced business	310,000 00
Total amount of company's stock owned by directors at par value	71,880 00
Loaned to stockholders and officers	7,000 00
Losses incurred during the year: Fire	196,722 98
Amount deposited in different states and countries for the security of all the company's policy-holders	400,000 00

BUSINESS IN THE STATE OF COLORADO DURING THE YEAR 1882.

	Fire Risks.
Fire, marine and inland risks written	$184,910 00
Entire premiums received for risks in this State	2,863 47
Losses paid	5 00
Losses incurred	5 00

GUARANTEE COMPANY OF NORTH AMERICA.

Located in Montreal, Dominion of Canada. Incorporated August, 1851. Commenced Business April, 1872.

SIR ALEXANDER F. GALT, G. C. M. G., *President.* JAMES GRANT, *Secretary.*

CAPITAL.

Paid up in cash	$300,000 00

ASSETS.

Stocks and bonds owned by the company	$333,198 34
Value of real estate owned by the company	1,600 00
Loans on paid-up life policies	400 00
Amount of cash on hand and in bank	37,507 87
Interest due and accrued on stocks and bonds not included in market value	1,928 99
Gross premiums in course of collection	16,435 41
Bills receivable not matured, taken	1,379 22
All other property belonging to the company	3,178 28
Aggregate amount of all the assets of the company stated at their actual value	$395,628 11

LIABILITIES.

Net amount of unpaid losses	$ 4,283 17	
Total unearned premiums	55,256 06	
Due and accrued for salaries, rents, and all other miscellaneous expenses	2,444 76	
All other demands against the company	2,614 60	
Total amount of all liabilities except capital stock and net surplus	$ 64,598 59	
Joint stock capital actually paid-up in cash	300,000 00	
Surplus beyond capital and all other liabilities	31,029 52	
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$395,628 11

INCOME DURING THE YEAR.

Net cash actually received for premiums	$118,131 85
Received for interest on bonds and mortgages	10,437 10
Income received from all other sources	3,738 05
Received for increased capital	7,420 00
Aggregate amount of income actually received during the year in cash	$139,727 00

EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	$26,316 65	
Cash dividends actually paid stockholders	14,378 95	
Paid for commission and brokerage	9,497 21	
Paid for salaries, fees and all other charges of officers and clerks	25,399 00	
Paid for State, National and local taxes	2,754 09	
All other payments and expenditures	28,536 51	
Paid for citizen's guarantee business	3,000 00	
Aggregate amount of actual expenditures during the year in cash		$109,882 41

MISCELLANEOUS RISKS AND PREMIUMS.

	Fire Risks.	*Premiums Thereon.*
In force on the 31st day of December of the preceding year	$ 8,406,625 00	$ 70,384 74
Written or renewed during the year	15,080,610 00	129,084 91
Total	$23,487,235 00	$199,469 65
Deduct those expired and marked off as terminated	9,864,135 00	88,957 53
In force at the end of the year	$13,623,100 00	$110,512 12
Deduct amount reinsured	87,125 00	369 80
Net amount in force December 31, 1882	$13,535,975 00	$110,142 32

GENERAL INTERROGATORIES.

Total amount of premiums received from organization of the company to date		$513,617 06
Losses paid from organization to date		175,519 84
Total amount of cash dividends declared since the company commenced business		44,805 18
Dividends declared payable in stock from organization		38,900 00
Total amount of the company's stock owned by the directors at par value		128,360 00
Losses incurred during the year		30,599 82
Amount deposited in different states and countries for the security of all the company's policy-holders: Deposited in Ottawa, Canada		57,133 00
Amount deposited in various states and countries which under the laws thereof is held exclusively for the protection of the policy-holders of such states or countries:—		
Deposited in Albany, N. Y., for the United States	$200,000 00	
Deposited in Richmond, Virginia, for that State	14,000 00	
Total		$214,000 00

BUSINESS IN THE STATE OF COLORADO DURING THE YEAR 1882.

	Fire Risks.
Guarantee risks written	None.
Entire premiums received for risks in this State	None.
Losses paid	None.
Losses incurred	None.

HAMBURG–BREMEN FIRE INSURANCE COMPANY.

Located in Hamburg, Empire of Germany. Incorporated 1854. Commenced Business January, 1855.

L. E. AMSINCK, *President.* S. V. DORRIEN, *Managing Director.*

CAPITAL.

Paid up in cash	$300,000 00

ASSETS.

In the United States.

Loans on bonds and mortgages (first liens)		$ 23,000 00
Value of lands mortgaged	$30,000 00	
Value of buildings mortgaged (insured for $20,000 00 as collateral)	50,000 00	
Total value of said mortgaged premises	$80,000 00	

ASSETS—*Continued.*

Stocks and bonds owned by the company	834,542 50
Amount loaned on collaterals	50,000 00
Amount of cash on hand and in bank	41,933 55
Net premiums in course of collection	27,367 06
Bills receivable, not matured, taken on fire risks	1,940 69
Total amount of all the assets of the company	$978,783 85
Total deductions for bad and doubtful debts	184 29
Aggregate amount of all the assets of the company stated at their actual value	$978,599 51

LIABILITIES.

Net amount of unpaid losses	$ 50,253 00	
Amount required to safely reinsure all outstanding risks	355,751 65	
Total amount of all liabilities	$406,004 65	
Surplus beyond capital as regards policy-holders	572,594 86	
Aggregate amount of all liabilities, including net surplus		$978,599 51

INCOME DURING THE YEAR.

Net cash actually received for premiums	$655,356 00
Received for interest on bonds and mortgages	1,150 00
Received for interest and dividends on stocks and bonds (collateral loans)	35,665 75
Aggregate amount of income actually received during the year in cash	$692,171 75

EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	$453,197 04	
Paid for commission and brokerage	142,936 14	
Paid for salaries, fees and all other charges of officers and clerks	25 530 16	
Paid for State, National and local taxes	14,891 10	
All other payments and expenditures	32,378 70	
Aggregate amount of actual expenditures during the year in cash		$668,933 14

MISCELLANEOUS RISKS AND PREMIUMS.

	Fire Risks.	*Premiums Thereon.*
In force on the 31st day of December of the preceding year	$51,349,181 00	$599,412 51
Written or renewed during the year	71,260,800 00	775,968 32
Total	$122,609,981 00	$1,375,380 83
Deduct those expired and marked off as terminated	64,749,577 00	685,531 17
In force at the end of the year	$57,860,404 00	$689,849 66
Deduct amount reinsured	565,859 00	5,543 10
Net amount in force December 31, 1882	$57,294,545 00	$684,306 56

RECAPITULATION.

	Fire Risks.	*Premiums Thereon.*
In force having from date of policy not more than one year to run	$45,653,644 00	$545,547 68
More than one and not more than three years to run	8,643,124 00	97,906 78
More than three years to run	3,563,636 00	46,395 20
Perpetual risks in force and interest premiums thereon	None.	None.
Net amount in force December 31, 1882	$57,860,404 00	$689,849 66

General Interrogatories.

Losses paid from organization to date in the United States			$2,500,000 00
Losses incurred during the year: Fire			457,769 04
Amount deposited in different states and countries for the security of the company's policy-holders			239,585 00
Amount deposited with the United States trustees of the company in New York			295,912 50
Amount deposited in various states and countries which under the laws thereof is held exclusively for the protection of the policy-holders of such states or countries:—			
Deposited as follows in the state of Georgia	$ 28,312 50	Liabilities	$10,345 18
" " " " Oregon	56,625 00	"	13,785 08
" " " " Ohio	119,500 00	"	11,4.6 17
" " " " Virginia	17,925 00	"	35,573 06
Total	$222,362 50		$71,109 49

Business in the State of Colorado During the Year 1882.

	Fire Risks.
Fire, marine and inland risks written	$139,335 88
Entire premiums received for risks in this State	2,836 65
Losses paid	1,892 58
Losses incurred	1,903 58

HANOVER FIRE INSURANCE COMPANY.

Located in New York City, N. Y. Incorporated April, 1852. Commenced Business April, 1852.

Benjamin S. Walcott, *President.* J. Remsen Lane, *Secretary.*

Capital.

Paid up in cash	$1,000,000 00

Assets.

Stocks and bonds owned by the company		$2,154,397 50
Loans on bonds and mortgages (first liens)		200,750 00
Interest accrued thereon		907 91
Value of lands mortgaged	$184,000 00	
Value of buildings mortgaged (insured for $200,100 00 as collateral)	249,000 00	
Total value of said mortgaged premises	$433,000 00	
Amount loaned on collaterals		1,500 00
Amount of cash on hand and in bank		82,292 61
Interest due and accrued on stocks and bonds not included in market value		9,836 67
Interest due and accrued on collateral loans		7 50
Gross premiums in course of collection		5,663 91
All other property belonging to the company, viz.: Balances in the hands of agents not more than three months due		103,943 06
Amount of premiums unpaid on policies which have been issued more than three months	$ 574 47	
Balance in hands of agents more than three months due	861 88	
Total	$1,436 35	
Aggregate amount of all the assets of the company stated at their actual value		$2,559,299 16

LIABILITIES.

Net amount of unpaid losses	$139,439 58	
Total unearned premiums	702,938 30	
All other demands against the company	1,266 39	
Total amount of all liabilities except capital stock and net surplus	$ 843,644 27	
Joint stock capital actually paid-up in cash	1,000,000 00	
Surplus beyond capital and all other liabilities	715,654 89	
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$2,559,299 16

INCOME DURING THE YEAR.

Net cash actually received for premiums	$1,083,045 48
Received for interest on bonds and mortgages	11,163 33
Received for interest and dividends on stocks and bonds (collateral loans)	96,164 98
Aggregate amount of income actually received during the year in cash	$1,190,373 79

EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	$688,927 11	
Cash dividends actually paid stockholders	100,000 00	
Paid for commissions and brokerage	172,534 09	
Paid for salaries, fees and all other charges of officers and clerks	53,426 25	
Paid for State, National and local taxes	26,493 99	
All other payments and expenditures	152,652 42	
Aggregate amount of actual expenditures during the year in cash		$1,194,033 86

MISCELLANEOUS RISKS AND PREMIUMS.

	Fire Risks.	*Premiums Thereon.*
In force on the 31st day of December of the preceding year	$120,226,101 90	$1,219,591 17
Written or renewed during the year	126,484,515 27	1,223,233 11
Total	$246,710,617 17	$2,442,824 28
Deduct those expired and marked off as terminated	115,592,097 62	1,076,093 22
In force at the end of the year	$131,118,519 55	$1,366,731 06
Deduct amount reinsured	1,850,058 71	13,403 43
Net amount in force December 31, 1882	$129,268,460 84	$1,353,327 63

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$12,868,097 65
Losses paid from organization to date	6,762,772 29
Total amount of cash dividends declared since the company commenced business	1,209,500 00
Dividends declared payable in stock from the organization	100,000 00
Total amount of the company's stock owned by the directors at par value	182,150 00
Losses incurred during the year: Fire	730,472 52

Amount deposited in various states and countries which under the laws thereof is held exclusively for the protection of the policy-holders of such states or countries:—

Deposited as follows in the state of Georgia	$25,000 00	Liabilities	$10,348 74
" " " " Mississippi	17,500 00	"	10,922 73
" " " " North Carolina	10,000 00	"	9,045 83
" " " " Virginia	50,000 00	"	18,882 07
Total	$102,500 00		$50,199 37

BUSINESS IN THE STATE OF COLORADO DURING THE YEAR 1882.

	Fire Risks.
Fire, marine and inland risks written	$294,719 00
Entire premiums received for risks in this State	4,950 06
Losses paid	2,737 43
Losses incurred	2,737 43

HARTFORD FIRE INSURANCE COMPANY.

Located in Hartford, Connecticut. Incorporated May, 1810. Commenced Business August, 1810.

GEO. L. CHASE, *President.* C. B. WHITING, *Secretary.*

CAPITAL.

Paid up in cash	$1,250,000 00

ASSETS.

Stocks and bonds owned by the company		$1,777,355 55
Value of real estate owned by the company		654,675 50
Loans on bonds and mortgages (first liens)		963,666 67
Interest accrued thereon		20,445 13
Value of lands mortgaged	$1,000,000 00	
Value of buildings mortgaged (insured for $794,000 00 as collateral)	1,326,000 00	
Total value of said mortgaged premises	$2,326,000 00	
Amount loaned on collaterals		432,662 50
Amount of cash on hand and in bank		168,750 61
Interest due and accrued on collateral loans		5,476 28
Gross premiums in course of collection		295,624 99
All other property belonging to the company, viz: Rents		3,844 83
State tax due from non-resident stockholders		14,778 40
Aggregate amount of all the assets of the company stated at their actual value		$4,337,280 56

LIABILITIES.

Net amount of unpaid losses	$ 240,544 17	
Total unearned premiums	1,463,495 62	
All other demands against the company	25,000 00	
Total amount of all liabilities except capital stock and net surplus	$1,729,039 79	
Joint stock capital actually paid up in cash	1,250,000 00	
Surplus beyond capital and all other liabilities	1,358,240 77	
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$4,337,280 56

INCOME DURING THE YEAR.

Net cash actually received for premiums	$2,033,234 24
Received for interest on bonds and mortgages	73,642 05
Received for interest and dividends on stocks and bonds (collateral loans)	102,002 13
Income received from all other sources, viz: Rents	28,627 74
Aggregate amount of income actually received during the year in cash	$2,237,506 16

EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	$1,132,584 32	
Cash dividends actually paid stockholders	250,000 00	
Paid for commissions and brokerage	296,984 07	
Paid for State, National and local taxes	33,274 93	
Paid for salaries, fees and all other charges of officers and clerks	136,369 93	
All other payments and expenditures	179,139 79	
Aggregate amount of actual expenditures during the year in cash		$2,028,353 04

Miscellaneous Risks and Premiums.

In force on the 31st day of December of the preceding year.	$225,247,984 00	$2,549,409 83
Written or renewed during the year	198,861,902 00	2,239,484 54
Total	$424,109,886 00	$4,788,894 37
Deduct those expired and marked off as terminated	182,176,973 00	1,931,306 31
In force at the end of the year	$241,932,912 00	$2,857,588 06
Deduct amount reinsured	4,014,339 00	60,021 67
Net amount in force December 31, 1882	$237,918,573 00	$2,797,566 39

General Interrogatories.

Total amount of premiums received from the organization of the company to date		$41,077,061 38
Losses paid from organization to date		25,809,914 14
Total amount of cash dividends declared since the company commenced business		4,563,100 00
Dividends declared payable in stock from organization		950,000 00
Total amount of the company's stock owned by the directors at par value		198,700 00
Losses incurred during the year: Fire		1,235,529 41
Amount deposited in various states and countries which under the laws thereof is held exclusively for the protection of all the policy-holders of such states and countries:—		
Deposited as follows in the state of Canada	$100,000 00	
" " " " Georgia	25,000 00	
" " " " North Carolina	10,000 00	
" " " " Virginia	50,000 00	
" " " " Oregon	50,000 00	
Total		$235,000 00

Business in the State of Colorado During the Year 1882.

	Fire Risks.
Fire, marine and inland risks written	$1,259,649 00
Entire premiums received for risks in this State	18,964 62
Losses paid	8,900 22
Losses incurred	9,150 22

HOME MUTUAL FIRE INSURANCE COMPANY.

Located in San Francisco, California. Incorporated September, 1864. Commenced Business 1864.

J. F. Houghton, *President.* Charles R. Story, *Secretary.*

Capital.

Paid up in cash	$300,000 00

Assets.

Stocks and bonds owned by the company		$ 75,174 49
Value of real estate owned by the company		71,350 00
Loans on bonds and mortgages (first liens)		262,560 63
Loans on bonds and mortgages in process of foreclosure		6,000 00
Interest accrued thereon		3,076 05
Value of lands mortgaged	$560,200 00	
Value of buildings mortgaged (insured for $99,675 00 as collateral)		
Total value of said mortgaged premises	$560,200 00	

ASSETS—*Continued.*

Amount loaned on collaterals		$104,133 00
Amount of cash on hand and in bank		133,330 85
Interest due and accrued on stocks and bonds not included in market value		2,672 24
Interest due and accrued on collateral loans		1,066 81
Gross premiums in course of collection		51,792 56
All other property belonging to the company		1,500 00
Aggregate amount of all the assets of the company stated at their actual value		$712,656 63

LIABILITIES.

Net amount of unpaid losses	$ 4,000 00	
Total unearned premiums	172,898 50	
Cash dividends to stockholders remaining unpaid	2,296 00	
Total amount of all liabilities except capital stock and net surplus	$179,194 50	
Joint stock capital actually paid-up in cash	300,000 00	
Surplus beyond capital and all other liabilities	233,462 13	
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$712,656 63

INCOME DURING THE YEAR.

Net cash actually received for premiums	$274,274 75
Received for interest and dividends on stocks and bonds (collateral loans)	34,853 77
Income received from all other sources, viz: Rents, etc	3,220 50
Aggregate amount of income actually received during the year in cash	$312,349 02

EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	$101,958 24	
Cash dividends actually paid stockholders	36,000 00	
Paid for commissions and brokerage	66,121 13	
Paid for salaries, fees and all other charges of officers and clerks	35,660 00	
Paid for State, National and local taxes	4,448 30	
All other payments and expenditures	34,600 31	
Aggregate amount of actual expenditures during the year in cash		$278,787 98

MISCELLANEOUS RISKS AND PREMIUMS.

	Fire Risks.	*Premiums Thereon.*
In force on the 31st day of December of the preceding year	$21,453,906 00	$334,435 39
Written or renewed during the year	21,152,992 00	313,827 03
Total	$42,606,898 00	$648,262 42
Deduct those expired and marked off as terminated	20,175,725 00	303,394 14
In force at the end of the year	$22,431,173 00	$344,868 28
Deduct amount reinsured	362,550 00	6,702 81
Net amount in force December 31, 1882	$22,068,623 00	$338,165 47

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date		$4,155,239 10
Losses paid from organization to date		1,859,286 64
Total amount of cash dividends declared since the company commenced business		438,500 00
Total amount of the company's stock owned by the directors at par value		104,600 00
Losses incurred during the year: Fire		101,262 29
Amount deposited in various states and countries which under the laws thereof is held exclusively for the protection of the policy-holders of such states and countries—		
Deposited as follows in the State of Oregon (U. S. bonds)	$50,000 00	

BUSINESS IN THE STATE OF COLORADO DURING THE YEAR 1882.

	Fire Risks.
Fire, marine and inland risks written	Not given.
Entire premiums received for risks in this State	7,953 23
Losses paid	5,248 23
Losses incurred	5,248 23

HOME INSURANCE COMPANY.

Located in New York City, New York. Incorporated April, 1853. Commenced Business April, 1853.

CHARLES J. MARTIN, *President.* JOHN H. WASHBURN, *Secretary.*

CAPITAL.

Paid up in cash	$3,000,000 00

ASSETS.

Value of real estate owned by the company		$ 43,784 27
Loans on bonds and mortgages (first liens)		1,172,737 44
Interest accrued thereon		28,570 99
Value of lands mortgaged	$1,535,150 00	
Value of buildings mortgaged (insured for $955,250 00 as collateral)	1,251,650 00	
Total value of said mortgaged premises	$2,786,800 00	
Stocks and bonds owned by the company		5,176,597 50
Amount loaned on collaterals		491,375 00
Amount of cash on hand and in bank		178,463 32
Interest due and accrued on stocks not included in market value		9,612 50
Interest due and accrued on collateral loans		4,211 61
Gross premiums in course of collection		92,244 42
Bills receivable, not matured, taken for fire risks		10,892 02
Aggregate amount of all the assets of the company stated at their actual value		$7,208,489 07

LIABILITIES.

Net amount of unpaid losses	$ 307,596 01	
Total unearned premiums	2,116,832 00	
All other demands against the company	10,000 00	
Total amount of all liabilities except capital stock and net surplus	$2,434,428 01	
Joint stock capital actually paid up in cash	3,000,000 00	
Surplus beyond capital and all other liabilities	1,774,061 06	
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$7,208,489 07

INCOME DURING THE YEAR.

Net cash actually received for premiums	$2,745,662 87
Received for interest on bonds and mortgages	87,880 93
Received for interest and dividends on stocks and bonds (collateral loans)	253,273 42
Aggregate amount of income actually received during the year in cash.	$3,086,817 22

Expenditures During the Year.

Net amount paid during the year for losses	$1,569,511 20	
Cash dividends actually paid stockholders	300,000 00	
Paid for commissions and brokerage	486,765 04	
Paid for salaries, fees and all other charges of officers and clerks	274,849 49	
Paid for State, National and local taxes	55,888 88	
All other payments and expenditures	224,215 16	
Aggregate amount of actual expenditures during the year in cash		$2,911,229 77

Miscellaneous Risks and Premiums.

	Fire Risks.	*Premiums Thereon.*
In force on the 31st day of December of the preceding year.	$354,656,766 00	$3,779,281 00
Written or renewed during the year	285,409,830 00	2,966,150 51
Total	$640,066,596 00	$6,745,431 51
Deduct those expired and marked off as terminated	266,827,589 00	2,666,201 91
In force at the end of the year	$373,239,007 00	$4,079,229 60
Deduct amount reinsured	897,747 00	10,016 60
Net amount in force December 31, 1882	$372,341,260 00	$4,069,212 00

General Interrogatories.

Total amount of premiums received from the organization of the company to date	$56,132,467 75
Total amount of losses paid from organization to date	34,163,420 64
Total amount of cash dividends declared since the company commenced business	5,815,000 00
Losses incurred during the year	1,617,420 64
Total amount of the company's stock owned by the directors at par value	290,100,00
Dividends declared payable in stock from organization	1,000,000 00
Total amount loaned to directors (not officers)	183,500 00
Total amount loaned to stockholders (not officers or directors)	1,390 00

Amount deposited in various states and countries which under the laws thereof is held exclusively for the protection of the policy-holders of such states and countries :—

State or Country.	*Amount of Deposit.*	*Liabilities therein.* *Unpaid Losses.*	*Unearned Premiums.*	*Total.*
Virginia	$50,000 00	$ 1 12	$16,967 79	$16,968 91
Georgia	25,000 00	15,827 98	41,330 47	57,158 45
Mississippi	25,000 00	30 82	29,704 88	29,735 70
North Carolina	10,000 00	1,543 63	15,092 18	16,635 81
Oregon	50,000 00	1,311 58	11,614 47	12,926 05

Business in the State of Colorado During the Year 1882.

	Fire Risks.
Fire risks (no marine or inland risks written)	$1,726,453 00
Entire premiums received for risks in this State	25,390 32
Losses paid	16,593 44
Losses incurred	16,783 18
Paid to the State for taxes on premiums	269 96

HOWARD FIRE INSURANCE COMPANY.

Located in New York City, N. Y. Incorporated March, 1825. Commenced Business April, 1825.

Henry A. Oakley, *President.* Charles A. Hull, *Secretary.*

Capital.

Paid up in cash	$500,000 00

ASSETS.

Stocks and bonds owned by the company		$640,863 00
Value of real estate owned by the company		125,000 00
Loans on bonds and mortgages (first liens)		21,500 00
Interest due thereon		258 00
Value of lands mortgaged	$40,000 00	
Value of buildings mortgaged (insured for $15,000 00 as collateral)	43,800 00	
Total value of said mortgaged premises	$83,800 00	
Amount of cash on hand and in bank		5,887 52
Interest due and accrued on stocks and bonds not included in market value.		1,607 50
Gross premiums in course of collection		31,330 53
All other property belonging to the company		1,529 31
Aggregate amount of all the assets of the company stated at their actual value		$827,975 86

LIABILITIES.

Net amount of unpaid losses	$ 52,773 53	
Total unearned premiums	202,256 33	
All other demands against the company	3,712 88	
Total amount of all liabilities except capital stock and net surplus	$263,742 74	
Joint stock capital actually paid-up in cash	500,000 00	
Surplus beyond capital and all other liabilities	64,233 12	
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$827,975 86

INCOME DURING THE YEAR.

Net cash actually received for premiums	$358,149 26
Received for interest on bonds and mortgages	1,292 00
Received for interest and dividends on stocks and bonds (collateral loans)	30,715 69
Realized from assets not included in last year's statement	4,947 34
Income received from all other sources: Rents	3,787 50
Aggregate amount of income actually received during the year in cash	$398,891 79

EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	$268,079 35	
Cash dividends actually paid stockholders	25,000 00	
Paid for commissions and brokerage	51,330 06	
Paid for salaries, fees and all other charges of officers and clerks	39,975 12	
Paid for State, National and local taxes	12,427 74	
All other payments and expenditures	34,132 44	
Aggregate amount of actual expenditures during the year in cash		$430,944 71

MISCELLANEOUS RISKS AND PREMIUMS.

	Fire Risks.	*Premiums Thereon.*	*Marine and Inland Risks.*	*Premiums Thereon.*
In force on the 31st day of December of the preceding year	$36,049,995 00	$366,223 16		
Written or renewed during the year	43,400,307 00	420,668 79	$10,000 00	$650 00
Total	$79,450,302 00	$786,891 95	$10,000 00	$650 00
Deduct those expired and marked off as terminated	38,487,988 00	364,183 48		
In force at the end of the year	$46,962,314 00	$422,708 47	$10,000 00	$650 00
Deduct amount reinsured	2,109,002 00	21,422 58		
Net amount in force December 31, 1882	$38,853,312 00	$401,285 89	$10,000 00	$650 00

GENERAL INTERROGATORIES.

Total amount of premiums received from March, 1836, to date	$7,553,110 50
Losses paid from March, 1836, to date	4,987,402 16
Total amount of cash dividends declared since March, 1836, to date	2,155,875 00
Total amount of company's stock owned by the directors at par value	65,750 00
Losses incurred during the year: Fire	281,370 60

BUSINESS IN THE STATE OF COLORADO DURING THE YEAR 1882.

	Fire Risks.
Fire, marine and inland risks written	$123,251 00
Entire premiums received for risks in this State	2,055 78
Losses paid	2,484 63
Losses incurred	2,494 49

UNITED STATES BRANCH OF THE IMPERIAL FIRE INSURANCE COMPANY.

Located in London, England. Incorporated 1803. Commenced Business 1803.

JAMES D. ALEXANDRE, ESQ., *President*. E. COJENS SMITH, ESQ., *Secretary*.

CAPITAL.

Paid up in cash	$3,500,000 00

ASSETS.

Value of real estate owned by the company	$250,000 00
Stocks and bonds owned by the company	853,066 80
Amount of cash on hand and in bank	2,437 12
Gross premiums in course of collection	120,374 89
All other property belonging to the company	3,741 67
Aggregate amount of all the assets of the company stated at their actual value	$1,229,620 48

LIABILITIES.

Net amount of unpaid losses	$ 42,361 71	
Total unearned premiums	407,966 10	
All other demands against the company	19,000 33	
Total amount of all liabilities except capital stock and net surplus	$469,328 14	
Surplus beyond capital and all other liabilities	760,292 32	
Aggregate amount of all liabilities, including net surplus		$1,229,620 48

INCOME DURING THE YEAR.

Net cash actually received for premiums	$647,278 26
Received for interest and dividends on stocks and bonds (collateral loans)	29,366 30
Income received from all other sources	21,275 00
Aggregate amount of income actually received during the year in cash	$697,919 56

EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	$418,638 40	
Paid for commission and brokerage	113,561 92	
Paid for salaries, fees and all other charges of officers and clerks	57,377 64	
Paid for State, National and local taxes	17,842 60	
All other payments and expenditures	9,135 53	
Aggregate amount of actual expenditures during the year in cash		$616,556 09

Miscellaneous Risks and Premiums.

	Fire Risks.	*Premiums Thereon*
In force on the 31st day of December of the preceding year.	$49,318,216 00	$557,857 32
Written or renewed during the year	75,045,429 87	803,485 12
Total	$124,363,645 87	$1,361,342 44
Deduct those expired and marked off as terminated	57,064,441 78	572,626 37
In force at the end of the year	$67,299,204 09	$788,716 07
Deduct amount reinsured	517,445 00	6,776 53
Net amount in force December 31, 1882	$66,781,759 09	$781,939 54

General Interrogatories.

Total amount of premiums received in the United States from the organization of the company to date	$9,082,518 24
Total amount of losses paid in the United States from organization to date	6,184,374 25
Total amount of losses incurred during the year	407,371 60

Amount deposited in various states and countries which under the laws thereof is held exclusively for the protection of the policy-holders of such states or countries:—

State or Country.	*Amount of Deposit.*	*Liabilities therein.* *Unpaid Losses.*	*Unearned Premiums.*	*Total.*
Ohio	$144,450 00	$ 608 88	$10,880 55	$11,489 43
Virginia	60,187 50	2,000 00	7,790 34	9,790 33
Georgia	30,093 75	461 28	7,321 61	7,782 89
North Carolina	12,037 50	500 00	2,089 87	2,589 87
Oregon	60,187 50	nothing	2,005 18	2,005 18

Business in the State of Colorado During the Year 1882.

	Fire Risks.
Fire, marine and inland risks written	$396,557 00
Entire premiums received for risks in this State	7,644 28
Losses paid	2,346 83
Losses incurred	2,346 83

INSURANCE COMPANY OF NORTH AMERICA.

Located in Philadelphia, Pennsylvania. Incorporated April, 1794. Commenced Business as an Association in 1792.

Charles Platt, *President.* Greville E. Fryer, *Secretary.*

Capital.

Paid up in cash	$3,000,000 00

Assets.

Stocks and bonds owned by the company		$4,475,492 05
Value of real estate owned by the company		357,683 86
Loans on bonds and mortgages (first liens)		1,716,766 67
Interest due and accrued thereon		26,744 15
Total value of said mortgaged premises	$3,653,350 00	
Amount loaned on collaterals		1,045,742 07
Amount of cash on hand and in bank		549,091 31
Gross premiums in course of collection		534,339 20
Bills receivable, not matured, taken for marine risks		175,193 75
Aggregate amount of all the assets of the company stated at their actual value		$8,881,053 06

Liabilities.

Net amount of unpaid losses	$ 449,300 00	
Amount required to safely re-insure all outstanding risks	1,713,590 70	
Amount reclaimable by the insured on perpetual fire policies	443,190 93	
All other demands against the company	24,192 82	
Total amount of all liabilities, except capital stock, scrip reserve and net surplus	$2,630,274 45	
Joint stock capital actually paid up in cash	3,000,000 00	
Surplus beyond capital as regards policy-holders	3,250,778 61	
Aggregate amount of all liabilities, including paid-up capital stock, scrip reserve and net surplus		$8,881,053 16

Income During the Year.

Net cash actually received for premiums	$3,363,215 19
Received for interest on bonds and mortgages	96,155 29
Received for interest and dividends on stocks and bonds (collateral loans)	275,919 19
Income received from all other sources, viz: Perpetual premiums	36,666 50
Aggregate amount of income actually received during the year in cash	$3,771,956 17

Expenditures During the Year.

Net amount paid during the year for losses		$2,367,811 26	
Cash dividends actually paid stockholders		500,000 00	
Paid for commissions and brokerage		483,522 81	
Paid for salaries, fees and all other charges of officers and clerks		140,000 00	
Paid for State, National and local taxes		103,436 95	
All other payments and expenditures		205,904 17	
Interest to stockholders on new capital and surplus		32,161 86	
Amount of deposit premiums returned during the year on perpetual fire risks	$9,197 84		
Aggregate amount of actual expenditures during the year in cash			$3,832,837 05

Miscellaneous Risks and Premiums.

	Fire Risks.	*Premiums Thereon.*	*Marine and Inland Risks.*	*Premiums Thereon.*
In force on the 31st day of December of the preceding year	$211,043,128 00	$2,447,043 34	$ 28,009,048 00	$267,402 48
Written or renewed during the year	182,208,497 00	2,042,200 39	251,764,494 00	2,007,016 24
Total	$393,251,625 00	$4,489,243 73	$279,773,542 00	$2,274,418 72
Deduct those expired and marked off as terminated	161,687,395 00	1,726,227 10	247,986,845 00	2,014,332 02
In force at the end of the year	$231,564,230 00	$2,763,016 63	$31,786,697 00	$260,086 70
Deduct amount reinsured				
Net amount in force December 31, 1882	$231,564,230 00	$2,763,016 63	$31,786,697 00	$260,086 70

Perpetual Risks.

	Amount of Risks.	*Total Deposits.*	*Interest Premiums.*
Perpetual risks in fire on the 31st of December of the preceding year	$15,423,004 25	$429,850 26	
Perpetual risks written during the year	1,828,774 11	45,864 34	
Total	$17,251,778 36	$475,714 60	
Deduct those marked off as cancelled	324,849 11	9,197 84	
In force December 31st, 1882	$16,926,929 25	$466,516 76	$13,995 50

General Interrogatories.

Total amount of premiums received from the organization of the company to date			$64,101,352 89
Losses paid from organization to date			46,744,768 11
Total amount of cash dividends declared since the company commenced business			7,203,934 25
Losses incurred during the year: Fire			980,000 00
" " " Marine			1,680,000 00
Total amount of the company's stock owned by the directors at par value			354,060 00
Loaned to stockholders (not officers)			39,442 07
Amount deposited in different states and countries which under the laws thereof is held exclusively for the protection of the policy-holders of such states or countries, viz:			
Deposited as follows in the state of Georgia	$25,000 00	Liabilities	$14,415 00
" " " " North Carolina	10,000 00	"	5,023 00
Total	$35,000 00		$19,438 00

Business in the State of Colorado During the Year 1882.

	Fire Risks.
Fire, marine and inland risks written	$2,114,511 00
Entire premiums received for risks in this State	40,833 33
Losses paid	17,438 18
Losses incurred	17,438 18

United States Branch of the
LANCASHIRE FIRE INSURANCE COMPANY.

Located in Manchester, England. Incorporated ——. Commenced Business ——.

Henry Robertson, *United States Manager.*

Assets.

Stocks and bonds owned by the company		$1,362,441 75
Amount of cash on hand and in bank		32,723 35
Net premiums in course of collection		52,327 48
Aggregate amount of all the assets of the company stated at their actual value		$1,447,492 58

Liabilities.

Net amount of unpaid losses	$117,615 86	
Total unearned premiums	643,017 73	
All other demands against the company	16,000 00	
Total amount of all liabilities except capital stock and net surplus	$776,633 59	
Surplus beyond capital and all other liabilities	670,858 99	
Aggregate amount of all liabilities, including net surplus		$1,447,492 58

Income During the Year.

Net cash actually received for premiums	$1,048,463 40
Received for interest on bonds and mortgages	50,819 23
Aggregate amount of income actually received during the year in cash	$1,099,282 63

Expenditures During the Year.

Net amount paid during the year for losses	$723,450 76	
Paid for commissions and brokerage	171,180 37	
Paid for salaries, fees and all other charges of officers and clerks	140,360 57	
Paid for State, National and local taxes	27,540 09	
Aggregate amount of actual expenditures during the year in cash		$1,062,531 79

Miscellaneous Risks and Premiums.

	Fire Risks.	*Premiums Thereon.*
In force on the 31st day of December of the preceding year	$ 99,490,833 00	$1,107,654 76
Written or renewed during the year	121,872,382 00	1,240,385 17
Total	$221,363,215 00	$2,348,039 93
Deduct those expired and marked off as terminated	105,211,697 00	1,065,201 90
In force at the end of the year	$116,151,518 00	$1,282,838 03
Deduct amount reinsured	2,520,989 00	28,802 69
Net amount in force December 31, 1882	$113,630,529 00	$1,254,035 34

General Interrogatories.

Total amount of premiums received from the organization of the company to date			$7,270,156 00
Losses paid from organization to date			4,239,581 00
Losses incurred during the year: Fire			759,016 87
Amount deposited in various states and countries which under the laws thereof is held exclusively for the protection of the policy-holders of such states or countries:—			
Deposited as follows in the state of Ohio	$234,000 00	Liabilities	$34,000 00
" " " " Georgia	28,375 00	"	9,500 00
" " " " Oregon	56,750 00	"	16,666 00
" " " " North Carolina	22,050 00	"	7,000 00
Total	$341,175 00		$67,166 00

Business in the State of Colorado During the Year 1882.

	Fire Risks.
Fire risks written	$455,770 00
Entire premiums received for risks in this State	7,331 62
Losses paid	7,538 30
Losses incurred	7,538 30
Taxes paid	158 30

United States Branch of the
LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

Located in London, England. Incorporated 1836. Commenced Business in the United States in 1851.

James E. Pulsford, *Resident Manager.*

Wm. Warren Chichago, *New York, Resident Secretary.*

Capital.

Paid up in cash	$1,228,200 00

ASSETS.

Value of real estate owned by the company	$1,047,741 92
Loans on bonds and mortgages (first liens)	1,115,843 57
Interest due and accrued thereon	25,809 55
Stocks and bonds owned by the company	2,185,165 00
Amount of cash on hand and in bank	784,646 77
Interest due and accrued on stocks and bonds not included in market value	3,537 50
Interest due and accrued on collateral loans	335 57
Gross premiums in course of collection	322,394 43
All other property belonging to the company	29,488 50
Aggregate amount of all the assets of the company in the U. S. stated at their actual value	$5,514,962 81

LIABILITIES.

Net amount of unpaid losses	$ 357,434 03	
Total unearned premiums	2,121,831 60	
Amount reclaimable by the insured on perpetual fire policies	311,191 24	
Net premium reserve and all other liabilities except capital under the life insurance or any other department	117,730 36	
All other demands against the company	60,390 46	
Aggregate amount of all liabilities except capital stock and net surplus in the United States		$2,968,577 69

INCOME DURING THE YEAR.

Net cash actually received for premiums		$3,115,165 46
Received for interest on bonds and mortgages		75,684 75
Received for interest and dividends on stocks and bonds (collateral loans)		58,612 08
Received for rents		61,343 70
Deposited premiums (less five per cent) received for perpetual fire risks	$11,116 36	
Life income	12,300 02	
Total	$23,416 38	
Aggregate amount of income actually received during the year in cash in the United States		$3,310,805 99

EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses		$2,030,764 39	
Paid for commission and brokerage		551,487 60	
Paid for salaries, fees and all other charges of officers and clerks		155,839 01	
Paid for State, National and local taxes		58,031 02	
All other payments and expenditures		165,665 42	
Life expenditures	$13,699 82		
Amount of deposit premiums returned during the year on perpetual fire risks	6,476 03		
Total	$20,175 85		
Aggregate amount of actual expenditures during the year in cash in the United States			$2,961,787 44

MISCELLANEOUS RISKS AND PREMIUMS.

	Fire Risks.	*Premiums Thereon.*
In force on the 31st day of December of the preceding year	$449,866,889 00	$3,930,877 23
Written or renewed during the year	475,949,435 00	3,778,298 44
Total	$925,816,324 00	$7,709,175 67
Deduct those expired and marked off as terminated	429,654,497 00	3,316,040 98
In force at the end of the year	$496,161,827 00	$4,393,134 69
Deduct amount reinsured	24,338,775 00	209,833 93
Net amount in force December 31, 1882	$471,823,052 00	$4,183,300 76

RECAPITULATION.

	Fire Risks.	*Premiums Thereon.*
In force having from date of policy not more than one year to run	$282,845,355 00	$2,465,887 94
More than one and not more than three years to run	110,125,337 00	996,806 48
More than three years to run	69,616,767 00	699,989 97
Perpetual risks in force and interest premiums thereon	9,235,593 00	20,616 37
Net amount in force December 31, 1882	$471,823,052 00	$4,183,300 76

GENERAL INTERROGATORIES.

Total amount of premiums received by this branch to date		$52,190,895 16
Losses paid from organization of this branch to date		31,228,927 44
Losses incurred during the year: Fire		1,932,851 09
Amount deposited in different states for the security of policy-holders in the United States		300,000 00
Amount deposited in various states and countries which under the laws thereof is held exclusively for the protection of the policy-holders of such states or countries:—		
Deposited as follows in the state of Ohio	$100,000 00	
" " " " Virginia	45,000 00	
" " " " Oregon	50,000 00	
" " " " Georgia	25,000 00	
" " " " North Carolina	10,000 00	
" " " " Mississippi	25,000 00	
Total		$255,000 00

BUSINESS IN THE STATE OF COLORADO DURING THE YEAR 1882.

	Fire Risks.
Fire risks written	$1,697,684 00
Entire premiums received for risks in this State	27,285 62
Losses paid	9,054 75
Losses incurred	9,054 75
Paid to the State for taxes on premiums	485 03

LONDON ASSURANCE CORPORATION.

Located in London, England. Incorporated 1720. Commenced Business in the United States July, 1872.

WM. RENNIE, *President.* J. P. LAWRENCE, *Secretary.*

CAPITAL.

Paid up in cash	$2,169,651 00

ASSETS.

Stocks and bonds owned by the company	$1,314,125 00
Amount of cash on hand and in bank	90,562 81
Gross premiums in course of collection	37,888 06
Aggregate amount of all the assets of the company stated at their actual value	$1,442,575 87

LIABILITIES.

Net amount of unpaid losses	$ 78,000 00	
Total unearned premiums	592,425 56	
Amount reclaimable by the insured on perpetual fire policies	1,856 30	
Total amount of all liabilities except capital stock and net surplus	$672,281 86	
Surplus beyond capital and all other liabilities	770,294 01	
Aggregate amount of all liabilities including net surplus		$1,442,575 87

Income During the Year.

Net cash actually received for premiums		$883,335 52
Received for interest and dividends on stocks and bonds (collateral loans)		33,451 48
Aggregate amount of income actually received during the year in cash		$916,787 00

Expenditures During the Year.

Net amount paid during the year for losses	$560,716 00	
Paid for commission and brokerage	162,069 97	
Paid for salaries, fees and all other charges of officers and clerks	39,233 40	
Paid for State, National and local taxes	27,994 78	
All other payments and expenditures	59,100 02	
Aggregate amount of actual expenditures during the year in cash		$849,114 17
Amount remitted to home office by California agency	$10,604 00	

Miscellaneous Risks and Premiums.

	Fire Risks.	*Premiums Thereon.*
In force on the 31st day of December of the preceding year.	$100,185,154 00	$973,105 18
Written or renewed during the year	100,576,026 00	884,771 50
Total	$200,761,180 00	$1,857,876 68
Deduct those expired and marked off as terminated	87,932,044 00	713,604 98
In force at the end of the year		
Deduct amount reinsured		
Net amount in force December 31, 1882	$112,829,136 00	$1,144,271 70

General Interrogatories.

(Not given.)

Business in the State of Colorado During the Year 1882.

	Fire Risks.
Fire, marine and inland risks written	$928,120 00
Entire premiums received for risks in this State	13,088 43
Losses paid	7,581 60
Losses incurred	7,581 60

LION FIRE INSURANCE COMPANY.

Located in London, England. Commenced Business in the United States October, 1880.

M. Bennett, Jr., *Manager.* James H. Brewster, *Asst. Manager.*

Capital.

Paid up in cash		$1,000,000 00

Assets.

Loans on bonds and mortgages (first liens)		$ 62,100 00
Value of lands mortgaged	$48,000 00	
Value of buildings mortgaged (insured for $73,000 00 as collateral)	74,500 00	
Total value of said mortgaged premises	$122,500 00	

ASSETS—*Continued.*

Value of United States bonds owned by the company		480,000 00
Amount loaned on collaterals		86,400 00
Amount of cash on hand and in bank		58,475 24
Net premiums uncollected on policies		61,785 69
Aggregate amount of all the assets of the company stated at their actual value		$748,760 93

LIABILITIES.

Net amount of unpaid losses	$ 19,861 46	
Total unearned premiums	180,319 58	
Total amount of all liabilities except capital stock and net surplus	$200,181 04	
Surplus beyond capital and all other liabilities	548,579 89	
Aggregate amount of all liabilities, including net surplus		$748,760 93

INCOME DURING THE YEAR.

Net cash actually received for premiums	$402,083 88
Received for interest on bonds and mortgages	710 79
Received for interest and dividends on stocks and bonds (collateral loans)	20,464 25
Income received from all other sources	87,102 27
Aggregate amount of income actually received during the year in cash	$510,361 19

EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	$286,661 55	
Paid for commission and brokerage	58,066 79	
Paid for salaries, fees and all other charges of officers and clerks	30,935 29	
Paid for State, National and local taxes	12,919 36	
All other payments and expenditures	41,736 69	
Aggregate amount of actual expenditures during the year in cash		$429,419 68

MISCELLANEOUS RISKS AND PREMIUMS.

	Fire Risks.	*Premiums Thereon.*
In force on the 31st day of December of the preceding year	$31,173,701 00	$325,632 36
Written or renewed during the year	60,946,853 00	586,172 84
Total	$92,120,554 00	$911,805 20
Deduct those expired and marked off as terminated	47,589,680 00	468,232 63
In force at the end of the year	$44,530,874 00	$443,572 57
Deduct amount reinsured	9,892,992 00	95,225 11
Net amount in force December 31, 1882	$34,637,882 00	$348,347 46

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of this branch to date	$836,655 38
Losses paid from organization to date	391,608 84
Losses incurred during the year: Fire	272,359 90
Amount deposited in different states and countries for the security of all the company's policy-holders	200,000 00

Amount deposited in various states and countries which under the laws thereof is held exclusively for the protection of the policy-holders of such states or countries:—

Deposited as follows in the state of Ohio	$100,000 00	Liabilities	$23,482 34
" " " " Oregon	50,000 00	"	21,633 94
" " " " Georgia	25,000 00	"	6,819 95
" " " " Virginia	15,000 00	"	5,629 47
" " " " North Carolina	10,000 00	"	2,163 97
Total	$200,000 00		$59,729 67

BUSINESS IN THE STATE OF COLORADO DURING THE YEAR 1882.

	Fire Risks.
Fire, marine and inland risks written	None.
Entire premiums received for risks in this State	None.
Losses paid	None.
Losses incurred	None.

UNITED STATES BRANCH OF THE LONDON AND LANCASHIRE FIRE INSURANCE COMPANY.

Located in Liverpool, England. Incorporated 1861. Commenced Business in the United States, 1879.

CHAS. H. CASE, *Manager for Northwestern States.*

ASSETS.

Stocks and bonds owned by the company	$1,177,787 00
Amount of cash on hand and in bank	22,368 17
Interest due and accrued on stocks, not included in market value	149 59
Gross premiums in course of collection	84,757 77
All other property belonging to the company	433 33
Aggregate amount of all the assets of the company in the United States stated at their actual value	$1,285,495 86

LIABILITIES.

Net amount of unpaid losses	$ 91,715 48	
Total unearned premiums	577,337 04	
Due and accrued for salaries, rents, and other miscellaneous expenses	6,889 28	
All other demands against the company	20,719 36	
Total amount of all liabilities in the United States	$696,661 16	
Net surplus beyond all liabilities in the United States	$588,834 70	
Aggregate amount of all liabilities, including net surplus, in the United States		$1,285,495 86

INCOME DURING THE YEAR.

Net cash actually received for premiums	$1,023,855 24
Received for interest and dividends on stocks and bonds (collateral loans)	37,299 58
Income received from all other sources	2,662 52
Aggregate amount of income actually received during the year in cash in the United States	$1,063,817 34

EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	$634,188 24	
Paid for commission and brokerage	186,351 66	
Paid for salaries, fees and all other charges of officers and clerks	45,909 45	
Paid for State, National and local taxes	22,651 77	
All other payments and expenditures	63,178 04	
Aggregate amount of actual expenditures during the year in cash in the United States		$952,279 16

Miscellaneous Risks and Premiums.

	Fire Risks.	*Premiums Thereon.*
In force on the 31st day of December of the preceding year.	$ 94,144,427 00	$ 904,559 92
Written or renewed during the year	136,392,269 00	1,182,888 22
Total	$230,536,696 00	$2,087,448 14
Deduct those expired and marked off as terminated	113,349,546 00	955,795 17
In force at the end of the year	$117,187,150 00	$1,131,652 97
Deduct amount reinsured	4,346,027 00	39,174 85
Net amount in force December 31, 1882	$112,841,123 00	$1,092,478 12

General Interrogatories.

Total amount of premiums received by this branch to date	$3,113,812 33
Losses paid from organization of this branch to date	1,868,067 08
Losses incurred during the year: Fire	626,554 14
Amount deposited in different states for the security of policy-holders in the United States, including the amounts deposited in various states which under the laws thereof is held exclusively for the protection of the policy-holders of such states, being U. S. registered bonds at par value, viz:	
Deposited as follows in the state of New York	$295,000 00
" " " " Ohio	100,000 00
" " " " Virginia	50,000 00
" " " " Oregon	50,000 00
" " " " Georgia	25,000 00
" " " " North Carolina	10,000 00
Total	$530,000 00

Business in the State of Colorado During the Year 1882.

	Fire Risks.
Fire risks written	$349,419 00
Entire premiums received for risks in this State	5,363 16
Losses paid	1,755 43
Losses incurred	1,787 03
Paid to the State of Colorado for taxes on premiums	10 82

LORILLARD FIRE INSURANCE COMPANY.

Located in New York City, New York. Incorporated December, 1871. Commenced Business January, 1872.

Carlisle Norwood, *President.* E. B. Magnus, *Secretary.*

Capital.

Paid up in cash	$300,000 00

Assets.

Stocks and bonds owned by the company	$325,588 00
Amount loaned on collaterals	4,000 00
Amount of cash on hand and in bank	44,338 97
Interest due and accrued on stocks and bonds not included in market value	2,336 42
Interest due and accrued on collateral loans	120 00
Gross premiums in course of collection	20,710 53
Aggregate amount of all the assets of the company stated at their actual value	$397,093 92

LIABILITIES.

Net amount of unpaid losses	$12,144 00	
Total unearned premiums	67,517 22	
All other demands against the company	2,709 92	
Total amount of all liabilities except capital stock and net surplus	$ 82,371 14	
Joint stock capital actually paid up in cash	300,000 00	
Surplus beyond capital and all other liabilities	14,722 78	
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$397,093 92

INCOME DURING THE YEAR.

Net cash actually received for premiums	$138,977 50
Received for interest and dividends on stocks and bonds (collateral loans)	13,971 29
Aggregate amount of income actually received during the year in cash	$152,948 79

EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	$83,124 53	
Cash dividends actually paid stockholders	9,000 00	
Paid for commissions and brokerage	27,561 77	
Paid for salaries, fees and all other charges of officers and clerks	16,820 00	
Paid for State, National and local taxes	6,936 64	
All other payments and expenditures	20,175 44	
Aggregate amount of actual expenditures during the year in cash		$163,618 38

MISCELLANEOUS RISKS AND PREMIUMS.

	Fire Risks.	*Premiums Thereon.*
In force on the 31st day of December of the preceding year	$18,480,741 00	$131,803 91
Written or renewed during the year	19,774,911 00	158,878 02
Total	$38,255,652 00	$290,681 93
Deduct those expired and marked off as terminated	19,566,702 00	148,585 04
In force at the end of the year	$18,688,950 00	$142,096 89
Deduct amount reinsured	742,175 00	6,100 31
Net amount in force December 31, 1882	$17,946,775 00	$135,996 58

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$1,776,502 67
Total amount of losses paid from organization to date	820,478 53
Total amount of cash dividends declared since the company commenced business	219,000 00
Total amount of the company's stock owned by the directors at par value	101,175 00
Losses incurred during the year: Fire	84,118 53

BUSINESS IN THE STATE OF COLORADO DURING THE YEAR 1882.

	Fire Risks.
Fire, marine and inland risks written	$207,490 00
Entire premiums received for risks in this State	3,937 61
Losses paid	1,875 85
Losses incurred	1,997 85

LONDON AND PROVINCIAL FIRE INSURANCE COMPANY, (LIMITED.)

Located in London, England. Incorporated 1881. Commenced Business 1882.

EDMUND CHARLES MORGAN, *Chairman.* J. C. MILLS, *Resident Manager.* HENRY WILLIAMS, *General Manager.*

CAPITAL.

Paid up in cash deposited with Insurance Department, State of New York	$200,000 00

ASSETS.

Stocks and bonds owned by the company	$338,050 00
Amount loaned on collaterals	$66,567 35
Amount of cash on hand and in bank	3,032 29
Gross premiums in course of collection	27,143 67
Aggregate amount of all the assets of the company stated at their actual value	$435,693 31

LIABILITIES.

Net amount of unpaid losses	$ 22,378 57	
Total unearned premiums	185,283 02	
Total amount of all liabilities except capital stock and net surplus	$207,661 59	
Surplus beyond capital and all other liabilities	228,031 72	
Aggregate amount of all liabilities including net surplus		$435,693 31

INCOME DURING THE YEAR.

Net cash actually received for premiums	$339,084 50
Received for interest and dividends on bonds and collateral loans	6,994 98
Aggregate amount of income actually received during the year in cash	$346,079 48

EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	$ 95,752 54	
Paid for commissions and brokerage	49,879 89	
Paid for salaries, fees and all other charges of officers and clerks	25,050 50	
Paid for State, National and local taxes	6,039 16	
All other payments and expenditures	36,445 34	
Aggregate amount of actual expenditures during the year in cash		$213,167 43

MISCELLANEOUS RISKS AND PREMIUMS.

	Fire Risks.	*Premiums Thereon.*
In force on the 31st day of December of the preceding year.		
Written or renewed during the year	$41,664,057 00	$432,184 56
Total	$41,664,057 00	$432,184 56
Deduct those expired and marked off as terminated	10,119,263 00	79,361 00
In force at the end of the year	$31,544,794 00	$352,823 56
Deduct amount reinsured	796,734 00	7,719 96
Net amount in force December 31, 1882	$30,748,060 00	$345,103 60

General Interrogatories.

Total amount of premiums received from the organization of the company to date	$432,184 56
Losses paid from organization to date	95,752 54
Losses incurred during the year: Fire	118,131 11
Amounts deposited in different states and countries for the security of all the company's policy-holders	200,000 00

Business in the State of Colorado During the Year 1882.

	Fire Risks.
Fire, marine and inland risks written	$160,500 00
Entire premiums received for risks in this State	3,656 45
Losses paid	591 25
Losses incurred	591 25

MANUFACTURERS' FIRE AND MARINE INSURANCE COMPANY.

Located in Boston, Massachusetts. Incorporated January, 1873. Commenced Business January, 1873.

Samuel Appleton, *President.* Samuel H. Wise, *Secretary.*

Capital.

Paid up in cash	$500,000 00

Assets.

Stocks and bonds owned by the company		$485,883 50
Value of real estate owned by the company		80,000 00
Loans on bonds and mortgages (first liens)		35,600 00
Loans on bonds and mortgages in process of foreclosure		11,000 00
Interest due and accrued thereon		3,647 62
Value of lands mortgaged		
Value of buildings mortgaged (insured for $22,200 00 as collateral)	$73,100 00	
Total value of said mortgaged premises	$73,100 00	
Amount loaned on collaterals		104,290 00
Amount of cash on hand and in bank		118,104 54
Interest due and accrued on stocks and bonds not included in market value.		2,160 00
Interest due and accrued on collateral loans		332 69
Gross premiums in course of collection		100,271 91
Bills receivable, not matured, taken for marine and inland risks		28,530 38
All other property belonging to the company		3,096 72
Aggregate amount of all the assets of the company stated at their actual value		$972,917 36

Liabilities.

Net amount of unpaid losses	$ 68,767 51	
Total unearned premiums	334,877 84	
Total amount of all liabilities except capital stock and net surplus	$403,645 35	
Joint stock capital actually paid-up in cash	500,000 00	
Surplus beyond capital and all other liabilities	69,272 01	
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$972,917 36

Income During the Year.

Net cash actually received for premiums	$722,936 27
Received for interest on bonds and mortgages	3,133 03
Received for interest and dividends on stocks and bonds (collateral loans)	35,022 93
Income received from all other sources	4,695 16
Aggregate amount of income actually received during the year in cash	$765,787 39

Expenditures During the Year.

Net amount paid during the year for losses	$625,390 79	
Paid for commissions and brokerage	85,621 70	
Paid for salaries, fees and all other charges of officers and clerks	61,273 85	
Paid for State, National and local taxes	26,942 03	
All other payments and expenditures	69,226 62	
Aggregate amount of actual expenditures during the year in cash		$868,454 99

Miscellaneous Risks and Premiums.

	Fire Risks.	*Premiums Thereon.*	*Marine and Inland Risks.*	*Premiums Thereon.*
In force on the 31st day of December of the preceding year	$100,179,447 00	$664,731 54	$ 3,178,508 00	$ 46,415 93
Written or renewed during the year	80,154,705 00	643,481 94	31,815,150 00	279,292 33
Total	$180,334,152 00	$1,308,213 48	$34,993,658 00	$325,708 26
Deduct those expired and marked off as terminated	101,164,767 00	598,217 61	33,466,369 00	289,990 64
In force at the end of the year	$79,169,385 00	$709,995 87	$1,527,289 00	$35,717 62
Deduct amount reinsured	7,007,296 00	52,726 32	284,450 00	6,314 72
Net amount in force December 31, 1882	$72,162,089 00	$657,269 55	$1,242,839 00	$29,402 90

General Interrogatories.

Total amount of premiums received from the organization of the company to date	$6,262,654 89
Losses paid from organization to date	3,699,695 52
Total amount of cash dividends declared since the company commenced business	375,000 00
Total amount of company's stock owned by the directors at par value	50,200 00
Loaned to stockholders and officers	22,100 00
Losses incurred during the year: Fire, $400,503 63; marine and inland, $215,921 86. Total	616,425 49

Business in the State of Colorado During the Year 1882.

	Fire Risks.
Fire, marine and inland risks written	$200,598 00
Entire premiums received for risks in this State	2,080 83
Losses paid	118 34
Losses incurred	118 34

THE MERCHANTS' FIRE INSURANCE COMPANY.

Located in Newark, New Jersey. Incorporated February, 1858. Commenced Business April, 1858.

HENRY POWLES, *President.* J. R. MULLINKIN, *Secretary.*

CAPITAL.

Paid up in cash	$ 400,000 00

ASSETS.

Stocks and bonds owned by the company		$ 398,352 00
Value of real estate owned by the company		163,362 06
Loans on bonds and mortgages (first liens)		347,964 96
Loans on bonds and mortgages, of which $4,000 is in process of foreclosure		4,000 00
Interest due and accrued thereon		6,767 20
Value of lands mortgaged	$416,815 00	
Value of buildings mortgaged (insured for $409,475 00 as collateral)	501,650 00	
Total value of said mortgaged premises	$918,465 00	
Amount loaned on collaterals		147,825 00
Amount of cash on hand and in bank		46,871 01
Interest due and accrued on stocks and bonds not included in market value		7,430 77
Interest due on collateral loans		2,594 54
Gross premiums in course of collection		36,855 22
Bills receivable, not matured		410 59
All other property belonging to the company		1,738 57
Aggregate amount of all the assets of the company stated at their actual value		$1,164,171 92

LIABILITIES.

Net amount of unpaid losses	$ 37,608 61	
Total unearned premiums	281,415 95	
Amount reclaimable by the insured on perpetual policies	480 00	
Principal unpaid on scrip of certificate of profits	5,591 00	
Interest due and declared, remaining unpaid or uncalled for	3,481 47	
Cash dividends to stockholders remaining unpaid	1,020 00	
All other demands against the company	9,917 36	
Total amount of all liabilities except capital stock and net surplus	$ 339,514 39	
Joint stock capital actually paid up in cash	400,000 00	
Surplus beyond capital and all other liabilities	424,657 53	
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$1,164,171 92

INCOME DURING THE YEAR.

Net cash actually received for premiums	$464,952 53
Received for interest on bonds and mortgages	22,300 08
Received for interest and dividends on stocks and bonds (collateral loans)	25,443 14
Income received from all other sources, viz: Rents	4,840 99
Aggregate amount of income actually received during the year in cash	$517,536 74

Expenditures During the Year.

Net amount paid during the year for losses	$261,204 06	
Cash dividends actually paid stockholders	46,980 00	
Scrip or certificate of profits redeemed in cash	1,704 04	
Paid for commissions and brokerage	87,542 67	
Paid for salaries, fees and all other charges of officers and clerks	31,505 46	
Paid for State, National and local taxes	15,575 21	
All other payments and expenditures	38,833 59	
Aggregate amount of actual expenditures during the year in cash		$483,345 03

Miscellaneous Risks and Premiums.

	Fire Risks.	*Premiums Thereon.*
In force on the 31st day of December of the preceding year.	$ 51,868,177 00	$457,337 90
Written or renewed during the year	58,558,568 00	510,324 99
Total	$110,426,745 00	$967,662 89
Deduct those expired and marked off as terminated	53,140,951 00	422,618 12
In force at the end of the year	$ 57,285,794 00	$545,044 77
Deduct amount reinsured	486,363 00	4,762 65
Net amount in force December 31, 1882	$ 56,799,431 00	$540,282 12

General Interrogatories.

Total amount of premiums received from the organization of the company to date		$4,739,515 00
Losses paid from organization to date		2,061,071 58
Total amount of cash dividends declared since the company commenced business		432,219 00
Dividends declared payable in stock from organization		240,000 00
Total amount of the company's stock owned by the directors at par value		73,650 00
Loaned to stockholders and officers		17,475 00
Losses incurred during the year: Fire		271,312 48
Amount deposited in the state of Georgia for the security of all the company's policy-holders	25,000 00	

Business in the State of Colorado During the Year 1882.

	Fire Risks.
Fire, marine and inland risks written	$506,215 00
Entire premiums received for risks in this State	8,317 02
Losses paid	1,217 18
Losses incurred	1,217 18

MERCHANTS' FIRE INSURANCE COMPANY.

Located in St. Joseph, Missouri. Incorporated September, 1866. Commenced Business October, 1866.

A. M. Saxton, *President.* Arthur Kirkpatrick, *Secretary.*

Capital.

Paid up in cash	$200,000 00

ASSETS.

Stocks and bonds owned by the company		$87,504 57
Value of real estate owned by the company		2,088 18
Loans on bonds and mortgages (first liens)		59,243 00
Interest accrued thereon		600 00
Value of lands mortgaged	$66,500 00	
Value of buildings mortgaged (insured for $72,900 00 as collateral)	90,200 00	
Total value of said mortgaged premises	$156,700 00	
Amount loaned on collaterals		450 00
Amount of cash on hand and in bank		100,534 57
Interest due and accrued on stocks and bonds not included in market value.		9,646 00
Interest due and accrued on collateral loans		600 00
Gross premiums in course of collection		5,544 05
Bills receivable, not matured, taken for fire risks		910 50
All other property belonging to the company		13,490 14
Aggregate amount of all the assets of the company stated at their actual value		$280,611 01

LIABILITIES.

Net amount of unpaid losses	$ 450 00	
Total unearned premiums	25,160 34	
All other demands against the company	4,041 73	
Total amount of all liabilities except capital stock and net surplus	$ 29,652 07	
Joint stock capital actually paid-up in cash	200,000 00	
Surplus beyond capital and all other liabilities	50,958 94	
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$280,611 01

INCOME DURING THE YEAR.

Net cash actually received for premiums	$34,655 95
Received for interest on bonds and mortgages	10,027 17
Received for interest and dividends on stocks and bonds (collateral loans)	6,391 20
Income received from all other sources	2,050 75
Aggregate amount of income actually received during the year in cash	$53,125 07

EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	$28,911 69	
Paid for commission and brokerage	7,507 15	
Paid for salaries, fees and all other charges of officers and clerks	6,480 00	
Paid for State, National and local taxes	4,532 54	
All other payments and expenditures	1,948 19	
Aggregate amount of actual expenditures during the year in cash		$49,379 57

MISCELLANEOUS RISKS AND PREMIUMS.

	Fire Risks.	*Premiums Thereon.*
In force on the 31st day of December of the preceding year.	$2,500,924 00	$43,389 60
Written or renewed during the year	3,626,725 00	49,960 70
Total	$6,127,649 00	$93,350 30
Deduct those expired and marked off as terminated	2,752,497 00	39,020 29
In force at the end of the year	$3,375,152 00	$54,330 01
Deduct amount reinsured	313,115 00	4,536 06
Net amount in force December 31, 1882	$3,062,037 00	$49,793 95

General Interrogatories.

Total amount of premiums received from the organization of the company to date	$646,292 00
Total amount of losses paid from organization to date	342,018 12
Total amount of cash dividends declared since the company commenced business	5,000 00
Dividends declared payable in stock from organization	159,134 00
Total amount of the company's stock owned by the directors at par value	69,100 00
Losses incurred during the year: Fire	30,553 11
Amount deposited in different states and countries for the security of all the company's policy-holders	25,000 00

Business in the State of Colorado During the Year 1882.

	Fire Risks.
Fire, marine and inland risks written	$103,091 00
Entire premiums received for risks in this State	1,987 90
Losses paid	856 97
Losses incurred	856 97

MILWAUKEE MECHANICS' MUTUAL FIRE INSURANCE COMPANY.

Located in Milwaukee, Wisconsin. Incorporated February, 1852. Commenced Business April, 1852.

Christian Preusser, *President.* Adolf J. Cramer, *Secretary.*

Assets.

Stocks and bonds owned by the company		$376,740 00
Value of real estate owned by the company		47,624 00
Loans on bonds and mortgages (first liens)		318,079 94
Loans on bonds and mortgages in process of foreclosure		297 76
Interest due and accrued thereon		6,612 00
Value of lands mortgaged	$504,550 00	
Value of buildings mortgaged (insured for $226,950 00 as collateral)	300,000 00	
Total value of said mortgaged premises	$804,550 00	
Amount loaned on collaterals		$ 11,000 00
Amount of cash on hand and in bank		46,373 98
Net premiums in course of collection		20,511 74
Bills receivable, not matured, taken for fire risks		4,900 09
All other property belonging to the company, viz: Premium notes on policies in force, office fixtures, etc		81,926 56
Aggregate amount of all the assets of the company stated at their actual value		$914,066 07

Liabilities.

Net amount of unpaid losses	$ 11,855 00	
Total unearned premiums	260,426 78	
Total amount of all liabilities, except capital stock and net surplus	$272,281 78	
Premium notes and office furniture	81,926 56	
Surplus beyond premium notes and all other liabilities	559,857 73	
Aggregate amount of all liabilities including premium notes and net surplus		$914,066 07

Income During the Year.

Net cash actually received for premiums	$318,930 00
Received for interest on bonds and mortgages	15,135 13
Received for interest and dividends on stocks and bonds (collateral loans)	19,059 99
Income received from all other sources	1,567 84
Aggregate amount of income actually received during the year in cash	$354,712 96

Expenditures During the Year.

Net amount paid during the year for losses	$134,391 61	
Paid for commissions and brokerage	70,405 71	
Paid for salaries, fees and all other charges of officers and clerks	23,330 65	
Paid for State, National and local taxes	9,868 79	
All other payments and expenditures	18,764 40	
Aggregate amount of actual expenditures during the year in cash		$256,761 16

Miscellaneous Risks and Premiums.

	Fire Risks.	*Premiums Thereon.*
In force on the 31st day of December of the preceding year	$30,866 770 00	$459,406 27
Written or renewed during the year	23,875,440 00	339,163 18
Total	$54,742,210 00	$798,569 45
Deduct those expired and marked off as terminated	20,544,256 00	281,048 59
In force at the end of the year	$34,197,954 00	$517,520 86
Deduct amount reinsured		
Net amount in force December 31, 1882	$34,197,954 00	$517,520 86

General Interrogatories.

Total amount of premiums received from the organization of the company to date	$3,335,638 17
Losses paid from organization to date	1,550,269 42
Losses incurred during the year: Fire	139,124 61

Business in the State of Colorado During the Year 1882.

	Fire Risks.
Fire, marine and inland risks written	$116,916 00
Entire premiums received for risks in this State	1,836 73
Losses paid	255 00
Losses incurred	255 00

NATIONAL FIRE INSURANCE COMPANY.

Located in Hartford, Connecticut. Organized November 27, 1871. Incorporated May, 1869. Commenced Business December, 1871.

Mark Howard, *President.* James Nichols, *Secretary.*

Capital.

Paid up in cash	$1,000,000 00

ASSETS.

Value of real estate owned by the company		$ 33,851 98
Loans on bonds and mortgages (first liens)		384,500 00
Loans on bonds and mortgages upon which more than one year's interest is due		3,500 00
Interest due on all said bond and mortgage loans		1,071 00
Interest accrued thereon		6,976 22
Value of lands mortgaged	$524,690 00	
Value of buildings mortgaged (insured for $291,600 00 as collateral)	457,050 00	
Total value of said mortgaged premises	$981,740 00	
Stocks and bonds owned by the company		1,083,815 00
Amount loaned on collaterals		46,420 00
Amount of cash on hand and in bank		163,749 93
Interest due and accrued on bonds not included in market value		7,418 32
Interest due and accrued on bank deposits		968 68
Interest due and accrued on collateral loans		1,010 16
Aggregate amount of all the assets of the company stated at their actual value		$1,733,281 29

LIABILITIES.

Net amount of unpaid losses	$ 27,858 82	
Total unearned premiums	241,296 66	
Total amount of all liabilities except capital stock and net surplus	$ 269,155 48	
Joint stock capital actually paid-up in cash	1,000,000 00	
Surplus beyond capital and all other liabilities	464,125 81	
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$1,733,281 29

INCOME DURING THE YEAR.

Net cash actually received for premiums	$381,496 83
Received for interest on bonds and mortgages	23,499 05
Received for interest and dividends on stocks and bonds (collateral loans)	66,271 31
Income received from all other sources, $3,937 76; profits on real estate $1,660 92. Total	5,598 68
Aggregate amount of income actually received during the year in cash	$476,865 87

EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	$227,688 43	
Cash dividends actually paid stockholders	100,000 00	
Paid for commission and brokerage	57,258 16	
Paid for salaries, fees and all other charges of officers and clerks	30,112 74	
Paid for State, National and local taxes	11,327 76	
All other payments and expenditures	24,737 22	
Aggregate amount of actual expenditures during the year in cash		$451,124 31

MISCELLANEOUS RISKS AND PREMIUMS.

	Fire Risks.	*Premiums Thereon.*
In force on the 31st day of December of the preceding year	$38,504,561 00	$404,492 44
Written or renewed during the year	41,875,645 00	420,272 69
Total	$80,380,206 00	$824,765 13
Deduct those expired and marked off as terminated	36,931,063 00	358,130 98
In force at the end of the year	$43,449,143 00	$466,634 15
Deduct amount reinsured	534,853 00	5,896 50
Net amount in force December 31, 1882	$42,914,290 00	$460,737 65

General Interrogatories.

Total amount of premiums received from organization of the company to date	$3,823,941 23
Losses paid from organization to date	1,807,073 69
Total amount of cash dividends declared since the company commenced business	777,000 00
Dividends declared payable in stock from organization	100,000 00
Total amount of the company's stock owned by the directors at par value	122,100 00
Losses incurred during the year: Fire	222,867 25
Loaned to stockholders (not officers)	26,420 00

Business in the State of Colorado During the Year 1882.

	Fire Risks.
Fire, marine and inland risks written	$405,673 00
Entire premiums received for risks in this State	4,604 92
Losses paid	39 16
Losses incurred	32 64

NEW HAMPSHIRE FIRE INSURANCE COMPANY.

Located in Manchester, New Hampshire. Incorporated 1869. Commenced Business 1870.

J. A. Weston, *President.* J. C. French, *Secretary.*

Capital.

Paid up in cash	$500,000 00

Assets.

Stocks and bonds owned by the company	$657,605 00
Loans on bonds and mortgages (first liens)	76,446 86
Amount loaned on collaterals	76,682 50
Amount of cash on hand and in bank	75,104 05
Interest due and accrued on stocks and bonds	4,355 00
Interest due and accrued on collateral loans	3,629 00
Gross premiums in course of collection	21,039 96
Aggregate amount of all the assets of the company stated at their actual value	$915,132 37

Liabilities.

Net amount of unpaid losses	$ 33,162 82	
Total unearned premiums	177,561 59	
Total amount of all liabilities except capital stock and net surplus	$210,724 31	
Joint stock capital actually paid-up in cash	500,000 00	
Surplus beyond capital and all other liabilities	204,407 96	
Aggregate amount of all liabilities including paid-up capital stock and net surplus		$915,132 37

Income During the Year.

Net cash actually received for premiums	$346,951 90
Received for interest on bonds and mortgages	2,760 77
Received for interest and dividends on stocks and bonds (collateral loans)	32,762 12
Aggregate amount of income actually received during the year in cash	$382,474 79

Expenditures During the Year.

Net amount paid during the year for losses	$207 409 52	
Cash dividends actually paid stockholders	20,000 00	
Paid for commissions and brokerage	67,996 45	
Paid for salaries, fees and all other charges of officers and clerks	14,344 29	
Paid for State, National and local taxes	9,997 60	
All other payments and expenditures	16,398 77	
Aggregate amount of actual expenditures during the year in cash		$336,146 63

Miscellaneous Risks and Premiums.

	Fire Risks.	*Premiums Thereon.*
In force on the 31st day of December of the preceding year	$25,910,016 00	$293,413 63
Written or renewed during the year	35,272,500 00	399,581 12
Total	$61,183,216 00	$692,994 75
Deduct those expired and marked off as terminated	31,782,649 00	343,406 88
In force at the end of the year	$29,400,576 00	$349,587 87
Deduct amount reinsured	1,252,000 00	14,417 06
Net amount in force December 31, 1882	$28,148,576 00	$335,170 81

General Interrogatories.

Total amount of premiums received from the organization of the company to date	$2,219,451 61
Losses paid from organization to date	1,153,250 80
Total amount of cash dividends declared since the company commenced business	204,000 00
Total amount of the company's stock owned by the directors at par value	225,000 00
Losses incurred during the year: Fire	209,403 00

Business in the State of Colorado During the Year 1882.

	Fire Risks.
Fire, marine and inland risks written	$365,000 00
Entire premiums received for risks in this State	3,674 78
Losses paid	220 31
Losses incurred	229 21

NIAGARA FIRE INSURANCE COMPANY.

Located in New York City, New York. Incorporated July, 1850. Commenced Business August, 1850.

Peter Notman, *President.* Thos. F. Goodrich, *Secretary.*

Capital.

Paid up in cash	$500,000 00

Assets.

Value of real estate owned by the company		$ 22,000 00
Loans on bonds and mortgages (first liens)		105,700 00
Interest due and accrued thereon		3,198 57
Value of lands mortgaged	143,750 00	
Value of buildings mortgaged (insured for $73,250 00 as collateral)	73,250 00	
Total value of said mortgaged premises	$217,000 00	

ASSETS—*Continued.*

Stocks and bonds owned by the company	1,410,735 00
Amount loaned on collaterals	9,500 00
Amount of cash on hand and in bank	42,567 88
Interest due and accrued on stocks and bonds not included in market value	13,797 13
Interest due and accrued on collateral loans	269 72
Gross premiums in course of collection	170,824 07
All other property belonging to the company	1,897 98
Aggregate amount of all the assets of the company stated at their actual value	$1,780,490 35

LIABILITIES.

Net amount of unpaid losses	$152,000 00	
Total unearned premiums	591,086 33	
Cash dividends to stockholders remaining unpaid	545 50	
All other demands against the company	25,000 00	
Total amount of all liabilities except capital stock and net surplus	$768,631 83	
Joint stock capital actually paid-up in cash	500,000 00	
Surplus beyond capital and all other liabilities	511,858 52	
Aggregate amount of all liabilities including paid-up capital stock and net surplus		$1,780,490 35

INCOME DURING THE YEAR.

Net cash actually received for premiums	$980,663 06
Received for interest on bonds and mortgages	5,952 49
Received for interest and dividends on stocks and bonds (collateral loans)	61,966 76
Income received from all other sources	
Aggregate amount of income actually received during the year in cash	1,048,582 31

EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	$579,436 21	
Cash dividends actually paid to stockholders	70,007 00	
Paid for commission and brokerage	166,155 10	
Paid for salaries, fees and all other charges of officers and clerks	73,323 67	
Paid for State, National and local taxes	23,995 99	
All other payments and expenditures, viz: Advertising, postage, stationery, traveling expenses, etc	98,644 35	
Aggregate amount of actual expenditures during the year in cash		$1,011,522 32

MISCELLANEOUS RISKS AND PREMIUMS.

	Fire Risks.	*Premiums Thereon.*
In force on the 31st day of December of the preceding year	$105,733,885 00	$ 898,576 84
Written or renewed during the year	139,754,195 00	1,225,171 56
Total	$245,488,080 00	$2,123,748 40
Deduct those expired and marked off as terminated	104,043,022 00	877,275 01
In force at the end of the year	$141,445,058 00	$1,246,473 39
Deduct amount reinsured	10,644,792 00	122,977 91
Net amount in force December 31, 1882	$130,800,266 00	$1,123,495 48

General Interrogatories.

Total amount of premiums received from the organization of the company to date			$13,924,980 23
Losses paid from organization to date			7,635,268 70
Total amount of cash dividends declared since the company commenced business			1,724,000 00
Total amount of the company's stock owned by the directors at par value			206,600 00
Loaned to stockholders and officers			8,500 00
Losses incurred during the year: Fire			656,260 53
Amount deposited in various states and countries which under the laws thereof is held exclusively for the protection of the policy-holders of such states or countries:—			
Deposited as follows in the state of Georgia	$25,000 00	Liabilities	$3,272 48
" " " " Virginia	25,000 00	"	101 80
" " " " North Carolina	10,000 00	"	2,052 50
Total	$60,000 00		$5,426 78

Business in the State of Colorado During the Year 1882.

	Fire Risks.
Fire, marine and inland risks written	None.
Entire premiums received for risks in this State	None.
Losses paid	None.
Losses incurred	None.

NORTHWESTERN NATIONAL FIRE INSURANCE COMPANY.

Located in Milwaukee, Wisconsin. Incorporated February, 1869. Commenced Business July, 1869.

Alexander Mitchell, *President.* John P. McGregor, *Secretary.*

Capital.

Paid up in cash	$600,000 00

Assets.

Stocks and bonds owned by the company		$ 659,248 00
Loans on bonds and mortgages (first liens)		141,000 00
Interest accrued thereon		1,483 75
Value of lands mortgaged	242,000 00	
Value of buildings mortgaged (insured for $132,200 00 as collateral)	206,500 00	
Total value of said mortgaged premises	$448,500 00	
Amount of cash on hand and in bank		291,784 38
Interest accrued on bonds not included in market value		1,298 11
Cash in hands of agents		28,072 98
Bills receivable, not matured, taken for fire, marine and inland risks		95 00
All other property belonging to the company		4,329 63
Aggregate amount of all the assets of the company stated at their actual value		$1,127,311 85

LIABILITIES.

Net amount of unpaid losses	$ 39,491 35	
Total unearned premiums	235,134 10	
All other demands against the company	1,051 85	
Total amount of all liabilities except capital stock and net surplus	$275,677 30	
Joint stock capital actually paid up in cash	600,000 00	
Surplus beyond capital and all other liabilities	251,634 55	
Aggregate amount of all liabilities including paid-up capital stock and net surplus		$1,127,311 85

INCOME DURING THE YEAR.

Net cash actually received for premiums	$393,621 47
Received for interest on bonds and mortgages	9,340 96
Received for interest and dividends on stocks and bonds (collateral loans)	38,945 81
Aggregate amount of income actually received during the year in cash	$441,908 24

EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	$177,829 90	
Cash dividends actually paid stockholders	60,000 00	
Paid for commission and brokerage	60,230 14	
Paid for salaries, fees and all other charges of officers and clerks	36,828 86	
Paid for State, National and local taxes	9,883 17	
All other payments and expenditures	37,282 78	
Aggregate amount of actual expenditures during the year in cash		$382,054 85

MISCELLANEOUS RISKS AND PREMIUMS.

	Fire Risks.	*Premiums Thereon.*	*Marine and Inland Risks.*	*Premiums Thereon.*
In force on the 31st day of December of the preceding year.	$30,182,921 00	$353,384 54	$ 78,000 00	$ 1,000 00
Written or renewed during the year	37,362,091 00	389,665 94	7,796,779 00	62,032 21
Total	$67,545,012 00	$743,050 48	$7,874,779 00	$63,032 21
Deduct those expired and marked off as terminated	31,624,460 00	310,089 51	7,799,779 00	62,032 21
In force at the end of the year.	$35,920,552 00	$432,960 97	$ 75,000 00	$ 1,000 00
Deduct amount reinsured	108,320 00	1,308 86		
Net amount in force December 31, 1882	$35,812,232 00	$431,652 11	$ 75,000 00	$ 1,000 00

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date		$4,776,810 40
Losses paid from organization to date		2,625,920 84
Total amount of cash dividends declared since the company commenced business		447,000 00
Dividends declared payable in stock from organization		174,000 00
Total amount of the company's stock owned by the directors at par value		353,400 00
Losses incurred during the year: Fire	$158,822 97	
" " " Marine and inland	18,920 43	
Total	$177,743 40	

BUSINESS IN THE STATE OF COLORADO DURING THE YEAR 1882.

	Fire Risks.
Fire, marine and inland risks written	$330,632 00
Entire premiums received for risks in this State	4,367 10
Losses paid	112 50
Losses incurred	162 50

UNITED STATES BRANCH OF THE NORTHERN ASSURANCE COMPANY.

Located in London, England. Incorporated 1836. Commenced Business 1836.

SIR WILLIAM MILLER, BART., *Chairman.* JAMES VALENTINE, *General Manager.*

CAPITAL.

Paid up in cash	$1,500,000 00

ASSETS.

Stocks and bonds owned by the company		$7,203,275 56
Life interests	$ 13,387 98	
Reversions	300,577 37	
Total		313,965 35
Value of real estate owned by the company		793,028 42
Loans on bonds and mortgages (first liens)		1,973,398 75
Amount loaned on collaterals		3,011,377 92
Amount of cash on hand and in bank		459,348 09
Interest due and accrued on stocks and bonds, not included in market value		104,543 56
Interest due and accrued on collateral loans		58,398 12
Gross premiums in course of collection		59,872 63
Bills receivable, not matured, taken for fire risks		88,391 10
All other property belonging to the company, viz: —		
Rents due and accrued	$ 3,749 14	
Due from other companies for re-insurance on losses already paid	89,957 12	
Due from agents	556,972 27	
Stamps	1,450 40	
Total		652,128 93
Aggregate amount of all the assets of the company stated at their actual value		$14,717,728 43

LIABILITIES.

Net amount of unpaid losses: Fire	$462,388 60	
" " " Life	183,642 75	
Total		$ 646,031 35
Total unearned premiums, fifty per cent		1,150,315 75
All other liabilities except capital under life insurance or any other special department		8,352,593 29
Bills payable, being drafts by distant agencies not arrived at maturity		27,858 87
Cash dividends to stockholders remaining unpaid		11,769 15
Due and accrued for salaries, rents, and other miscellaneous expenses		29,239 52
All other demands against the company, viz: —		
Commissions, brokerage and other charges due and to become due to agents and brokers	$ 21,270 98	
Due to other companies	134,647 77	
Total		155,918 75

LIABILITIES—*Continued.*

Total amount of all liabilities except capital stock and net surplus	$10,373,726 68	
Joint stock capital actually paid up in cash	1,500,000 00	
Surplus beyond capital and all other liabilities	2,844,001 75	
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$14,717,728 43

INCOME DURING THE YEAR.

Net cash actually received for premiums		$3,208,137 58
Received for interest on bonds and mortgages; Received for interest and dividends on stocks, bonds and collateral loans		581,654 04
Income received from all other sources, viz: Rents	$27,339 50	
Sale of annuities	22,819 52	
Profit on investment realized	24,179 00	
Profit in exchange	2,883 88	
Miscellaneous	140 00	
Total		77,361 90
Aggregate amount of income actually received during the year in cash		$3,867,153 52

EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses		$2,114,065 96	
Cash dividends actually paid stockholders		377,383 75	
Surrender of life policies		106,693 10	
Paid to annuitants		36,665 52	
Paid for commission and brokerage: Fire	$307,485 72		
" " " Life	44,376 13		
		351,861 85	
Paid for salaries, fees and all other charges of officers and clerks, agents and all other employes:—			
Fire	$355,509 00		
Life	48,177 69		
Total		403,686 69	
Paid for State, National and local taxes		38,068 77	
All other payments and expenditures		12,277 00	
Aggregate amount of actual expenditures during the year in cash			$3,440,102 64

MISCELLANEOUS RISKS AND PREMIUMS.

	Fire Risks.	*Premiums Thereon.*
In force on the 31st day of December of the preceding year	$489,959,446 00	$1,504,956 73
Written or renewed during the year	748,997,100 00	2,300,631 50
Total	$1,238,956,546 00	$3,805,588 23
Deduct those expired and marked off as terminated	739,625,146 00	2,271,833 90
In force at the end of the year	$499,331,400 00	$1,533,754 33

GENERAL INTERROGATORIES.

Total amount of fire premiums received from the organization of the company to date		$33,631,412 00
Fire losses paid from organization to date		19,404,282 00
Total amount of cash dividends declared since the company commenced business		3,758,336 88
Total amount of the company's stock owned by the directors at par value		2,712,000 00
Loaned to officers		26,488 12
Losses incurred during the year: Fire		1,670,923 62
Deposited in the United States	$1,108,065 00	
In other countries	195,315 63	
Total		1,303,380 63

BUSINESS IN THE STATE OF COLORADO DURING THE YEAR 1882.

	Fire Risks
Fire, marine and inland risks written	None.
Entire premiums received for risks in this State	None
Losses paid	None
Losses incurred	None

UNITED STATES BRANCH OF THE NORWICH UNION FIRE INSURANCE COMPANY.

Located in Norwich, England. Commenced Business 1879.

CHARLES P. FRAME AND J. MONTGOMERY HARE, *Resident Managers.*

ASSETS.

Stocks and bonds owned by the company	$851,365 00
Amount of cash on hand and in bank	140,004 98
Interest due and accrued on stocks and bonds not included in market value	1,481 67
Net premiums in course of collection	17,755 95
Aggregate amount of all the assets of the company stated at their actual value	$1,010,607 60

LIABILITIES.

Net amount of unpaid losses	$ 61,666 66	
Total unearned premiums	293,335 80	
Due and accrued for salaries, rents, advertising and other miscellaneous expenses	1,000 00	
Total amount of all liabilities except capital stock and net surplus	$356,002 46	
Net surplus	654,605 14	
Aggregate amount of all liabilities including net surplus.		$1,010,607 60

INCOME DURING THE YEAR.

Net cash actually received for premiums	$506,205 53
Received for interest and dividends on stocks, bonds and collateral loans	22,850 00
Aggregate amount of income actually received during the year in cash	$529,055 5

EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	$271,983 46	
Paid for commissions and brokerage	79,172 58	
Paid for salaries, fees and all other charges of officers and clerks	45,833 19	
Paid for State, National and local taxes	9,248 29	
All other payments and expenditures, viz: Stationery, advertising, postage, etc., etc	35,542 28	
Aggregate amount of actual expenditures during the year in cash		$441,779 80

Miscellaneous Risks and Premiums.

	Fire Risks.	*Premiums Thereon.*
In force on the 31st day of December of the preceding year.	$51,752,181 00	$421,042 31
Written or renewed during the year	79,977,543 00	626,896 29
Total	$131,729,724 00	$1,047,938 60
Deduct those expired and marked off as terminated	92,755,139 00	452,995 51
In force at the end of the year	$68,974,585 00	$594,943 09
Deduct amount reinsured	6,222,844 00	38,403 67
Net amount in force December 31, 1882	$62,751,741 00	$556,539 42

General Interrogatories.

Total amount of premiums received from the organization of the company to date			$1,435,138 68
Losses paid from organization to date			664,938 54
Losses incurred during the year: Fire			287,628 64
Amount deposited in different states and countries for the security of all the company's policy-holders:— New York, United States bonds, par value			300,000 00
Amount deposited in various states and countries which under the laws thereof is held exclusively for the protection of the policy-holders of such states or countries:—			
Deposited as follows in the state of Ohio	$100,000 00	Liabilitess	$34,355 00
" " " " Oregon	50,000 00	"	6,347 00
" " " " Georgia	25,000 00	"	8,400 00
" " " " Virginia	33,000 00	"	6,000 00
All United States bonds at par value	$208,000 00		$55,102 00

Business in the State of Colorado During the Year 1882.

	Fire Risks.
Fire, marine and inland risks written	$171,292 00
Entire premiums received for risks in this State	2,607 54
Losses paid	352 45
Losses incurred	352 45

United States Branch of the NORTH BRITISH AND MERCANTILE FIRE INSURANCE COMPANY.

Located in London and Edinburgh, England. Incorporated 1809. Commenced Business in the United States 1866.

Charles E. White and Sam. P. Blagden, *Managers.*

Capital.

Paid up in cash	$2,500,000 00

Assets.

Stocks and bonds owned by the company	$2,945,561 00
Amount of cash on hand and in bank	194,244 69
Interest due and accrued on stocks and bonds not included in market value	14,706 10
Agents' balances in transmission	110,490 94
All other property belonging to the company	871 94
Aggregate amount of all the assets of the company stated at their actual value	$3,265,874 67

LIABILITIES.

Net amount of unpaid losses	$ 152,306 90	
Total unearned premiums	1,098,517 68	
Total amount of all liabilities except capital stock and net surplus	$1,250,824 58	
Surplus beyond capital and all other liabilities	2,015,050 09	
Aggregate amount of all liabilities, including net surplus		$3,265,874 67

INCOME DURING THE YEAR.

Net cash actually received for premiums	$1,910,482 96
Received for interest and dividends on stocks and bonds (collateral loans)	70,983 47
Aggregate amount of income actually received during the year in cash	$1,981,466 43

EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	$1,061,761 62	
Paid for commissions and brokerage	240,615 80	
Paid for salaries, fees and all other charges of officers and clerks	109,059 85	
Paid for State, National and local taxes	34,888 65	
All other payments and expenditures, viz: Rents, stationery, advertising, etc., etc	137,693 99	
Aggregate amount of actual expenditures during the year in cash		$1,584,019 91

MISCELLANEOUS RISKS AND PREMIUMS.

	Fire Risks.	*Premiums Thereon.*
In force on the 31st day of December of the preceding year.	$197,121,790 00	$1,707,968 42
Written or renewed during the year	292,412,583 00	2,108,936 26
Total	$489,534,373 00	$3,816,904 68
Deduct those expired and marked off as terminated	254,574 017 00	1,776,850 97
In force at the end of the year	$234,960,356 00	$2,040,053 71
Deduct amount reinsured	None.	None.
Net amount in force December 31, 1882	$234,960,356 00	$2,040,053 71

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company in the United States to date	$19,737,965 00
Losses paid in the United States from organization to date	12,981,867 00
Losses incurred during the year: Fire	1,112,593 12
Amount deposited in different states and countries for the security of all the company's policy-holders:— State of New York	245,025 00

Amount deposited in various states and countries which under the laws thereof is held exclusively for the protection of the policy-holders of such states or countries:—

State or Country.	*Amount of Deposit.*	*Liabilities therein.* *Unpaid Losses.*	*Unearned Premiums.*	*Total.*
Ohio	$132,000 00	$5,367 18	$53,339,17	$58,706 35
Oregon	65,310 00	32 00	10,829 65	10,861 65
Virginia	69,991 00	nothing	21,167 49	21,167 49
Georgia	28,281 25	17,411 63	18,032 25	35,443 88
North Carolina	13,300 00	243 33	15,175 78	15,419 11
Grand total	$308,882 25	$23,054 14	$118,544 34	$141,598 48

BUSINESS IN THE STATE OF COLORADO DURING THE YEAR 1882.

	Fire Risks.
Fire, marine and inland risks written	$1,140,645 00
Entire premiums received for risks in this State	18,469 00
Losses paid	3,087 00
Losses incurred	3,076 00

UNITED STATES BRANCH OF THE NORTH GERMAN FIRE INSURANCE COMPANY.

Located in Hamburg, Germany. Commenced Business in the United States December, 1877.

J. CLAUSSEN, *Manager.*

ASSETS.

Stocks and bonds owned by the company	$392,323 75
Amount of cash on hand and in bank	26,013 85
Net premiums in course of collection	17,772 91
Aggregate amount of all the assets of the company stated at their actual value	$436,110 51

LIABILITIES.

Net amount of unpaid losses	$ 14,238 00	
Total unearned premiums	133,397 62	
Total amount of all liabilities except capital stock and net surplus	$147,635 62	
Net surplus	288,474 89	
Aggregate amount of all liabilities, including net surplus		$436,110 51

INCOME DURING THE YEAR.

Net cash actually received for premiums	$256,331 14
Received for interest on bonds	14,402 61
Aggregate amount of income actually received during the year in cash	$270,733 75

EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	$228,056 59	
Paid for commissions and brokerage	50,919 58	
Paid for salaries, fees and all other charges of officers and clerks	15,402 40	
Paid for State, National and local taxes	8,583 71	
All other payments and expenditures	23,263 09	
Aggregate amount of actual expenditures during the year in cash		$326,225 37

Miscellaneous Risks and Premiums.

	Fire Risks.	*Premiums Thereon.*
In force on the 31st day of December of the preceding year.	$22,778,212 00	$267,995 41
Written or renewed during the year	27,088,640 00	331,439 60
Total	$49,866,852 00	$599,435 01
Deduct those expired and marked off as terminated	26,079,815 00	294,450 62
In force at the end of the year	$23,787,037 00	$304,984 39
Deduct amount reinsured	2,928,470 00	37,317 30
Net amount in force December 31, 1882	$20,858,567 00	$267,667 09

General Interrogatories.

Total amount of premiums received from the organization of the company to date	$1,190,968 00
Losses paid from organization to date	819,780 00
Losses incurred during the year: Fire	242,085 00
Amount deposited in different states and countries for the security of all the company's policy-holders	312,000 00

Business in the State of Colorado During the Year 1882.

	Fire Risks.
Fire, marine and inland risks written	$58,600 00
Entire premiums received for risks in this State	933 09
Losses paid	None.
Losses incurred	None.

NATIONAL FIRE AND MARINE INSURANCE COMPANY.

Located in Dunedin, New Zealand. Incorporated September, 1873. Commenced Business 1873.

John Macfarlane Ritchie, *President.* Henry E. Williams, *Secretary.*

Capital.

Paid up in cash	$479,803 75

Assets.

Value of real estate owned by the company		$ 136,556 31
Loans on bonds and mortgages (first liens)		842,225 00
Loans on bonds and mortgages in process of foreclosure		11,500 00
Interest due and accrued thereon		16,590 16
Value of lands mortgaged	$ 714,449 00	
Value of buildings mortgaged (insured for $304,900 00 as collateral)	500,033 00	
Total value of said mortgaged premises	$1,214,482 00	
Value of United States registered bonds	60,827 10	
Amount of cash on hand and in bank		12,017 54
Gross premiums in course of collection		201,478 04
Bills receivable, not matured, taken for fire, marine and inland risks		282 58
All other property belonging to the company		17,269 64
Gross amount of all the assets of the company		$1,298,746 37
Amounts which should be deducted from the above assets on account of bad and doubtful debts and securities		26,827 93
Aggregate amount of all the assets of the company stated at their actual value		$1,271,918 44

LIABILITIES.

Net amount of unpaid losses	$ 62,445 00	
Total unearned premiums	207,848 97	
Interest due and accrued remaining unpaid	7,867 89	
Cash dividends to stockholders remaining unpaid	5,277 27	
Due and to become due for borrowed money	6,250 00	
All other demands against the company	4,782 08	
Total amount of all liabilities except capital stock and net surplus	$294,471 21	
Joint stock capital actually paid-up in cash	479,803 75	
Surplus beyond capital and all other liabilities	497,643 48	
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$1,271,918 44

INCOME DURING THE YEAR.

Net cash actually received for premiums			$681,760 22
Received for interest on bonds and mortgages			44,950 60
Income received from all other sources, viz:—			
Rents	$4,397 04		
Fees	199 39		
Total			5,136 43
Received for calls on capital		$250,000 00	
For increased capital		229,803 75	
Total		$479,803 75	
Aggregate amount of income actually received during the year in cash			$731,847 25

EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	$451,401 79	
Paid for commissions and brokerage	54,007 50	
Paid for salaries, fees and all other charges of officers and clerks	85,958 79	
Paid for State, National and local taxes	3,939 58	
All other payments and expenditures	10,255 20	
Aggregate amount of actual expenditures during the year in cash		$605,562 86

MISCELLANEOUS RISKS AND PREMIUMS.

	Fire Risks.	*Premiums Thereon.*	*Marine and Inland Risks.*	*Premiums Thereon.*
In force on the 30th day of September of the preceding year	$36,451,610 00	$299,539 87	$ 637,055 00	$139,707 17
Written or renewed during the year	48,214,820 00	390,803 82	33,845,045 00	553,225 33
Total	$84,666,430 00	$690,343 69	$34,482,100 00	$692,932 50
Deduct those expired and marked off as terminated	31,531,958 00	278,633 82	19,743,296 00	468,640 33
In force at the end of the year	$53,134,472 00	$411,709 87	$14,738,804 00	$224,292 17
Deduct amount reinsured	12,123,965 00	79,941 60	1,748,763 00	182,327 33
Net amount in force December 31, 1882	$41,010,507 00	$331,768 27	$12,990,041 00	$41,964 84

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$4,350,729 00
Losses paid from organization to date	2,262,683 71
Total amount of cash dividends declared since the company commenced business	412,500 00
Losses incurred during the year	451,401 79
Total amount of company's stock owned by the directors at par value	62,515 00
Amount deposited in various states and countries for the security of all the company's policy-holders:	
Deposited in the state of Oregon	60,827 10

BUSINESS IN THE STATE OF COLORADO DURING THE YEAR 1882.

	Fire Risks.
Fire, marine and inland risks written	$
Entire premiums received for risks in this State	5,600 50
Net losses	6,086 35

ORIENT FIRE INSURANCE COMPANY.

Located in Hartford, Connecticut. Incorporated June, 1867. Commenced Business January, 1872.

S. C. PRESTON, *President.* GEO. W. LESTER, *Secretary.*

CAPITAL.

Paid up in cash	$1,000,000 00

ASSETS.

Stocks and bonds owned by the company		$896,039 00
Value of real estate owned by the company		29,494 69
Loans on bonds and mortgages (first liens)		222,870 70
Interest accrued thereon		3,452 16
Value of lands mortgaged		
Value of buildings mortgaged (insured for as collateral)		
Total value of said mortgaged premises	$582,300 00	
Amount loaned on collaterals		109,270 00
Amount of cash on hand and in bank		80,465 15
Interest due and accrued on stocks and bonds not included in market value.		9,722 92
Interest due and accrued on collateral loans		1,948 84
Net premiums in course of collection		42,140 72
Aggregate amount of all the assets of the company stated at their actual value		$1,395,404 18

LIABILITIES.

Net amount of unpaid losses	$ 23,370 76	
Total unearned premiums	251,856 69	
Total amount of all liabilities except capital stock and net surplus	$ 275,227 45	
Joint stock capital actually paid-up in cash	1,000,000 00	
Surplus beyond capital and all other liabilities	120,176 73	
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$1,395,404 18

INCOME DURING THE YEAR.

Net cash actually received for premiums	$402,661 86
Received for interest on bonds and mortgages	12,898 73
Received for interest and dividends on stocks and bonds (collateral loans)	55,877 94
Aggregate amount of income actually received during the year in cash	$471,438 53

EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	$287,306 77	
Cash dividends actually paid stockholders	80,000 00	
Paid for commission and brokerage	65,829 51	
Paid for salaries, fees and all other charges of officers and clerks	26,220 73	
Paid for State, National and local taxes	10,171 81	
General expenses	33,704 76	
Aggregate amount of actual expenditures during the year in cash		$503,233 58

MISCELLANEOUS RISKS AND PREMIUMS.

	Fire Risks.	*Premiums Thereon*
In force on the 31st day of December of the preceding year.	$34,927,616 00	$413,821 15
Written or renewed during the year	38,575,646 00	466,969 71
Total	$73,503,262 00	$880,790 86
Deduct those expired and marked off as terminated	33,621,048 00	389,596 73
In force at the end of the year	$39,882,214 00	$491,194 13
Deduct amount reinsured	581,816 00	9,339 88
Net amount in force December 31, 1882	$39,300,398 00	$481,854 25

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$3,350,219 17
Losses paid from organization to date	1,969,094 25
Total amount of cash dividends declared since the company commenced business	525,000 00
Dividends declared payable in stock from organization	100,000 00
Total amount of the company's stock owned by the directors at par value	78,000 00
Loaned to stockholders and officers	196,970 00
Losses incurred during the year: Fire	283,660 75

BUSINESS IN THE STATE OF COLORADO DURING THE YEAR 1882.

	Fire Risks.
Fire, marine and inland risks written	$471,338 00
Entire premiums received for risks in this State	7,438 02
Losses paid	5,826 32
Losses incurred	5,806 59

PROVIDENCE WASHINGTON INSURANCE COMPANY.

Located in Providence, Rhode Island. Incorporated 1799. Commenced Business 1799.

J. H. DEWOLF, *President.* J. B. BRANCH, *Secretary.*

CAPITAL.

Paid up in cash	$400,000 00

ASSETS.

Stocks and bonds owned by the company	$776,135 00
Amount of cash on hand and in bank	41,780 21
Interest due and accrued on stocks and bonds not included in market value	2,149 17
Net premiums in course of collection	73,414 92
Bills receivable, not matured, taken for fire, marine and inland risks	112,778 99
All other property belonging to the company	1,105 92
Aggregate amount of all the assets of the company stated at their actual value	$1,007,364 21

LIABILITIES.

Net amount of unpaid losses	$106,424 36	
Total unearned premiums	366,888 63	
Cash dividends to stockholders remaining unpaid	277 90	
Total amount of all liabilities except capital stock and net surplus	$473,590 89	
Joint stock capital actually paid-up in cash	400,000 00	
Surplus beyond capital and all other liabilities	133,773 32	
Aggregate amount of all liabilities including paid-up capital stock and net surplus		$1,007,364 21

INCOME DURING THE YEAR.

Net cash actually received for premiums	$818,594 36
Received for interest and dividends on stocks and bonds (collateral loans)	48,207 16
Aggregate amount of income actually received during the year in cash	$866,801 52

EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	$571,700 36	
Cash dividends actually paid stockholders	32,052 40	
Paid for commission and brokerage	124,450 73	
Paid for salaries, fees and all other charges of officers and clerks	19,635 23	
Paid for State, National and local taxes	13,964 92	
All other payments and expenditures	55,474 38	
Aggregate amount of actual expenditures during the year in cash		$817,278 02

MISCELLANEOUS RISKS AND PREMIUMS.

	Fire Risks.	*Premiums Thereon.*	*Marine and Inland Risks.*	*Premiums Thereon.*
In force on the 31st day of December of the preceding year.	$33,078,139 00	$352,103 16	$ 3,388,106 00	$114,631 21
Written or renewed during the year	56,837,387 00	470,538 13	62,863,915 00	630,632 90
Total	$89,915,526 00	$822,641 29	$66,252,021 00	$745,264 11
Deduct those expired and marked off as terminated	40,445,257 00	333,851 99	60,832,671 00	591,125 01
In force at the end of the year.	$49,470,269 00	$488,789 30	$5,419,350 00	$154,139 10
Deduct amount reinsured	3,925,175 00	39,384 55	978,616 00	22,560 22
Net amount in force December 31, 1882	$45,545,094 00	$449,404 75	$4,440,734 00	$131,578 84

General Interrogatories.

Total amount of premiums received from the organization of the company to date		$7,977,577 74
Losses paid from organization to date		4,219,003 65
Total amount of cash dividends declared since the company commenced business		1,746,563 39
Total amount of the company's stock owned by the directors at par value		50,950 00
Losses incurred during the year: Fire	$249,985 79	
" " " Marine and inland	329,070 26	
Total		$579,056 05
Amount deposited in different states and countries for the security of all the company's policy-holders:—		
State of Georgia		25,000 00

Business in the State of Colorado During the Year 1882.

	Fire Risks.
Fire, marine and inland risks written	$463,897 00
Entire premiums received for risks in this State	7,620 63
Losses paid	3,339 86
Losses incurred	3,339 86

United States Branch of the
PHOENIX FIRE ASSURANCE COMPANY.

Located in London, England. Incorporated 1782. Commenced Business in the United States 1879.

A. D. Irving, *Manager*. E. B. Clark, *Assistant Manager*.

Capital.

Paid up in cash	$359,593 75

Assets.

Stocks and bonds owned by the company	$1,167,162 50
Amount of cash on hand and in bank	75,511 83
Interest due and accrued on stocks and bonds not included in market value	8,280 00
Gross premiums in course of collection	73,099 33
All other property belonging to the company	28,892 39
Aggregate amount of all the assets of the company stated at their actual value	$1,352,946 05

Liabilities.

Net amount of unpaid losses	$122,246 00	
Total unearned premiums	598,724 46	
Total amount of all liabilities except capital stock and net surplus	$710,970 46	
Surplus beyond capital and all other liabilities	641,975 59	
Aggregate amount of all liabilities, including net surplus		$1,352,946 05

Income During the Year.

Net cash actually received for premiums	$915,601 02
Received for interest and dividends on stocks and bonds (collateral loans)	29,109 71
Aggregate amount of income actually received during the year in cash	$944,710 73

Expenditures During the Year.

Net amount paid during the year for losses	$603,666 31	
Paid for commission and brokerage	127,568 24	
Paid for salaries, fees and all other charges of officers and clerks	45,463 36	
Paid for State, National and local taxes	26,012 95	
All other payments and expenditures	79,675 75	
Aggregate amount of actual expenditures during the year in cash		$882,386 61

Miscellaneous Risks and Premiums.

	Fire Risks.	*Premiums Thereon.*
In force on the 31st day of December of the preceding year	$ 83,244,478 00	$ 753,248 67
Written or renewed during the year	138,715,018 00	1,172,650 98
Total	$221,959,496 00	$1,925,899 65
Deduct those expired and marked off as terminated	89,969,572 00	721,220 69
In force at the end of the year	$131,989,924 00	$1,204,678 96
Deduct amount reinsured	12,990,939 00	88,634 31
Net amount in force December 31, 1882	$118,998,985 00	$1,116,044 65

General Interrogatories.

Total amount of premiums received from the organization of the company to date				$2,117,272 02
Losses paid from organization to date				1,191,332 31
Losses incurred during the year: Fire				603,003 22
Amount deposited in different states and countries for the security of all the company's policy-holders :— State of New York and with United States trustees				957,336 14
Amount deposited in various states and countries which under the laws thereof is held exclusively for the protection of the policy-holders of such states or countries, viz:				
Deposited as follows in the state of Ohio	$119,375 00	Liabilities		$30,953 53
" " " " Georgia	29,843 75	"		8,112 59
" " " " Virginia	23,875 00	"		13,233 62
" " " " Oregon	59,687 50	"		2,060 95
" " " " North Carolina	11,937 50	"		6,956 85

Business in the State of Colorado During the Year 1882.

	Fire Risks.
Fire, marine and inland risks written	$471,045 00
Entire premiums received for risks in this State	7,347 85
Losses paid	467 29
Losses incurred	517 29

THE PENNSYLVANIA FIRE INSURANCE COMPANY.

Located in Philadelphia, Pennsylvania. Incorporated March, 1825. Commenced Business April, 1825.

John Devereux, *President.* John L. Thomson, *Secretary.*

Capital.

Paid up in cash	$400,000 00

Assets.

Stocks and bonds owned by the company		$1,744,871 58
Value of real estate owned by the company		115,000 00
Loans on bonds and mortgages (first liens)		202,570 00
Interest accrued thereon		3,764 47
Value of lands mortgaged		
Value of buildings mortgaged (insured for $179,000 00 as collateral)	$618,500 00	
Total value of said mortgaged premises	$618,500 00	
Amount loaned on collaterals		161,300 00
Amount of cash on hand and in bank		18,489 37
Interest due and accrued on collateral loans		680 17
Gross premiums in course of collection		55,269 99
Aggregate amount of all the assets of the company stated at their actual value		$2,301,945 58

Liabilities.

Net amount of unpaid losses	$ 68,709 78	
Total unearned premiums	430,115 87	
Amount reclaimable by the insured on perpetual fire insurance policies	440,493 74	
Total amount of all liabilities except capital stock and net surplus	$939,319 39	
Joint stock capital actually paid-up in cash	400,000 00	
Surplus beyond capital and all other liabilities	962,626 19	
Aggregate amount of all liabilities including paid-up capital stock and net surplus		$2,301,945 58

Income During the Year.

Net cash actually received for premiums		$721,810 72
Received for interest on bonds and mortgages		12,157 51
Received for interest and dividends on stocks and bonds (collateral loans)		91,061 56
Income received from all other sources		900 26
Deposit premiums (less five per cent) received for perpetual fire risks	$17,777 63	
Aggregate amount of income actually received during the year in cash		$825,930 05

Expenditures During the Year.

Net amount paid during the year for losses	$448,113 02	
Cash dividends actually paid stockholders	40,000 00	
Paid for commissions and brokerage	116,711 78	
Paid for salaries, fees and all other charges of officers and clerks	115,707 28	
Paid for State, National and local taxes	18,836 33	
All other payments and expenditures	828 83	
Amount of deposit premiums returned during the year on perpetual fire risks $13,453 82		
Aggregate amount of actual expenditures during the year in cash		$740,197 24

Miscellaneous Risks and Premiums.

	Fire Risks.	*Premiums Thereon.*
In force on the 31st day of December of the preceding year	$64,683,973 00	$747,313 81
Written or renewed during the year	70,122,743 00	804,909 59
Total	$134,806,716 00	$1,552,223 40
Deduct those expired and marked off as terminated	63,848,052 00	701,321 46
In force at the end of the year	$70,958,664 00	$850,901 94
Deduct amount reinsured	2,108,894 00	25,087 32
Net amount in force December 31, 1882	$68,849,770 00	$825,814 62

General Interrogatories.

Total amount of premiums received from the organization of the company to date			$10,041,114 00
Losses paid from organization to date			6,693,420 00
Total amount of cash dividends declared since the company commenced business			2,099,000 00
Loaned to stockholders and officers			463,494 78
Amount deposited in different states and countries for the security of all the company's policy-holders :—.			
Deposited in the state of Virginia	$20,000 00	Liabilities	$7,500 00

Business in the State of Colorado During the Year 1882.

	Fire Risks.
Fire, marine and inland risks written	$861,546 00
Entire premiums received for risks in this State	18,622 67
Losses paid	5,590 45
Losses incurred	5,590 45

PHŒNIX FIRE INSURANCE COMPANY.

Located in Hartford, Connecticut. Incorporated May, 1854. Commenced Business June, 1854.

H. Kellogg, *President.* D. W. C. Skilton, *Secretary.*

Capital.

Paid up in cash	$2,000,000 00

Assets.

Value of real estate owned by the company		$ 178,255 31
Loans on bonds and mortgages (first liens)		161,380 00
Interest accrued thereon		4,095 40
Value of lands mortgaged	$216,000 00	
Value of buildings mortgaged (insured for $79,000 00 as collateral)	148,000 00	
Total value of said mortgaged premises	$364,000 00	
Stocks and bonds owned by the company		3,025,139 93
Amount loaned on collaterals		422,672 28
Amount of cash on hand and in bank		435,051 47
Interest due and accrued on collateral loans and on bank deposits		7,283 47
Gross premiums in course of collection	$243,180 11	
Less commissions	31,875 00	
Total		211,305 11
All other property belonging to the company		1,025 34
Aggregate amount of all the assets of the company stated at their actual value		$4,446,208 31

Liabilities.

Net amount of unpaid losses	$ 188,989 48	
Total unearned premiums	1,130,075 39	
Total amount of all liabilities except capital stock and net surplus	$1,319,064 87	
Joint stock capital actually paid-up in cash	2,000,000 00	
Surplus beyond capital and all other liabilities	1,127,143 44	
Aggregate amount of all liabilities including paid-up capital stock and net surplus		$4,446,208 31

INCOME DURING THE YEAR.

Net cash actually received for premiums	$1,824,849 89
Received for interest on bonds and mortgages	10,071 58
Received for interest and dividends on stocks and bonds (stock loans)	192,957 02
Income received from all other sources, viz: Rents	3,225 17
Aggregate amount of income actually received during the year in cash.	$2,031,103 66

EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	$1,113,390 47	
Cash dividends actually paid stockholders	280,000 00	
Paid for commission and brokerage	291,231 80	
Paid for salaries, fees and all other charges of officers and clerks	85,658 25	
Paid for State, National and local taxes	53,288 18	
All other payments and expenditures, viz: General expenses	142,913 37	
Aggregate amount of actual expenditures during the year in cash		$1,966,482 07

MISCELLANEOUS RISKS AND PREMIUMS.

	Fire Risks.	*Premiums Thereon.*
In force on the 31st day of December of the preceding year.	$172,646,874 00	$1,972,060 66
Written or renewed during the year	171,042,778 00	1,941,944 51
Total	$343,689,652 00	$3,914,005 17
Deduct those expired and marked off as terminated	154,840,623 00	1,794,948 37
In force at the end of the year	$188,849,029 00	$2,119,056 80
Deduct amount reinsured		
Net amount in force December 31, 1882	$188,849,029 00	$2,119,056 80

RECAPITULATION.

	Fire Risks.	*Premiums Thereon.*
In force having from date of policy not more than one year to run	$ 97,080,046 00	$2,101,697 14
More than one and not more than three years to run	54,667,542 00	570,705 60
More than three years to run	37,101,441 00	446,654 06
Perpetual risks in force and interest premiums thereon	None.	None.
Net amount in force December 31, 1882	$188,849,029 00	$2,119,056 80

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$27,845,621 15
Losses paid from organization to date	16,481,334 14
Total amount of cash dividends declared since the company commenced business	3,045,000 00
Total amount of the company's stock owned by the directors at par value	179,100 00
Loaned to stockholders (not officers)	336,802 28
Total amount loaned to officers and directors	137,500 00
Losses incurred during the year: Fire	1,145,560 18

Amount deposited in various states and countries which under the laws thereof is held exclusively for the protection of the policy-holders of such states or countries:—

State or Country.	*Amount of Deposit.*	*Amount at Risk In State.*	*Premiums Thereon.*	*Unpaid Losses.*
Oregon	$ 50,000 00	$ 886,321 00	$15,515 94	$1,311 58
Georgia	25,000 00	1,358,643 00	15,613 24	300 00
North Carolina	10,000 00	693,857 00	10,066 09	2,275 00
Mississippi	25,000 00	918,635 00	17,235 83	410 52
Totals	$110,000 00	$3,857,456 00	$58,431 10	$4,297 10

BUSINESS IN THE STATE OF COLORADO DURING THE YEAR 1882.

	Fire Risks.
Fire risks written (no marine or inland business done)	$900,461 00
Entire premiums received for risks in this State	13,294 56
Losses paid	10,180 74
Losses incurred	11,177 67
Paid to the State of Colorado for taxes on premiums	434 65

PHENIX INSURANCE COMPANY.

Located in Brooklyn, New York. Incorporated September, 1863. Commenced Business September, 1863.

STEPHEN CROWELL, *President.* PHILANDER SHAW, *Secretary.*

CAPITAL.

Paid up in cash		$1,000,000 00

ASSETS.

Stocks and bonds owned by the company		$1,636,089 50
Value of real estate owned by the company		384,750 00
Loans on bonds and mortgages (first liens)		298,000 00
Interest due and accrued thereon		3,371 90
Value of lands mortgaged	$225,300 00	
Value of buildings mortgaged (insured for $295,900 00 as collateral)	345,100 00	
Total value of said mortgaged premises	$570,400 00	
Amount loaned on collaterals		303,830 00
Amount of cash on hand and in bank		256,624 24
Interest due and accrued on stocks and bonds not included in market value.		2,049 99
Interest due and accrued on collateral loans		2,032 64
Gross premiums in course of collection		396,662 06
Bills receivable, not matured, taken for fire, marine and inland risks		4,815 06
All other property belonging to the company		5,101 21
Aggregate amount of all the assets of the company stated at their actual value		$3,295,326 60
Amount of installment notes owned and held by the company	$354,828 91	

LIABILITIES.

Net amount of unpaid losses	$191,691 04	
Total unearned premiums	1,448,815 89	
Due and accrued for salaries, rents, and other miscellaneous expenses	2,733 33	
All other demands against the company	7,611 74	
Total amount of all liabilities, except capital stock and net surplus	$1,650,852 00	
Joint stock capital actually paid-up in cash	1,000,000 00	
Surplus beyond capital and all other liabilities	644,474 60	
Aggregate amount of all liabilities including paid-up capital stock and net surplus		$3,295,326 60
Amount of unearned premiums represented by installment notes $354,828 91		

INCOME DURING THE YEAR.

Net cash actually received for premiums	$2,496,610 60
Received for interest on bonds and mortgages	11,047 88
Received for interest and dividends on stocks and bonds (collateral loans)	89,583 40
Income received from all other sources	9,897 34
Aggregate amount of income actually received during the year in cash.	$2,607,139 22

EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses		$1,219,599 48	
Cash dividends actually paid stockholders		100,000 00	
Paid for commissions and brokerage		436,177 32	
Paid for salaries, fees and all other charges of officers and clerks		187,676 70	
Paid for State, National and local taxes		40,003 15	
All other payments and expenditures, viz:—			
Loss on United States bonds	$ 28,214 13		
Rents, stationery, traveling expenses, postage, advertising and other expenses	177,032 81		
Total		205,246 94	
Aggregate amount of actual expenditures during the year in cash			$2,188,703 59

MISCELLANEOUS RISKS AND PREMIUMS.

	Fire Risks.	*Premiums Thereon.*	*Marine and Inland Risks.*	*Premiums Thereon.*
In force on the 31st day of December of the preceding year	$205,151,151 00	$2,065,525 49	$ 8,605,255 00	$ 36,748 37
Written or renewed during the year	259,486,075 00	2,478,059 51	91,828,421 00	464,317 98
Total	$464,637,226 00	$4,543,585 00	$100,433,676 00	$501,066 35
Deduct those expired and marked off as terminated	208,155,993 00	1,898,751 30	90,664,465 00	452,110 35
In force at the end of the year	$256,481,233 00	$2,644,833 70	$ 9,769,211 00	$ 48,956 00
Deduct amount reinsured	7,123,576 00	72,935 67		
Net amount in force December 31, 1882	$249,357,657 00	$2,571,898 03	$ 9,769,211 00	$ 48,956 00

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date			$37,268,970 20
Losses paid from organization to date			19,271,328 50
Total amount of cash dividends declared since the company commenced business			2,414,000 00
Total amount of the company's stock owned by the directors at par value			127,750 00
Loaned to stockholders and officers			236,350 00
Losses incurred during the year:	Fire	$968,105 48	
" " " "	Marine and Inland	287,082 11	
Total			1,255,187 59

Amount deposited in various states and countries which under the laws thereof is held exclusively for the protection of all the policy-holders of such states and countries:—

Deposited as follows in the state of	Virginia	$ 50,000 00	Liabilities $ 8,800 05
" " " "	North Carolina	10,000 00	" 1,473 81
" " " "	Georgia	25,000 00	" 5,990 56
" " " "	Mississippi	25,000 00	" 29,925 18
" " in Canada		100,000 00	" 14,685 35

BUSINESS IN THE STATE OF COLORADO DURING THE YEAR 1882.

	Fire Risks.
Fire, marine and inland risks written	$998,847 00
Entire premiums received for risks in this State	21,419 67
Losses paid	9,335 99
Losses incurred	9,412 49

UNITED STATES BRANCH OF THE
QUEEN FIRE INSURANCE COMPANY.

Located in Liverpool, England. Incorporated ——. Commenced Business in the United States May, 1866.

JAMES A. MACDONALD, *Manager.*

CAPITAL.

Paid up in cash	$873,169 75

ASSETS.

Stocks and bonds owned by the company		$1,185,992 50
Value of real estate owned by the company		352,590 18
Amount of cash on hand and in bank		188,983 66
Interest due and accrued on stocks and bonds not included in market value		733 33
Gross premiums in course of collection		17,545 54
All other property belonging to the company		6,362 68
Aggregate amount of all the assets of the company stated at their actual value		$1,752,207 89

LIABILITIES.

Net amount of unpaid losses	$138,934 20	
Total unearned premiums	776,072 42	
All other demands against the company	4,076 75	
Aggregate amount of all liabilities		$919,803 37

INCOME DURING THE YEAR.

Net cash actually received for premiums	$1,190,091 58
Received for interest and dividends on stocks and bonds (collateral loans)	33,193 57
Income received from all other sources	31,500 89
Aggregate amount of income actually received during the year in cash	$1,254,786 44

EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	$931,747 21	
Paid for commissions and brokerage	199,008 35	
Paid for salaries, fees and all other charges of officers and clerks	95,950 35	
Paid for State, National and local taxes	34,810 61	
All other payments and expenditures	91,748 39	
Aggregate amount of actual expenditures during the year in cash		$1,353,264 91

MISCELLANEOUS RISKS AND PREMIUMS.

	Fire Risks.	*Premiums Thereon.*
In force on the 31st day of December of the preceding year	$137,805,786 00	$1,422,932 93
Written or renewed during the year	149,851,007 00	1,493,724 73
Total	$287,656,793 00	$2,916,657 66
Deduct those expired and marked off as terminated	142,611,499 00	1,343,928 83
In force at the end of the year	$145,045,294 00	$1,572,728 83
Deduct amount reinsured	9,534,169 00	98,780 93
Net amount in force December 31, 1882	$135,511,125 00	$1,473,947 90

General Interrogatories.

Total amount of premiums received from the organization of the company to date	$12,842,424 00
Losses paid from organization to date	8,075,851 00
Losses incurred during the year: Fire	900,436 74
Amount deposited in different states and countries for the security of all the company's policy-holders	1,445,707 89

Amount deposited in various states and countries which under the laws thereof is held exclusively for the protection of the policy-holders of such states and countries:—

State or Country.	*Deposit Market Value.*	*Unearned Premiums.*	*Unpaid Losses.*
Ohio	$119,375 00	$51,363 00	$11,955 47
Oregon	59,687 50	2,005 18	None.
Virginia	59,687 50	13,368 78	1,500 00
Georgia	29,843 75	15,527 32	10 00
North Carolina	11,937 50	6,302 78	None.
Mississippi	25,968 75	10,041 26	None.
Total	$306,500 00	$98,608 32	$13,465 47

Business in the State of Colorado During the Year 1882.

	Fire Risks.
Fire risks written	$782,891 00
Entire premiums received for risks in this State	18,204 24
Losses paid	8,523 59
Losses incurred	8,523 59

United States Branch of the ROYAL INSURANCE COMPANY.

Located in London, England. Incorporated May, 1845. Commenced Business June, 1845.

Chas. H. Case, *Manager for Northwestern States.*

Assets.

Value of real estate owned by the company	$ 127,603 05
Stocks and bonds owned by the company	2,298,926 25
Amount loaned on collaterals	560,000 00
Amount of cash on hand and in bank	270,029 67
Interest due and accrued on stocks and bonds not included in market value	48,100 00
Interest due and accrued on collateral loans	6,313 03
Gross premiums in course of collection	227,945 48
All other property belonging to the company	2,729 48
Aggregate amount of all the assets of the company in the United States stated at their actual value	$3,541,646 96

Liabilities.

Net amount of unpaid losses	$ 235,245 56
Total unearned premiums	1,581,909 70
Amount reclaimable by the insured on perpetual fire insurance policies	53,798 69
Net premium reserve and all other liabilities	135,600 00

LIABILITIES—*Continued.*

All other demands against the company, viz:—			
Taxes and assessments	$ 9,852 34		
Commissions, brokerage and other charges due and to become due	41,596 03		
Return premiums	1,226 95		
Reinsurance due	33,184 16		
Miscellaneous	4,199 59		
Total		90,059 07	
Total amount of all liabilities except capital stock and net surplus in the United States		$2,096,613 02	
Surplus beyond all liabilities in the United States		1,445,033 94	
Aggregate amount of all liabilities, including net surplus			$3,541,646 66

INCOME DURING THE YEAR.

Net cash actually received for premiums	$2,181,604 83
Received for interest and dividends on stocks and bonds (collateral loans)	104,221 39
Income received from all other sources, viz: Rents	1,114 53
Aggregate amount of income actually received during the year in cash	$2,286,940 75

EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses		$1,228,402 76	
Paid for commission and brokerage		417,738 11	
Paid for State, National and local taxes		43,704 91	
Paid for salaries, fees and all other charges of officers and clerks		123,734 44	
All other payments and expenditures, viz: Printing, stationery, advertising, traveling, legal, etc		102,814 12	
Amount of deposit premiums returned during the year on perpetual fire risks	$1,602 24		
Aggregate amount of actual expenditures during the year in cash			$1,916,394 34

MISCELLANEOUS RISKS AND PREMIUMS.

	Fire Risks.	*Premiums Thereon.*
In force on the 31st day of December of the preceding year	$279,071,693 64	$2,687,163 85
Written or renewed during the year	325,653,659 67	2,674,931 40
Total	$604,725,353 31	$5,362,095 25
Deduct those expired and marked off as terminated	263,439,209 54	2,149,105 54
In force at the end of the year	$341,286,143 77	$3,212,989 71
Deduct amount reinsured	22,108,955 93	175,809 65
Net amount in force December 31, 1882	319,177,187 84	3,037,180 06

RECAPITULATION.

	Fire Risks.	*Premiums Thereon.*
In force having from date of policy not more than one year to run	$181,417,574 00	$1,643,991 71
More than one and not more than three years to run	74,266,531 24	680,496 90
More than three years to run	63,493,082 60	712,691 45
Net amount in force December 31, 1882	$319,177,187 84	$3,037,180 06

General Interrogatories.

Losses incurred during the year: Fire	$1,295,626 80
Amount deposited in different states for the security of policy-holders in the United States, including the amounts deposited in various states which under the laws thereof is held exclusively for the protection of the policy-holders of such states, being U. S. registered bonds at market value, viz:	
Deposited as follows in the state of New York	$280,531 25
" " " " Ohio	119,375 00
" " " " Virginia	66,250 00
" " " " Oregon	66,750 00
" " " " Georgia	33,175 00
" " " " North Carolina	13,350 00
Total	$579,431 25

Business in the State of Colorado During the Year 1882.

	Fire Risks.
Fire risks written	$568,090 00
Entire premiums received for risks in this State	7,487 56
Losses paid	6,251 66
Losses incurred	6,283 26
Paid for taxes on premiums	9 79

THE STATE INVESTMENT AND INSURANCE COMPANY.

Located in San Francisco, California. Incorporated December, 1871. Commenced Business 1872.

A. J. Bryant, *President.* Chas. H. Cushing, *Secretary.*

Capital.

Paid up in cash	$200,000 00

Assets.

Stocks and bonds owned by the company		$ 74,800 00
Value of real estate owned by the company		152,859 13
Loans on bonds and mortgages (first liens)		84,160 00
Interest accrued thereon		228 17
Value of lands mortgaged	$122,500 00	
Value of buildings mortgaged (insured for $61,300 00 as collateral)	94,500 00	
Total value of said mortgaged premises	$217,000 00	
Amount loaned on collaterals		8,878 30
Amount of cash on hand and in bank		12,983 07
Interest due and accrued on stocks and bonds not included in market value		1,160 00
Interest due and accrued on collateral loans		224 00
Gross premiums in course of collection		40,803 98
Bills receivable, not matured, taken for fire, marine and inland risks		3,774 36
All other property belonging to the company		7,655 39
Aggregate amount of all the assets of the company stated at their actual value		$387,526 40

LIABILITIES.

Net amount of unpaid losses	$ 7,440 10	
Total unearned premiums	104,739 95	
Cash dividends to stockholders remaining unpaid	326 00	
All other demands against the company	2,310 72	
Total amount of all liabilities except capital stock and net surplus	$114,816 77	
Joint stock capital actually paid-up in cash	200,000 00	
Surplus beyond capital and all other liabilities	72,709 63	
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$387,526 40

INCOME DURING THE YEAR.

Net cash actually received for premiums	$194,308 93
Received for interest on bonds and mortgages	5,823 23
Received for interest and dividends on stocks and bonds (collateral loans)	2,985 35
Income received from all other sources	11,414 00
Aggregate amount of income actually received during the year in cash	$214,531 51

EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	$102,809 70	
Cash dividends actually paid stockholders	23,867 00	
Paid for commissions and brokerage	40,879 49	
Paid for salaries, fees and all other charges of officers and clerks	17,947 00	
Paid for State, National and local taxes	2,651 53	
All other payments and expenditures	17,215 84	
Aggregate amount of actual expenditures during the year in cash		$205,370 56

MISCELLANEOUS RISKS AND PREMIUMS.

	Fire Risks.	*Premiums Thereon.*	*Marine and Inland Risks.*	*Premiums Thereon.*
In force on the 31st day of December of the preceding year	$12,098,492 00	$177,930 51	$139,478 00	$ 8,079 12
Written or renewed during the year	13,490,882 00	207,984 88	815,343 00	19,031 80
Total	$25,589,374 00	$385,915 35	$954,821 00	$27,110 92
Deduct those expired and marked off as terminated	12,639,707 00	185,368 33	784,648 00	17,130 13
In force at the end of the year	$12,949,667 00	$200,547 06	$170,173 00	$ 9,980 79
Deduct amount reinsured	250,750 00	4,520 90	4,500 00	287 50
Net amount in force December 31, 1882	$12,698,917 00	$196,026 16	$165,673 00	$ 9,693 29

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date		$2,849,259 75
Losses paid from organization to date		1,297,526 37
Total amount of cash dividends declared since the company commenced business		393,000 00
Total amount of company's stock owned by the directors at par value		79,300 00
Loaned to stockholders and officers		46,000 00
Losses incurred during the year: Fire	$84,590 06	
" " " " Marine and Inland	14,681 90	
Total		$99,271 96
Amount deposited in different states and countries for the security of all the company's policy-holders:—		
Deposited in the state of Oregon		50,000 00

BUSINESS IN THE STATE OF COLORADO DURING THE YEAR 1882.

	Fire Risks.
Fire, marine and inland risks written	$130,885 00
Entire premiums received for risks in this State	2,956 66
Losses paid	2,845 00
Losses incurred	

UNITED STATES BRANCH OF THE
SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

Located in Edinburgh, Great Britain. Commenced Business in the United States October, 1880.

M. BENNETT, JR., *Manager*. JAMES H. BREWSTER, *Assistant Manager*.

CAPITAL.

Paid up in cash	$1,412,850 00

ASSETS.

Loans on bonds and mortgages		$286,500 00
Value of lands mortgaged	$319,000 00	
Value of buildings mortgaged (insured for $292,200 00 as collateral)	320,000 00	
Total value of said mortgaged premises	$639,000 00	
Stocks and bonds owned by the company		596,673 00
Amount of cash on hand and in bank		102,651 06
Net premiums in course of collection		45,386 40
Aggregate amount of all the assets of the company stated at their actual value		$1,031,210 46

LIABILITIES.

Net amount of unpaid losses	$ 35,890 43	
Total unearned premiums	186,937 80	
Total amount of all liabilities except capital stock and net surplus	$222,758 23	
Surplus beyond capital and all other liabilities	808,452 23	
Aggregate amount of all liabilities, including net surplus		$1,031,210 46

INCOME DURING THE YEAR.

Net cash actually received for premiums	$389,041 06
Received for interest on bonds and mortgages	14,746 55
Received for interest and dividends on stocks and bonds (collateral loans)	20,725 05
Income received from all other sources, viz: Home office	139,832 67
Aggregate amount of income actually received during the year in cash	$564,345 33

Expenditures During the Year.

Net amount paid during the year for losses	$259,826 64	
Paid for commissions and brokerage	45,930 66	
Paid for salaries, fees and all other charges of officers and clerks	21,035 32	
Paid for State, National and local taxes	9,549 34	
All other payments and expenditures	27,006 39	
Aggregate amount of actual expenditures during the year in cash		$363,348 35

Miscellaneous Risks and Premiums.

	Fire Risks.	*Premiums Thereon.*
In force on the 31st day of December of the preceding year.	$26,140,481 00	$286,907 90
Written or renewed during the year	64,281,565 00	629,055 57
Total	$90,422,046 00	$915,963 47
Deduct those expired and marked off as terminated	42,975,308 00	434,163 13
In force at the end of the year	$47,446,738 00	$481,800 34
Deduct amount reinsured	12,656,482 00	128,912 43
Net amount in force December 31, 1882	$34,790,256 00	$352,887 91

General Interrogatories.

Total amount of premiums received from the organization of the company in the United States to date			$777,186 66
Losses paid from organization to date			355,343 18
Losses incurred during the year: Fire			258,621 32
Amount deposited in different states and countries for the security of all the company's policy-holders:— State of New York			200,000 00
Amount deposited in various states and countries which under the laws thereof is held exclusively for the protection of the policy-holders of such states or countries:—			
Deposited as follows in the state of Ohio	$100,000 00	Liabilitess	$15,988 00
" " " " Oregon	50,000 00	"	12,250 00
" " " " Georgia	25,000 00	"	19,105 98
" " " " Virginia	10,000 00	"	9,548 50
" " " " North Carolina	10,000 00	"	2,399 98
" " " Dominion of Canada	122,673 00	"	20,374 18

Business in the State of Colorado During the Year 1882.

	Fire Risks.
Fire, marine and inland risks written	None.
Entire premiums received for risks in this State	None.
Losses paid	None.
Losses incurred	None.

United States Branch of the

STANDARD FIRE OFFICE (Limited) FIRE INSURANCE COMPANY.

Located in London, England. Incorporated April, 1879. Commenced Business in the United States October, 1881.

T. Y. Brown, *Resident Manager.*

Capital.

Paid up in cash	$1,065,000 00

ASSETS.

Stocks and bonds owned by the company		$565,043 75
Amount of cash on hand and in bank		50,265 29
Gross premiums in course of collection		65,056 91
Aggregate amount of all the assets of the company stated at their actual value		$680,365 95

LIABILITIES.

Net amount of unpaid losses	$ 50,910 69	
Total unearned premiums	337,889 44	
Due and accrued for salaries, rents, advertising and other miscellaneous expenses	3,108 25	
All other demands against the company	13,011 38	
Aggregate amount of all liabilities		$404,919 76

INCOME DURING THE YEAR.

Net cash actually received for premiums	$624,592 64
Received for interest and dividends on stocks and bonds (collateral loans)	12,536 85
Aggregate amount of income actually received during the year in cash	$637,129 49

EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	$301,962 48	
Paid for commissions and brokerage	128,333 51	
Paid for salaries, fees and all other charges of officers and clerks	21,775 42	
Paid for State, National and local taxes	15,866 81	
All other payments and expenditures, viz: Advertising, traveling, rents, etc., etc	46,550 62	
Aggregate amount of actual expenditures during the year in cash		$514,488 84

MISCELLANEOUS RISKS AND PREMIUMS.

	Fire Risks.	*Premiums Thereon.*
In force on the 31st day of December of the preceding year	$ 28,771,386 80	$206,851 45
Written or renewed during the year	84,971,659 54	742,015 82
Total	$113,743,046 34	$948,867 27
Deduct those expired and marked off as terminated	43,541,265 78	258,711 50
In force at the end of the year	$70,201,780 56	$690,155 77
Deduct amount reinsured	2,244,959 92	29,149 93
Net amount in force December 31, 1882	$67,956,820 64	$661,005 84

GENERAL INTERROGATORIES.

Total amount of premiums received in the United States from the organization of the company to date		$960,357 04
Losses paid from organization to date		314,964 72
Losses incurred during the year: Fire		319,913 82
Amount deposited in different states and countries for the security of all the company's policy-holders		200,000 00
Amount deposited in various states and countries which under the laws thereof is held exclusively for the protection of the policy-holders of such states or countries:—		
Deposited as follows in the state of Ohio	$100,000 00	
" " " " Georgia	25,000 00	
Total		$125,000 00

BUSINESS IN THE STATE OF COLORADO DURING THE YEAR 1882.

Fire, marine and inland risks written	$210,500 00
Entire premiums received for risks in this state	1,994 92
Losses paid	3,520 80
Losses incurred	3,520 80

STATE FIRE INSURANCE COMPANY.

Located in Des Moines, Iowa. Incorporated September, 1865. Commenced Business October, 1865.

JOHN A. ELLIOTT, *President.* MATTHEW LONG, *Secretary.*

CAPITAL.

Paid up in cash	$200,000 00

ASSETS.

Value of real estate owned by the company		$ 75,400 00
Loans on bonds and mortgages (first liens)		88,728 32
Loans on bonds and collaterals		11,740 04
Interest accrued thereon		3,854 08
Value of lands mortgaged		
Value of buildings mortgaged (insured for $26,800 00 as collateral)	$302,666 00	
Total value of said mortgaged premises	$302,666 00	
Amount of cash on hand and in bank		60,382 83
Personal property		4,833 87
Interest due and accrued on collateral loans		880 50
Cash in hands of agents and in course of transmission		37,106 60
Guarantee fund		105,000 00
Bills receivable, not matured, taken for fire, marine and inland risks		262,816 71
Office furniture, including iron safe		3,902 59
All other property belonging to the company		9,067 85
Interest on bills receivable and school orders		19,214 41
Aggregate amount of all the assets of the company stated at their actual value		$682,927 80

LIABILITIES.

Net amount of unpaid losses	$ 14,956 93	
Total unearned premiums	177,505 64	
Checks on treasurer not presented for payment	756 08	
Guarantee fund	105,000 00	
All other demands against the company	31,037 21	
Total amount of all liabilities except capital stock and net surplus	$329,255 86	
Joint stock capital actually paid-up in cash	200,000 00	
Surplus beyond capital and all other liabilities	153,671 94	
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$682,927 80

INCOME DURING THE YEAR.

Net cash actually received for premiums	$106,849 95
Gross premiums received in bills and notes	234,115 06
Cash from sale of stock	35,530 00
Received for interest and dividends on stocks and bonds (collateral loans)	8,752 51
Income received from all other sources	3,539 12
Aggregate amount of income actually received during the year in cash	$388,786 64

Expenditures During the Year.

Net amount paid during the year for losses	$ 77,308 08	
Cash dividends actually paid stockholders	2,142 50	
Cash paid for reinsurance	17,514 84	
Paid for salaries, fees and all other charges of officers and clerks	126,130 57	
Paid for State, National and local taxes	2,190 96	
All other payments and expenditures	23,351 53	
Aggregate amount of actual expenditures during the year in cash		$248,638 48

[At the annual meeting of January, 1882, a stock dividend of $140,000 00 was declared, which accounts for the reduction of surplus.]

Miscellaneous Risks and Premiums.

	Fire Risks.	*Premiums Thereon.*
In force on the 31st day of December of the preceding year.	$20,879,811 00	$398,234 05
Written or renewed during the year	17,220,460 00	340,965 01
Total	$38,100,271 00	$739,199 06
Deduct those expired and marked off as terminated	14,179,112 00	277,920 12
In force at the end of the year	$23,921,159 00	$461,278 94
Deduct amount reinsured	834,040 00	17,514 84
Net amount in force December 31, 1882	$23,087,119 00	$443,764 10

General Interrogatories.

Total amount of premiums received from the organization of the company to date	$1,418,308 72
Losses paid from organization to date	340,883 64
Total amount of cash dividends declared since the company commenced business	40,537 50
Dividends declared payable in stock from organization	140,000 00
Total amount of the company's stock owned by the directors at par value	118,600 00
Losses incurred during the year: Fire	88,329 86
Total amount loaned to directors and officers	22,000 00
Loaned to stockholders (not officers)	3,325 00
Amount deposited in different states and countries for the security of all the company's policy-holders	25,000 00

Business in the State of Colorado During the Year 1882.

	Fire Risks.
Fire risks written	$125,518 00
Entire premiums received for risks in this State	3,137 95
Losses paid	None.
Losses incurred	None.

Refer to report of examiners.

SUN FIRE INSURANCE COMPANY.

Located in San Francisco, California. Incorporated February, 1882. Commenced Business February, 1882.

C. L. Taylor, *President.* Ed. E. Potter, *Secretary.*

Capital.

Paid up in cash	$300,000 00

ASSETS.

Stocks and bonds owned by the company		$263,925 00
Loans on bonds and mortgages (first liens)		46,250 00
Interest due and accrued thereon		375 30
Value of lands mortgaged	$104,000 00	
Value of buildings mortgaged	59,700 00	
Total value of said mortgaged premises	$163,700 00	
Amount of cash on hand and in bank		20,311 91
Interest due and accrued on stocks and bonds not included in market value		2,470 36
Gross premiums in course of collection		19,217 70
Bills receivable, not matured, taken for fire, marine and inland risks		9,785 09
All other property belonging to the company		3,481 16
Aggregate amount of all the assets of the company stated at their actual value		$365,816 52

LIABILITIES.

Net amount of unpaid losses	$ 2,000 00	
Total unearned premiums	61,334 29	
All other demands against the company	1,911 62	
Total amount of all liabilities except capital stock and net surplus	$ 65,245 91	
Joint stock capital actually paid-up in cash	300,000 00	
Surplus beyond capital and all other liabilities	570 61	
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$365,816 52

INCOME DURING THE YEAR.

Net cash actually received for premiums	$103,498 04
Received for interest on bonds and mortgages	375 30
Received for interest and dividends on stocks and bonds (collateral loans)	5,014 01
Income received from all other sources	3,809 56
Aggregate amount of income actually received during the year in cash	$112,696 91

EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	$20,001 29	
Paid for commission and brokerage	5,090 14	
Paid for salaries, fees and all other charges of officers and clerks	12,697 57	
Paid for State, National and local taxes	420 26	
All other payments and expenditures	8,691 13	
Aggregate amount of actual expenditures during the year in cash		$46,880 39

MISCELLANEOUS RISKS AND PREMIUMS.

	Fire Risks	*Premiums Thereon.*	*Marine and Inland Risks.*	*Premiums Thereon.*
In force on the 31st day of December of the preceding year.	None.	None.	None.	None
Written or renewed during the year	$5,049,800 00	$74,820 40	$1,329,821 00	53,860 22
Total	$5,049,800 00	$74,820 40	$1,329,821 00	$53,860 22
Deduct those expired and marked off as terminated	1,192,022 00	16,549 24	822,441 00	17,750 61
In force at the end of the year.	$3,857,778 00	$58,271 16	$ 507,380 00	$36,109 61
Deduct amount reinsured	437,102 00	7,942 75	33,000 00	1,405 00
Net amount in force December 31, 1882	$3,420,676 00	$50,328 41	$ 474,380 00	$34,704 61

General Interrogatories.

Total amount of premiums received from the organization of the company to date		$128,680 62
Losses paid from organization to date		20,001 29
Total amount of the company's stock owned by the directors at par value		60,000 00
Loaned to stockholders and officers		20,000 00
Losses incurred during the year: Fire	$11,369 09	
" " " Marine and inland	10,632 20	
Total		22,001 29

Business in the State of Colorado During the Year 1882.

	Fire Risks.
Fire, marine and inland risks written	None.
Entire premiums received for risks in this State	None.
Losses paid	None.
Losses incurred	None.

SAINT PAUL FIRE AND MARINE INSURANCE COMPANY.

Located in Saint Paul, Minnesota. Incorporated May, 1865. Commenced Business May, 1865.

C. H. Bigelow, *President.* C. B. Gilbert, *Secretary.*

Capital.

Paid up in cash	$500,000 00

Assets.

Stocks and bonds owned by the company		$465,578 53
Value of real estate owned by the company		106,564 56
Loans on bonds and mortgages (first liens)		103,716 48
Interest accrued thereon		3,167 12
Value of lands mortgaged	$150,700 00	
Value of buildings mortgaged (insured for $97,100 00 as collateral)	120,000 00	
Total value of said mortgaged premises	$270,700 00	
Amount loaned on collaterals		256,246 44
Amount of cash on hand and in bank		60,028 34
Interest due and accrued on stocks and bonds not included in market value		11,673 16
Interest due and accrued on collateral loans		4,963 44
Gross premiums in course of collection		31,141 12
Bills receivable, not matured, taken for fire, marine and inland risks		5,237 14
All other property belonging to the company		356 73
Aggregate amount of all the assets of the company stated at their actual value		$1,048,673 06
Amount of installment notes held by the company	$184,426 10	

Liabilities.

Net amount of unpaid losses	$ 31,169 10
Total unearned premiums	296,795 81
All other demands against the company	3,970 50

LIABILITIES—*Continued.*

Total amount of all liabilities except capital stock and net surplus	$331,935 41	
Joint stock capital actually paid-up in cash	500,000 00	
Surplus beyond capital and all other liabilities	216,737 65	
Aggregate amount of all liabilities including paid-up capital stock and net surplus		$1,048,673 06
Amount of unearned premiums represented by installment notes	$184,426 10	

INCOME DURING THE YEAR.

Net cash actually received for premiums	$504,918 49
Received for interest on bonds and mortgages	7,310 50
Received for interest and dividends on stocks and bonds (collateral loans)	45,803 98
Income received from all other sources	8,784 22
Aggregate amount of income actually received during the year in cash	$566,817 19

EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	$309,583 21	
Cash dividends actually paid stockholders	40,000 00	
Paid for commissions and brokerage	72,956 93	
Paid for salaries, fees and all other charges of officers and clerks	25,473 01	
Paid for State, National and local taxes	13,478 89	
All other payments and expenditures	34,157 34	
Aggregate amount of actual expenditures during the year in cash		$495,649 38

MISCELLANEOUS RISKS AND PREMIUMS.

	Fire Risks.	*Premiums Thereon.*	*Marine and Inland Risks.*	*Premiums Thereon.*
In force on the 31st day of December of the preceding year	$41,621,612 00	$514,644 18	$ 234,750 00	$ 6,299 84
Written or renewed during the year	40,300,112 00	525,963 18	12,208,176 00	70,254 55
Total	$81,921,724 00	$1,040,607 36	$12,442,926 00	$76,554 39
Deduct those expired and marked off as terminated	35,205,108 00	450,475 64	12,351,175 00	71,663 39
In force at the end of the year	$46,716,616 00	$590,131 72	$91,751 00	$4,891 00
Deduct amount reinsured	1,705,701 00	31,754 92	None.	None.
Net amount in force December 31, 1882	$45,010,915 00	$558,376 80	$91,751 00	$4,891 00

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date		$5,816,120 14
Losses paid from organization to date		3,886,371 32
Total amount of cash dividends declared since the company commenced business		566,696 47
Total amount of the company's stock owned by the directors at par value		228,200 00
Loaned to stockholders and officers		224,905 00
Losses incurred during the year: Fire	$273,951 31	
" " " " Marine and inland	21,634 76	
Total		295,586 27

BUSINESS IN THE STATE OF COLORADO DURING THE YEAR 1882.

	Fire Risks.
Fire, marine and inland risks written	$419,572 00
Entire premiums received for risks in this State	10,210 71
Losses paid	3,941 05
Losses incurred	3,941 05

SPRINGFIELD FIRE INSURANCE COMPANY.

Located in Springfield, Massachusetts. Incorporated 1849. Commenced Business 1851.

J. N. DUNHAM, *President.* S. J. HALL, *Secretary.*

CAPITAL.

Paid up in cash	$1,000,000 00

ASSETS.

Stocks and bonds owned by the company		1,534,020 00
Value of real estate owned by the company		110,275 00
Loans on bonds and mortgages (first liens)		336,216 67
Interest due thereon		8,583 34
Value of lands mortgaged	$238,500 00	
Value of buildings mortgaged (insured for $275,450 00 as collateral)	370,500 00	
Total value of said mortgaged premises	$609,000 00	
Amount loaned on collaterals		67,575 00
Amount of cash on hand and in bank		140,089 46
Interest due and accrued on stocks not included in market value		20,846 50
Interest due and accrued on collateral loans		1,500 70
Gross premiums uncollected on policies issued within three months		175,202 10
All other property belonging to the company		979 50
Aggregate amount of all the assets of the company stated at their actual value		$2,395,288 27

LIABILITIES.

Net amount of unpaid losses	$ 160,932 46	
Total unearned premiums	833,147 25	
All other demands against the company	22,342 81	
Total amount of all liabilities except capital stock and net surplus	$1,016,422 52	
Joint stock capital actually paid-up in cash	1,000,000 00	
Surplus beyond capital and all other liabilities	378,865 75	
Aggregate amount of all liabilities including paid-up capital stock and net surplus		$2,395,288 27

INCOME DURING THE YEAR.

Net cash actually received for premiums	$1,222,688 79
Received for interest on bonds and mortgages	17,190 84
Received for interest and dividends on stocks and bonds (collateral loans)	80,666 77
Income received from all other sources	3,678 87
Aggregate amount of income actually received during the year in cash.	$1,324,225 27

EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	$ 716,865 75	
Cash dividends actually paid stockholders	120,000 00	
Paid for commission and brokerage	199,887 21	
Paid for salaries, fees and all other charges of officers and clerks	46,054 49	
Paid for State, National and local taxes	39,132 23	
All other payments and expenditures	115,189 19	
Aggregate amount of actual expenditures during the year in cash		$1,217,128 87

Miscellaneous Risks and Premiums.

	Fire Risks.	*Premiums Thereon.*
In force on the 31st day of December of the preceding year.	$116,351,507 00	$1,407,260 88
Written or renewed during the year	112,427,458 00	1,419,182 92
Total	$228,778,965 00	$2,826,443 80
Deduct those expired and marked off as terminated	102,738,144 00	1,223,955 91
In force at the end of the year	$126,040,821 00	$1,602,487 89
Deduct amount reinsured	None.	None.
Net amount in force December 31, 1882	$126,040,821 00	$1,602,487 89

General Interrogatories.

Total amount of premiums received from the organization of the company to date	$14,467,001 37
Losses paid from organization to date	9,265,373 35
Total amount of cash dividends declared since the company commenced business	1,592,042 00
Dividends declared payable in stock from organization	500,000 00
Total amount of the company's stock owned by the directors at par value	201,700 00
Loaned to stockholders and officers	195,041 67
Losses incurred during the year: Fire	787,724 19

Business in the State of Colorado During the Year 1882.

	Fire Risks.
Fire, marine and inland risks written	$1,236,697 00
Entire premiums received for risks in this State	24,765 45
Losses paid	10,145 80
Losses incurred	11,913 64

United States Branch of the SUN FIRE OFFICE COMPANY.

Located in London, England. Incorporated 1710. Commenced Business in the United States August, 1882.

William S. Gilbert, *Resident Manager.*

Capital.

Deposited in United States	$200,000 00

Assets.

Stocks and bonds owned by the company		$882,025 00
Amount of cash on hand and in bank		291,553 70
Gross premiums in course of collection		71,242 93
Bills receivable, not matured, taken for fire risks		7,932 63
Aggregate amount of all the assets of the company stated at their actual value		$1,252,754 26

Liabilities.

Net amount of unpaid losses	$ 65,209 22	
Total unearned premiums	755,386 71	
Total amount of all liabilities except capital stock and net surplus	$820,595 93	
Net surplus, including deposited capital and all other liabilities	432,158 33	
Aggregate amount of all liabilities, including deposited capital and net surplus		$1,252,754 26

INCOME DURING THE YEAR.

Net cash actually received for premiums	$470,148 95
Aggregate amount of income actually received during the year in cash	$470,148 95

EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	$164,153 70	
Paid for commission and brokerage	98,869 34	
Paid for salaries, fees and all other charges of officers and clerks	19,755 24	
Paid for State, National and local taxes	4,494 62	
All other payments and expenditures	25,193 67	
Aggregate amount of actual expenditures during the year in cash		$312,466 57

MISCELLANEOUS RISKS AND PREMIUMS.

	Fire Risks.	*Premiums Thereon.*
In force on the 31st day of December of the preceding year	$132,238,054 00	$1,355,567 65
Written or renewed during the year	115,810,947 00	1,153,950 38
Total	$248,049,001 00	$2,509,518 03
Deduct those expired and marked off as terminated	108,772,873 00	1,153,660 20
In force at the end of the year	$139,276,128 00	$1,355,857 83
Deduct amount reinsured	None.	None.
Net amount in force December 31, 1882	$139,276,128 00	$1,355,857 83

GENERAL INTERROGATORIES.

Total amount of premiums received from August 1, 1882, to date		$470,148 95
Losses paid from August 1, 1882, to date		164,153 70
Amount deposited in different states and countries for the security of all the company's policy-holders :—		
State of New York		724,500 00
Amount deposited in various states and countries which under the laws thereof is held exclusively for the protection of all the policy-holders of such states and countries :—		
Deposited as follows in the State of Ohio	$103,750 00	
" " " " Virginia	11,950 00	
" " " " North Carolina	11,950 00	
" " " " Georgia	29,875 00	
Total		157,525 00

BUSINESS IN THE STATE OF COLORADO DURING THE YEAR 1882.

	Fire Risks.
Fire, marine and inland risks written	$136,775 00
Entire premiums received for risks in this State	1,331 87
Losses paid	None.
Losses incurred	None.

[RISKS AND PREMIUMS.—This statement includes all the outstanding risks of the Watertown Fire Insurance Company, of Watertown, N. Y., written prior to this year, and the amount written up to August 1, 1882, at which time the Sun Fire Office Company assumed the business and all the outstanding liabilities on policies of the Watertown Fire Insurance Co.

SOUTH BRITISH FIRE AND MARINE INSURANCE COMPANY.

Located in Auckland, New Zealand. Incorporated August, 1872. Commenced Business September, 1872.

WM. CRUSH DALDY, *President.* GEORGE JOHNSTON, *Secretary.*

CAPITAL.

Paid up in cash		$500,000 00

ASSETS.

Value of real estate owned by the company		$276,000 00
Loans on bonds and mortgages (first liens)		253,193 00
Interest due and accrued thereon		9,207 00
Value of lands mortgaged		
Value of buildings mortgaged (insured for $196,950 00 as collateral)	$484,650 00	
Total value of said mortgaged premises	$484,650 00	
Stocks and bonds owned by the company		406,282 00
Amount loaned on collaterals		67,250 00
Amount of cash on hand and in bank		21,522 00
Interest due and accrued on stocks and bonds not included in market value		8,111 00
Interest due and accrued on collateral loans		3,272 00
Gross premiums in course of collection		111,113 00
Bills receivable, not matured, taken for fire, marine and inland risks		8,595 00
All other property belonging to the company		40,023 00
Aggregate amount of all the assets of the company stated at their actual value		$1,204,568 00

LIABILITIES.

Net amount of unpaid losses	$ 55,000 00	
Total unearned premiums	369,759 00	
Cash dividends to stockholders remaining unpaid	611 00	
Due and accrued for salaries, rent, advertising and other miscellaneous expenses	7,461 00	
Due and to become due for borrowed money	47,500 00	
Total amount of all liabilities except capital stock and net surplus	$480,331 00	
Joint stock capital actually paid-up in cash	500,000 00	
Surplus beyond capital and all other liabilities	224,237 00	
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$1,204,568 00

INCOME DURING THE YEAR.

Net cash actually received for premiums	$748,650 00
Received for interest on bonds and mortgages	44,113 00
Received for interest and dividends on stocks and bonds (collateral loans)	
Income received from all other sources	11,851 00
Aggregate amount of income actually received during the year in cash	$804,614 00

EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	$412,064 00	
Cash dividends actually paid stockholders	49,884 00	
Paid for commissions and brokerage	96,648 00	
Paid for salaries, fees and all other charges of officers and clerks	80,838 00	
Paid for State, National and local taxes	5,525 00	
All other payments and expenditures	13,493 00	
Aggregate amount of actual expenditures during the year in cash		$658,452 00

Miscellaneous Risks and Premiums.

	Fire Risks.	*Premiums Thereon.*	*Marine and Inland Risks.*	*Premiums Thereon.*
In force on the 31st day of December of the preceding year. .	$271,324 92	$259,173 00	$ 93,948 35	$175,179 00
Written or renewed during the year	490,576 40	372,810 00	356,761 95	575,910 00
Total	$761,901 32	$631,983 00	$450,710 30	$751,089 00
Deduct those expired and marked off as terminated	337,328 33	259,168 00	263,338 92	391,634 00
In force at the end of the year .	$424,572 99	$372,815 00	$187,371 38	$359,455 00
Deduct amount reinsured	57,841 90	47,605 00	48,244 17	61,729 00
Net amount in force December 31, 1882	$366,731 09	$325,210 00	$139,127 21	$297,726 00

General Interrogatories.

Total amount of premiums received from the organization of the company to date	$5,600,818 00
Losses paid from organization to date	3,475,075 00
Total amount of cash dividends declared since the company commenced business	393,836 00
Losses incurred during the year	463,879 00
Total amount of company's stock owned by the directors at par value . . .	48,920 00
Total amount loaned to officers and directors	14,270 00
Loaned to stockholders (not officers)	2,500 00
Amount deposited in various states and countries which under the laws thereof is held exclusively for the protection of the policy-holders of such states or countries	50,000 00

Business in the State of Colorado During the Year 1882.

	Fire Risks.
Fire, marine and inland risks written	. . . . .
Entire premiums received for risks in this State	$5,600 50
Losses paid	. . . .
Losses incurred	6,086 35

TRADERS' FIRE INSURANCE COMPANY.

Located in Chicago, Illinois. Incorporated February, 1865. Commenced Business Reorganized May, 1872.

E. Buckingham, *President.* R. J. Smith, *Secretary.*

Capital.

Paid up in cash	$500,000 00

Assets.

Stocks and bonds owned by the company	$ 835,127 50
Value of real estate owned by the company	137,195 98
Amount of cash on hand and in bank	36,311 62
Interest due and accrued on stocks and bonds not included in market value.	4,901 66
Gross premiums in course of collection	21,647 64
All other property belonging to the company	22,032 93
Aggregate amount of all the assets of the company stated at their actual value	$1,057,217 33

LIABILITIES.

Net amount of unpaid losses	$ 44,325 80	
Total unearned premiums	150,661 83	
All other demands against the company	22,533 26	
Total amount of all liabilities, except capital stock and net surplus	$217,520 89	
Joint stock capital actually paid-up in cash	500,000 00	
Surplus beyond capital and all other liabilities	339,696 44	
Aggregate amount of all liabilities including paid-up capital stock and net surplus		$1,057,217 33

INCOME DURING THE YEAR.

Net cash actually received for premiums	$288,771 11
Received for interest and dividends on stocks and bonds (collateral loans)	44,272 19
Income received from all other sources	32,573 03
Aggregate amount of income actually received during the year in cash	$365,614 33

EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	$225,792 71	
Cash dividends actually paid stockholders	50,000 00	
Paid for commissions and brokerage	48,012 96	
Paid for salaries, fees and all other charges of officers and clerks	23,318 33	
Paid for State, National and local taxes	13,981 41	
All other payments and expenditures	22,637 28	
Aggregate amount of actual expenditures during the year in cash		$383,742 69

MISCELLANEOUS RISKS AND PREMIUMS.

	Fire Risks.	*Premiums Thereon.*	*Marine and Inland Risks.*	*Premiums Thereon.*
In force on the 31st day of December of the preceding year	$21,996,233 00	$320,084 01	None.	None.
Written or renewed during the year	29,046,018 00	350,797 75	$2,736,993 00	$14,181 31
Total	$51,042,251 00	$670,881 76	$2,736,993 00	$14,181 31
Deduct those expired and marked off as terminated	28,799,517 00	355,282 31	2,736,993 00	14,181 31
In force at the end of the year	$22,242,734 00	$315,599 45	None.	None.
Deduct amount reinsured	1,108,205 00	18,326 60	None.	None.
Net amount in force December 31, 1882	$21,134,529 00	$297,272 85	None.	None.

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date		$3,620,504 69
Losses paid from organization to date		2,102,121 04
Total amount of cash dividends declared since the company commenced business		522,500 00
Total amount of the company's stock owned by the directors at par value		99,500 00
Losses incurred during the year: Fire	$201,058 03	
" " " " Marine and Inland	532 42	
Total		201,590 45

BUSINESS IN THE STATE OF COLORADO DURING THE YEAR 1882.

	Fire Risks.
Fire, marine and inland risks written	$259,370 00
Entire premiums received for risks in this State	6,522 51
Losses paid	3,908 10
Losses incurred	4,298 85

UNION FIRE INSURANCE COMPANY.

Located in San Francisco, California. Incorporated April, 1865. Commenced Business June, 1865.

GUSTAVE TOUCHARD, *President.* JAMES D. BAILEY, *Secretary.*

CAPITAL.

Paid up in cash	$ 750,000 00

ASSETS.

Stocks and bonds owned by the company		$ 645,093 00
Value of real estate owned by the company		100,000 00
Loans on bonds and mortgages (first liens)		244,725 15
Interest due thereon		5,047 25
Value of lands mortgaged	$339,000 00	
Value of buildings mortgaged (insured for $153,600 00 as collateral)	261,500 00	
Total value of said mortgaged premises	$600,500 00	
Amount of cash on hand and in bank		57,430 51
Interest due and accrued on stocks and bonds not included in market value		3,222 50
Gross premiums in course of collection		33,843 04
Bills receivable, not matured, taken for fire, marine and inland risks		9,151 40
Aggregate amount of all the assets of the company stated at their actual value		$1,098,512 85

LIABILITIES.

Net amount of unpaid losses	$ 41,087 14	
Total unearned premiums	180,058 36	
Unused balances of bills and notes taken in advance for premiums on open marine and inland policies	570 00	
All other demands against the company	1,437 20	
Total amount of all liabilities except capital stock and net surplus	$ 223,152 70	
Joint stock capital actually paid-up in cash	750,000 00	
Surplus beyond capital and all other liabilities	125,360 15	
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$1,098,512 85

INCOME DURING THE YEAR.

Net cash actually received for premiums	$384,502 87
Received for interest on bonds and mortgages	21,975 82
Received for interest and dividends on stocks and bonds (collateral loans)	17,121 04
Income received from all other sources	8,995 00
Aggregate amount of income actually received during the year in cash	$432,594 3

EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	$156,913 47	
Cash dividends actually paid stockholders	67,635 00	
Paid for commission and brokerage	56,498 27	
Paid for salaries, fees and all other charges of officers and clerks	48,417 49	
Paid for State, National and local taxes	9,971 29	
All other payments and expenditures	33,330 93	
Aggregate amount of actual expenditures during the year in cash		$372,766 45

Miscellaneous Risks and Premiums.

	Fire Risks.	*Premiums Thereon.*	*Marine and Inland Risks.*	*Premiums Thereon.*
In force on the 31st day of December of the preceding year . . .	$19,049,934 00	$225,080 83	$ 784,047 00	$ 31,212 40
Written or renewed during the year	28,339,402 00	328,666 11	12,219,425 00	121,834 25
Total	$47,389,336 00	$553,746 94	$13,003,472 00	$153,046 65
Deduct those expired and marked off as terminated	22,474,437 00	246,915 08	11,924,802 00	108,881 25
In force at the end of the year . .	$24,914,899 00	$306,831 36	$ 1,078,670 00	$44,165 40
Deduct amount reinsured	1,350,252 00	17,354 94	84,246 00	2,915 55
Net amount in force December 31, 1882	$23,564,647 00	$289,476 92	$994,424 00	$41,249 85

General Interrogatories.

Total amount of premiums received from the organization of the company to date		$6,246,028 69
Losses paid from organization to date		3,441,573 77
Total amount of cash dividends declared since the company commenced business		1,867,500 00
Total amount of the company's stock owned by the directors at par value .		203,100 00
Losses incurred during the year: Fire	$128,705 83	
" " " " Marine and inland .	47,330 18	
Total		176,036 01
Amount deposited in different states and countries for the security of all the company's policy-holders		25,000 00
Amount deposited in various states and countries which under the laws thereof is held exclusively for the protection of the policy-holders of such states and countries :—		
Deposited as follows in the state of Oregon	$50,000 00 Liabilities . .	$5,370 00

Business in the State of Colorado During the Year 1882.

	Fire Risks.
Fire, marine and inland risks written.	$181,630 00
Entire premiums received for risks in this State	2,332 93
Losses paid	835 50
Losses incurred	835 50

UNION FIRE AND MARINE INSURANCE COMPANY.

Located in New Zealand. Incorporated August, 1877. Commenced Business August, 1877.

Hon. J. T. Peacock, *Chairman.* Wm. D. Mears, *General Manager.*

Capital.

Paid up in cash	$375,000 00

ASSETS.

Value of real estate owned by the company		$ 29,113 70
Loans on bonds and mortgages (first liens)		452,052 30
Loans on bonds and mortgages, of which $3,500 00 is in process of foreclosure		3,500 00
Interest due on all said bond and mortgage loans		6,773 81
Interest accrued thereon		1,289 06
Value of lands mortgaged	$654,750 00	
Value of buildings mortgaged (insured for as collateral)	328,325 00	
Total value of said mortgaged premises	$983,075 00	
Amount of cash on hand and in bank		86,536 32
Interest due and accrued on collateral loans		1,345 73
Net premiums in course of collection		101,621 54
Bills receivable, not matured, taken for fire, marine and inland risks		6,923 90
All other property belonging to the company		31,775 50
The gross amount of all the assets of the company		$720,952 06
Amount to be deducted on account of bad and doubtful debts		6,775 50
Aggregate amount of all the assets of the company stated at their actual value		$714,156 56

LIABILITIES.

Net amount of unpaid losses	$ 46,250 00	
Total unearned premiums	126,719 31	
Cash dividends to stockholders remaining unpaid	2,272 07	
Due and to become due for calls received in advance	537 50	
All other demands against the company	29,673 29	
Total amount of all liabilities except capital stock and net surplus	$205,452 17	
Joint stock capital actually paid up in cash	375,000 00	
Surplus beyond capital and all other liabilities	33,704 39	
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$714,156 56

INCOME DURING THE YEAR.

Net cash actually received for premiums	$432,693 06
Received for interest on bonds and mortgages	30,058 75
Income received from all other sources	146 88
Received for calls on capital	218 75
Aggregate amount of income actually received during the year in cash	$463,117 44

EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	$298,785 75	
Cash dividends actually paid stockholders	37,259 38	
Paid for commissions and brokerage	33,132 63	
Paid for salaries, fees and all other charges of officers and clerks	89,056 30	
Aggregate amount of actual expenditures during the year in cash		$458,234 06

MISCELLANEOUS RISKS AND PREMIUMS.

	Fire Risks.	*Premiums Thereon.*	*Marine and Inland Risks.*	*Premiums Thereon.*
In force on the 31st day of December of the preceding year	$12,606,154 00	$113,635 04	$ 4,036,381 00	$ 73,528 26
Written or renewed during the year	34,436,010 00	268,588 16	25,926,105 00	375,704 43
Total	$47,042,164 00	$382,193 20	$29,962,486 00	$449,232 69
Deduct those expired and marked off as terminated	23,566,929 00	203,545 78	18,024,686 00	248,707 59
In force at the end of the year	$23,475,235 00	$178,647 42	$11,937,800 00	$200,525 10
Deduct amount reinsured	5,049,580 00	33,982 92	7,429,450 00	119,715 20
Net amount in force December 31, 1882	$18,425,655 00	$144,664 50	$ 4,508,350 00	$80,806 90

General Interrogatories.

Total amount of premiums received from the organization of the company to date	$1,700,466 33
Losses paid from organization to date	870,329 15
Total amount of cash dividends declared since the company commenced business	143,750 00
Losses incurred during the year	345,035 75
Total amount of the company's stock owned by the directors at par value	2,131,875 00

Business in the State of Colorado During the Year 1882.

	Fire Risks.
Fire, marine and inland risks written	None.
Entire premiums received for risks in this State	None.
Losses paid	None.
Losses incurred	None.

WESTERN ASSURANCE COMPANY.

Located in Toronto, Canada. Incorporated 1851. Commenced Business 1851.

Hon. John McMurrich, *President.* Jas. Boomer, *Secretary.*

Assets.

Stocks and bonds owned by the company	827,205 00
Amount of cash on hand and in bank	26,566 15
Gross premiums in course of collection	61,922 25
Bills receivable, not matured, taken for fire, marine and inland risks	3,936 93
Aggregate amount of all the assets of the company stated at their actual value	$919,630 33

Liabilities.

Net amount of unpaid losses	$ 62,989 39	
Total unearned premiums	409,200 65	
All other demands against the company	12,278 61	
Total amount of all liabilities		484,468 65

Income During the Year.

Net cash actually received for premiums	$883,784 72
Received for interest on bonds and mortgages	33,294 05
Aggregate amount of income actually received during the year in cash.	$917,078 77

Expenditures During the Year.

Net amount paid during the year for losses	$700,084 17	
Paid for commissions and brokerage	159,580 60	
Paid for State, National and local taxes	16,947 03	
All other payments and expenditures	91,129 10	
Aggregate amount of actual expenditures during the year in cash		$967,740 90

Miscellaneous Risks and Premiums.

	Fire Risks	*Premiums Thereon.*	*Marine and Inland Risks.*	*Premiums Thereon.*
In force on the 31st day of December of the preceding year.	$53,186,190 00	$758,914 69	$ 74,868 00	$ 4,801 63
Written or renewed during the year	67,435,143 00	937,380 89	20,805,677 00	110,478 85
Total	$120,621,333 00	$1,696,295 58	$20,980,545 00	$115,280 48
Deduct those expired and marked off as terminated	59,370,930 00	847,619 80	20,321,398 00	101,599 41
In force at the end of the year.	$61,250,403 00	$848,675 78	$ 559,147 00	$13,681 07
Deduct amount reinsured	2,662,762 00	54,364 71	17,234 00	1,432 45
Net amount in force December 31, 1882	$58,587,641 00	$794,311 07	$ 541,913 00	$12,248 62

General Interrogatories.

Total amount of premiums received from the organization of the company to date			$4,400,176 07
Losses paid from organization to date			2,775,052 16
Losses incurred during the year			682,202 35
Amount deposited in different states and countries for the security of all the company's policy-holders			603,105 00
Amount deposited in various states and countries which under the laws thereof is held exclusively for the protection of the policy-holders of such states or countries:—			
Deposited as follows in the state of Virginia	$ 45,200 00	Liabilitess	$10,968 83
" " " " Ohio	113,000 00	"	22,208 71
" " " " North Carolina	11,950 00	"	6,729 50
" " " " Georgia	27,000 00	"	15,861 94
" " " " Mississippi	26,950 00	"	17,260 46
Totals	$224,100 00		$73,029 44

Business in the State of Colorado During the Year 1882.

	Fire Risks.
Fire, marine and inland risks written	$1,107,154 00
Entire premiums received for risks in this State	22,020 74
Losses paid	16,331 68
Losses incurred	16,331 68

WASHINGTON FIRE AND MARINE INSURANCE COMPANY.

Located in Boston, Massachusetts. Incorporated December, 1872. Commenced Business 1873.

Isaac Swetser, *President.* A. Willard Damon, *Secretary.*

Capital.

Paid up in cash	$400,000 00

ASSETS.

Stocks and bonds owned by the company		$649,389 00
Loans on bonds and mortgages (first liens)		84,000 00
Interest accrued thereon		960 00
Value of lands mortgaged	$ 78,000 00	
Value of buildings mortgaged (insured for $97,500 00 as collateral)	105,000 00	
Total value of said mortgaged premises	$183,000 00	
Amount loaned on collaterals		40,000 00
Amount of cash on hand and in bank		106,477 59
Interest due and accrued on stocks and bonds not included in market value.		2,598 75
Interest due and accrued on collateral loans		502 76
Gross premiums in course of collection		20,722 54
Bills receivable, not matured, taken for fire, marine and inland risks		35,980 79
The gross amount of all the assets of the company		$940,631 43
Amount which should be deducted from the above assets on account of special deposits in Virginia		22,600 00
Aggregate amount of all the assets of the company stated at their actual value		$918,031 43

LIABILITIES.

Net amount of unpaid losses	$ 46,215 00	
Total unearned premiums	156,587 56	
All other demands against the company	7,635 91	
Total	$210,438 47	
Deduct other items, liabilities on special deposit	22,600 00	
Total amount of all liabilities except capital stock and net surplus	$187,838 47	
Joint stock capital actually paid-up in cash	400,000 00	
Surplus beyond capital and all other liabilities	330,192 96	
Aggregate amount of all liabilities including paid-up capital stock and net surplus		$918,031 43

INCOME DURING THE YEAR.

Net cash actually received for premiums	$325,795 93
Received for interest on bonds and mortgages	4,690 41
Received for interest and dividends on stocks and bonds (collateral loans)	34,071 20
Aggregate amount of income actually received during the year in cash	$364,557 54

EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	$208,656 04	
Cash dividends actually paid stockholders	40,000 00	
Paid for commissions and brokerage	55,589 90	
Paid for salaries, fees and all other charges of officers and clerks	17,400 00	
Paid for State, National and local taxes	8,393 82	
All other payments and expenditures	13,855 84	
Aggregate amount of actual expenditures during the year in cash		$343,895 60

MISCELLANEOUS RISKS AND PREMIUMS.

	Fire Risks.	*Premiums Thereon.*	*Marine and Inland Risks.*	*Premiums Thereon.*
In force on the 31st day of December of the preceding year	$17,361,130 00	$194,388 26	$ 3,964,636 00	$ 53,089 47
Written or renewed during the year	20,403,243 00	205,708 21	12,543,033 00	161,688 60
Total	$37,764,373 00	$400,096 47	$16,507,669 00	$214,778 07
Deduct those expired and marked off as terminated	19,274,206 00	185,023 66	11,491,735 00	166,161 41
In force at the end of the year	$18,490,167 00	$215,072 81	$5,015,934 00	$48,616 66
Deduct amount reinsured	158,564 00	2,049 44	78,250 00	1,153 84
Net amount in force December 31, 1882	$18,331,603 00	$213,023 37	$4,937,684 00	$47,462 82

General Interrogatories.

Total amount of premiums received from the organization of the company to date		$2,892,270 54
Losses paid from organization to date		1,620,348 80
Total amount of cash dividends declared since the company commenced business		320,000 00
Dividends declared payable in stock from organization		100,000 00
Total amount of the company's stock owned by the directors at par value		60,800 00
Losses incurred during the year: Fire	$117,960 68	
" " " " Marine and inland.	89,700 91	
Total		207,661 59
Amount deposited in various states and countries which under the laws thereof is held exclusively for the protection of the policy-holders of such states and countries—		
Deposited with the treasurer of the state of Virginia in United States bonds		20,000 00
Unearned premiums the only liabilities therein		22,626 58

Business in the State of Colorado During the Year 1882.

	Fire Risks.
Fire, marine and inland risks written	$203,200 00
Entire premiums received for risks in this State	3,215 79
Losses paid	2,419 97
Losses incurred	3,003 97

WESTERN FIRE AND MARINE INSURANCE COMPANY.

Located in San Francisco, California. Incorporated December, 1878. Commenced Business December, 1878.

P. J. White, *President.* R. G. Brush, *Secretary.*

Capital.

Paid up in cash	$200,000 00

Assets.

Stocks and bonds owned by the company	$ 60,000 00
Value of real estate owned by the company	177,500 00
Amount of cash on hand and in bank	8,791 42
Interest due and accrued on bonds not included in market value	500 00
Interest due and accrued on collateral loans	1,071 87
Gross premiums in course of collection	46,574 12
Bills receivable, not matured, taken for fire, marine and inland risks	1,994 52
All other property belonging to the company	15,253 89
Aggregate amount of all the assets of the company stated at their actual value	$311,685 82

Liabilities.

Net amount of unpaid losses	$ 950 00	
Total unearned premiums	91,205 28	
Total amount of all liabilities except capital stock and net surplus	$ 92,155 28	
Joint stock capital actually paid-up in cash	200,000 00	
Surplus beyond capital and all other liabilities	19,530 54	
Aggregate amount of all liabilities including paid-up capital stock and net surplus		$311,685 82

Income During the Year.

Net cash actually received for premiums	$191,581 50
Received for interest on bonds and mortgages	15,252 51
Aggregate amount of income actually received during the year in cash.	$206,834 01

Expenditures During the Year.

Net amount paid during the year for losses	$96,043 08	
Cash dividends actually paid stockholders	14,000 00	
Paid for commission and brokerage	40,615 72	
Paid for salaries, fees and all other charges of officers and clerks	14,815 00	
Paid for State, National and local taxes	2,691 52	
All other payments and expenditures	15,585 53	
Aggregate amount of actual expenditures during the year in cash		$183,750 85

Miscellaneous Risks and Premiums.

	Fire Risks.	*Premiums Thereon.*
In force on the 31st day of December of the preceding year.	$ 9,115,116 00	$140,432 06
Written or renewed during the year	13,077,787 00	217,298 01
Total	$22,193,903 00	$357,730 07
Deduct those expired and marked off as terminated	10,438,586 00	171,094 05
In force at the end of the year	$11,755,317 00	$186,636 02
Deduct amount reinsured	290,042 00	6,061 96
Net amount in force December 31, 1882	$11,465,275 00	$180,574 06

General Interrogatories.

Total amount of premiums received from the organization of the company to date	.....
Losses paid from organization to date	$214,700 73
Total amount of cash dividends declared since the company commenced business	34,000 00
Total amount of the company's stock owned by the directors at par value	73,500 00
Amount deposited in various states and countries which under the laws thereof is held exclusively for the protection of the policy-holders of such states or countries :—	
Deposited in the state of Oregon	50,000 00

Business in the State of Colorado During the Year 1882.

	Fire Risks.
Fire, marine and inland risks written	None.
Entire premiums received for risks in this State	None.
Losses paid	None.
Losses incurred	None.

ACCIDENT AND GUARANTEE INSURANCE COMPANIES OF OTHER STATES.

ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF ACCIDENT AND GUARANTEE INSURANCE COMPANIES OF OTHER STATES, SHOWING THEIR CONDITION ON THE 31ST DAY OF DECEMBER, 1882.

ACCIDENT INSURANCE COMPANY.

Located in North America, Dominion of Canada. Incorporated June, 1872. Commenced Business June, 1874.

SIR ALEX. T. GALT, S. C. M. S., *President*. EDWARD RAWLINGS, *Secretary*.

CAPITAL.

Paid up in cash	$157,000 00

ASSETS.

Stocks and bonds owned by the company	$169,453 00
Amount of cash on hand and in bank	21,691 18
Interest due and accrued on stocks and bonds not included in market value	983 36
Gross premiums in course of collection	45,590 66
Aggregate amount of all the assets of the company stated at their actual value	$237,718 20

LIABILITIES.

Net amount of unpaid losses		$ 1,000 00	
Gross premiums received and receivable upon all unexpired accident risks	$112,518 14		
Unearned premiums, fifty per cent.	56,259 07		
Total unearned premiums		56,259 07	
Due and accrued for salaries, rents, advertising and other miscellaneous expenses		1,500 00	
All other demands against the company		9,118 14	
Total amount of all liabilities except capital stock and net surplus		$ 67,877 21	
Joint stock capital actually paid-up in cash		157,000 00	
Surplus beyond capital and all other liabilities		12,840 99	
Aggregate amount of all liabilities including paid-up capital stock and net surplus			$237,718 20

INCOME DURING THE YEAR.

Net cash actually received for premiums	$114,335 40
Received for interest and dividends on stocks and bonds (collateral loans)	5,754 36
Income received from all other sources	129 58
Aggregate amount of income actually received during the year in cash	$120,219 34

EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	$ 27,588 40	
Cash dividends actually paid stockholders	7,158 32	
Paid for commissions and brokerage	39,858 89	
Paid for salaries, fees and all other charges of officers and clerks	11,401 84	
Paid for State, National and local taxes	2,256 59	
All other payments and expenditures	17,456 56	
Aggregate amount of actual expenditures during the year in cash		$105,720 60

MISCELLANEOUS RISKS AND PREMIUMS.

	Fire Risks.	*Premiums Thereon.*
In force on the 31st day of December of the preceding year.	$ 5,666,370 00	$ 38,555 10
Written or renewed during the year	19,049,700 00	160,696 39
Total	$24,716,070 00	$199,251 49
Deduct those expired and marked off as terminated	10,428,870 00	84,612 64
In force at the end of the year	$14,287,200 00	$114,638 85
Deduct amount reinsured	657,500 00	2,120 71
Net amount in force December 31, 1882	$13,629,700 00	$112,518 14

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$381,130 10
Losses paid from organization to date	74,583 93
Total amount of cash dividends declared since the company commenced business	23,359 86
Total amount of the company's stock owned by the directors at par value	24,460 00
Losses incurred during the year: Accident	27,588 40
Amount deposited in various states and countries which under the laws thereof is held exclusively for the protection of the policy-holders of such states or countries:—	
Deposited as follows in the state of New York	$100,000 00
" " " Canada	23,783 00

BUSINESS IN THE STATE OF COLORADO DURING THE YEAR 1882.

Accident risks written	Not given.
Entire premiums received for risks in this state	$1,152 31
Losses paid	None.
Losses incurred	None.

FIDELITY AND CASUALTY INSURANCE COMPANY.

Located in New York City, New York. Incorporated March, 1876. Commenced Business May, 1876.

W. M. RICHARDS, *President.* JOHN M. CRANE, *Secretary.*

CAPITAL.

Paid up in cash	$250,000 00

ASSETS.

United States bonds owned by the company		$261,962 00
Amount loaned on collaterals		86,480 00
Amount of cash on hand and in bank		18,120 68
Interest due and accrued on collateral loans, etc		86 75
Gross premiums in course of collection, viz:—		
Fidelity	$ 5,179 33	
Plate Glass	3,535 05	
Steam Boiler	3,312 15	
Accident	27,521 91	
	$39,548 44	
Less	2,562 00	
Total		36,986 44
All other property belonging to the company, viz:—		
Bills receivable	$ 900 61	
Ledger balances	897 27	
Furniture, etc.	1,000 00	
Salvage property	1,986 57	
Aggregate amount of all the assets of the company stated at their actual value		$403,635 87

LIABILITIES.

Net amount of unpaid losses					$ 10,922 85	
Gross premiums received and receivable upon all unexpired risks running one year or less from date of policy, viz:—						
Fidelity . .	$47,786 76	Unearned portion (50 per.ct)		$23,893 38		
Plate glass .	42,492 70	"	"	" 21,246 35		
Steam boiler.	29,738 81	"	"	" 14,869 40		
Accident . .	111,902 82	"	"	" 55,951 41		
Total					115,960 54	
Due and accrued for salaries, rents, advertising, and other miscellaneous expenses					1,016 08	
All other demands against the company					10,972 79	
Total amount of all liabilities except capital stock and net surplus					$138,872 26	
Joint stock capital actually paid-up in cash					250,000 00	
Surplus beyond capital and all other liabilities					14,763 61	
Aggregate amount of all liabilities, including paid-up capital stock and net surplus						$403,635 87

INCOME DURING THE YEAR.

	Fidility	*Plate Glass.*	*Steam Boiler.*	*Accident.*	
Gross and entire amount of premiums received in cash during the year	$48,919 75	$42,142 26	$29,409 24	$167,071 83	
Deduct reinsurance, rebate, abatement and return premiums	3,201 81	1,503 49	802 33	12,252 21	
Net cash actually received for premiums	$45,717 94	$40,638 77	$28,606 91	$154,819 62	
Totals					$269,783 24
Received for interest and dividends on stocks and bonds (collateral loans)					11,695 72
Aggregate amount of income actually received during the year in cash					$281,478 96

EXPENDITURES DURING THE YEAR.

	Fidelity.	*Plate Glass.*	*Steam Boiler.*	*Accident.*		
Gross amount paid for losses during the year	$5,867 40	$15,523 81	$7,240 89	$62,345 94		
Deduct amount received for salvages and reinsurance from other companies	747 51	765 95		2,526 21		
Net amount paid for losses during the year	$5,119 89	$14,757 86	$7,240 89	$59,819 73		
Total					$86,938 37	
Cash dividends actually paid stockholders					20,000 00	
Paid for commission and brokerage					70,251 39	
Paid for salaries, fees and all other charges of officers and clerks.					30,341 96	
Paid for State, National and local taxes					4,584 41	
All other payments and expenditures					33,380 70	
Aggregate amount of actual expenditures during the year in cash						$245,496 83

MISCELLANEOUS RISKS AND PREMIUMS.

(FIDELITY.)

	Amount of Risks.	*Premiums Thereon.*
In force on the 31st day of December of the preceding year.	$2,362,840 24	$20,441 85
Written or renewed during the year	7,392,809 97	62,360 54
Total	$9,755,650 21	$82,802 39
Deduct those expired and marked off as terminated	3,952,899 86	34,128 09
In force at the end of the year	$5,802,750 35	$48,674 30
Deduct amount reinsured	100,000 00	887 54
Net amount in force December 31, 1882	$5,702,750 35	$47,786 76

(PLATE GLASS.)

	Amount of Risks.	*Premiums Thereon.*
In force on the 31st day of December of the preceding year.	$1,018,889 49	$32,370 79
Written or renewed during the year	1,629,398 10	48,638 22
Total	$2,648,287 59	$81,009 01
Deduct those expired and marked off as terminated	1,217,167 04	38,476 46
In force at the end of the year	$1,431,120 55	$42,532 55
Deduct amount reinsured	1,244 90	39 85
Net amount in force December 31, 1882	$1,429,875 65	$42,492 70

(STEAM BOILER.)

	Amount of Risks.	*Premiums Thereon.*
In force on the 31st day of December of the preceding year.	$2,231,108 00	$22,075 52
Written or renewed during the year	3,327,083 00	33,201 55
Total	$5,558,191 00	$55,277 07
Deduct those expired and marked off as terminated	2,556,634 00	25,538 26
In force at the end of the year	$3,001,557 00	$29,738 81
Deduct amount reinsured	None.	None.
Net amount in force December 31, 1882	$3,001,557 00	$29,738 81

(ACCIDENT.)

	Amount of Risks.	*Premiums Thereon.*
In force on the 31st day of December of the preceding year	$11,801,716 00	$113,869 64
Written or renewed during the year	21,524,664 00	214,320 27
Total	$33,326,380 00	$328,189 91
Deduct those expired and marked off as terminated	16,486,071 00	210,165 28
In force at the end of the year	$16,840,309 00	$118,024 63
Deduct amount reinsured	623,745 00	6,121 81
Net amount in force December 31, 1882	$16,216,564 00	$111,902 82

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$708,897 44
Losses paid from organization to date (32½ per cent)	227,533 62
Total amount of cash dividends declared since the company commenced business	20,000 00
Total amount of the company's stock owned by the directors at par value	79,200 00
Losses incurred during the year	86,938 37
Amount deposited in different states and countries for the security of all the company's policy-holders	100,000 00

BUSINESS IN THE STATE OF COLORADO DURING THE YEAR 1882.

	Fire Risks.
Amount of risks written	None.
Entire premiums received for risks in this State	None.
Losses paid	None.
Losses incurred	None.

STATISTICAL TABLES RELATING TO FIRE AND MARINE INSURANCE COMPANIES.

TABLE I.

GENERAL CONDITION OF FIRE AND MARINE INSURANCE COMPANIES DOING BUSINESS IN COLORADO.

NAME OF COMPANY.	Total Admitted Assets.	Total Liabilities Except Capital.	Paid-up Capital.	Surplus over Liabilities and Capital.	Premiums Received in 1882.	Total Income in 1882.	Losses Paid in 1882.	Total Expenditures in 1882.
Ætna, Hartford, Conn	$9,054,610 58	$1,861,428 46	$4,000,000 00	$3,193,282 12	$2,315,864 92	$2,743,506 85	$1,256,946 48	$2,664,773 61
Agricultural, Watertown, N. Y.	1,521,628 83	971,475 02	300,000 00	250,153 81	660,711 11	729,178 30	236,506 96	571,301 40
American, New York City	1,110,065 44	150,928 53	400,000 00	559,136 91	217,534 81	264,800 48	96,673 42	209,666 98
Amazon, Cincinnati, Ohio	574,705 32	113,864 68	300,000 00	160,840 64	157,538 00	185,478 78	79,410 66	166,176 29
American, Newark, N. J	1,600,730 66	195,098 30	600,000 00	805,632 36	233,358 42	305,287 51	84,680 63	248,656 24
American Central, St. Louis, Mo	1,188,863 73	354,529 16	600,000 00	234,334 57	487,567 29	559,912 79	265,954 97	500,150 11
American Fire, Philadelphia, Pa	1,712,532 14	684,998 15	400,000 00	627,533 99	569,473 38	642,767 18	332,859 65	579,932 92
Boylston Mutual, Boston, Mass	980,720 44	219,071 70	557,200 00	204,448 74	379,615 92	419,523 94	231,071 60	347,018 53
California, San Francisco, Cal	920,503 02	180,053 85	600,000 00	140,449 17	312,684 06	353,888 76	127,167 37	328,677 68
Commercial Ins., San Francisco, Cal.	376,053 08	84,642 00	200,000 00	91,411 08	154,200 41	179,795 54	93,842 33	178,917 58
Citizens', Missouri, Mo	400,538 75	43,506 00	200,000 00	157,032 75	65,674 34	90,017 86	33,006 50	72,594 48
Continental Ins., New York City	4,450,534 50	1,892,668 81	1,000,000 00	1,557,865 69	2,153,291 14	2,375,239 89	1,164,291 70	2,157,731 25
Connecticut, Hartford, Conn	1,781,626 50	489,309 57	1,000,000 00	292,316 93	713,446 09	795,233 35	456,173 91	770,927 92
Eliot Insurance, Boston, Mass	412,511 79	98,320 75	200,000 00	114,191 05	130,585 52	149,817 62	90,728 04	168,291 61
Farragut Fire, New York City	421,218 31	107,016 70	200,000 00	114,201 61	158,434 83	175,389 81	89,629 91	185,111 00
Fireman's Fund, San Francisco, Cal.	1,322,425 45	411,119 67	750,000 00	161,305 78	632,220 49	684,500 63	348,000 61	652,589 77
Firemen's, Boston, Mass	776,063 51	124,119 67	300,000 00	351,943 84	136,807 64	173,721 52	88,408 68	174,063 13
Fire Association, Philadelphia, Pa	4,339,231 13	2,917,194 29	500,000 00	922,036 84	1,468,772 24	1,698,239 19	1,087,456 92	1,780,061 17
Franklin, Philadelphia, Pa	3,080,637 08	1,829,119 78	400,000 00	857,517 30	515,394 06	681,708 69	366,074 02	741,418 85
German, Pittsburgh, Pa	413,493 28	109,911 61	200,000 00	103,581 67	159,674 35	178,078 41	76,660 04	155,307 28
German, Peoria, Ill	257,539 69	24,182 93	200,000 00	33,356 76	74,050 12	179,975 82	16,761 22	56,602 62
German, Freeport, Ill	1,185,978 92	817,658 88	200,000 00	168,320 04	611,648 07	665,754 55	246,265 39	548,599 71
German-American, New York City	3,702,026 22	1,184,696 55	1,000,000 00	1,517,329 67	1,489,121 98	1,622,515 32	765,909 53	1,392,913 20
Germania, New York City	2,566,657 51	824,044 54	1,000,000 00	742,612 97	1,146,075 24	1,248,233 09	572,096 85	1,128,751 28
Glen Falls, Glen Falls, N. Y	1,208,739 28	377,844 03	200,000 00	630,886 25	408,198 20	455,049 95	187,291 96	359,673 71
Hanover, New York City	2,559,299 16	843,644 27	1,000,000 00	715,654 89	1,083,045 48	1,190,373 79	688,927 11	1,194,033 86
Hartford, Hartford, Conn	4,337,280 56	1,729,039 79	1,250,000 00	1,358,240 77	2,033,234 24	2,237,906 16	1,132,584 32	2,028,353 04
Home Insurance, New York City	7,208,489 07	2,434,428 01	3,000,000 00	1,774,061 06	2,745,662 87	3,086,817 22	1,569,511 20	2,911,229 77
Howard, New York City	827,975 86	263,742 74	500,000 00	64,233 12	358,149 26	398,891 79	268,079 35	430,944 71
Home Mutual, San Francisco, Cal	712,656 63	179,194 50	300,000 00	233,462 13	274,274 75	312,349 02	101,958 24	278,787 98
Ins. Co. of North America, Phila Pa.	8,881,053 06	2,630,274 45	3,000,000 00	3,250,778 61	3,363,215 19	3,771,956 17	2,367,811 26	3,832,837 05
Lorillard, New York City	397,093 92	82,371 14	300,000 00	14,722 78	138,977 50	152,948 79	83,124 53	163,618 38

TABLE I.—CONTINUED.

Manufacturers' F.&M., Boston, Mass.	$ 972,917 36	$ 403,645 35	$ 500,000 00	$ 69,272 01	$ 722,936 27	$ 765,787 39	$ 625,390 79	$ 868,454 99
Merchants', St. Joseph, Missouri	280,611 01	29,652 07	200,000 00	50,958 94	34,655 95	53,125 07	28,911 69	49,379 57
Merchants', Newark, N. J	1,164,171 92	339,514 39	400,000 00	424,657 53	464,952 53	517,536 74	261,204 06	483,345 03
Mil. Mech's Mut., Milwaukee, Wis.	914,066 07	272,281 78	Mutual.	559,857 73	318,950 00	354,712 96	134,391 61	256,761 16
National Fire, Hartford, Conn	1,733,281 29	269,155 48	1,000,000 00	464,125 81	381,496 83	476,865 87	227,688 43	451,124 31
New Hampshire, Manchester, N.H.	915,132 37	210,724 41	500,000 00	204,407 96	346,951 90	382,474 79	207,409 52	336,146 63
Niagara, New York City	1,780,490 35	768,631 83	500,000 00	511,858 52	980,663 06	1,048,582 31	579,436 21	1,011,522 32
N. W. National, Milwaukee, Wis	1,127,311 85	275,677 30	600,000 00	251,634 55	393,621 47	441,908 24	177,829 90	382,054 85
Orient, Hartford, Conn	1,395,404 18	275,227 45	1,000,000 00	120,176 73	402,661 86	471,438 53	287,306 77	503,233 58
Pennsylvania Fire, Philadelphia, Pa.	2,301,945 58	939,319 39	400,000 00	962,626 19	721,810 72	825,930 05	448,113 02	740,197 24
Phœnix, Hartford, Conn	4,446,208 31	1,319,064 87	2,000,000 00	1,127,143 44	1,824,849 89	2,031,103 66	1,113,390 47	1,966,482 07
Phenix, Brooklyn, N Y	3,295,326 60	1,650,852 00	1,000,000 00	644,474 60	2,496,610 60	2,607,139 22	1,219,599 48	2,188,703 59
ProvidenceWash'ton, Pro'dence, R.I.	1,007,364 21	473,590 89	400,000 00	133,773 32	818,594 36	866,801 52	571,700 36	817,278 02
Saint Paul F. & M., St. Paul, Minn.	1,048,673 06	331,935 41	500,000 00	216,737 65	504,918 49	566,817 19	309,583 21	495,649 38
Springfield F.&M., Spr'field, Mass.	2,395,288 27	1,016,422 52	1,000,000 00	378,865 75	1,222,688 79	1,324,225 27	716,865 75	1,217,128 87
State, Des Moines, Iowa	682,927 80	329,255 86	200,000 00	153,671 94	340,965 01	388,786 64	77,308 08	248,638 48
State Investment, San Francisco, Cal.	387,526 40	114,816 77	200,000 00	72,709 63	194,308 93	214,531 51	102,809 70	205,370 56
Sun, San Francisco, Cal	365,816 52	65,245 91	300,000 00	570 61	103,498 04	112,696 91	20,001 29	46,880 39
Traders', Chicago, Ill	1,057,217 33	217,520 89	500,000 00	339,696 44	288,771 11	365,614 33	225,792 71	383,742 69
Union, San Francisco, Cal	1,098,512 85	223,152 70	750,000 00	125,360 15	384,502 87	432,594 73	156,913 47	372,766 45
Washington F. & M., Boston, Mass.	518,031 43	187,838 47	400,000 00	330,192 96	325,795 93	364,557 54	208,656 04	343,895 60
Western F. & M., San Francisco, Cal.	311,685 82	92,155 28	200,000 00	19,530 54	191,581 50	206,834 01	96,043 08	183,750 85
TOTALS	$99,889,385 00	$45,105,179 55	$37,207,200 00	$37,941,078 90	$38,814,288 03	$43,511,523 25	$22,402,191 00	$40,532,279 74

TABLE II.

GENERAL CONDITION OF UNITED STATES BRANCHES OF FOREIGN INSURANCE COMPANIES DOING BUSINESS IN COLORADO.

NAME OF COMPANY.	Total Admitted Assets.	Total Liabilities.	Home Paid-up Capital.	Deposits for Security of all U. S. Policy-Holders.	Surplus.	Premiums Received in 1882.	Total Income In 1882.	Losses Paid In 1882.	Total Expenditures in 1882.
British America, Toronto, Can.	$ 827,979 98	$ 384,920 74	$ 500,000 00	$ 343,410 00	. . . . .	$ 554,190 42	$ 599,114 82	$ 404,049 80	$ 599,644 40
City of Lon., Lon., Eng. (home rep.)	767,836 87	283,326 72	1,000,000 00	570,000 00	$ 484,510 15	429,107 50	447,721 15	190,579 00	339,337 95
Commercial Union, London, Eng.	11,059,368 87	7,008,282 52	1,250,000 00	1,361,413 94	2,801,086 35	4,777,746 22	5,747,537 97	3,768,744 08	5,747,835 56
Fire Ins. Association, Lon., Eng.	946,895 34	497,159 71	Not reported.	206,910 50	449,735 63	804,155 64	827,952 16	503,992 12	741,338 92
Hamburg Bremen, Hamburg, Ger.	978,599 51	406,004 65	300,000 00	222,362 50	572,594 86	655,356 00	692,171 75	453,197 04	668,933 14
Lancashire, Manchester, Eng. . .	1,447,492 58	776,633 59	Not reported.	341,175 00	670,858 99	1,048,463 40	1,099,282 63	723,450 76	1,062,531 79
Imperial, London, Eng	1,229,620 48	469,328 14	3,500,000 00	306,956 25	760,292 34	647,278 26	697,919 56	418,638 40	616,556 09
Liverp. & Lon. Globe, Liverp. Eng.	5,514,962 81	2,968,577 69	1,228,200 00	255,000 00	. . . . .	3,115,165 46	3,310,805 99	2,030,764 39	2,961,787 44
Lion Fire, London, Eng	748,760 93	200,181 04	1,000,000 00	200,000 00	548,579 89	402,083 88	510,361 19	286,661 55	429,419 68
Lon. & Provincial, London, Eng.	435,693 31	207,661 59	Not reported.	200,000 00	228,031 72	339,084 50	346,079 48	95,752 54	213,167 43
Lon. & Lancashire, Liverp., Eng.	1,285,495 86	696,661 16	Not reported.	530,000 00	588,834 70	1,023,855 24	1,063,817 34	634,188 24	952,279 16
Lon. Assu'nce Corpor'n, Lon., Eng.	1,442,575 87	672,281 86	2,241,375 00	Not reported.	770,294 01	883,335 52	916,787 00	560,716 00	859,718 17
Nat'l F. & M., Dunedin, New Z.	1,271,918 44	294,471 21	479,803 00	60,827 10	497,643 48	681,760 22	731,847 25	451,401 79	605,562 86
N. British & M'c'tile, Lon. & Edinb., Eng.	3,265,874 67	1,250,824 58	2,500,000 00	553,907 25	2,015,950 09	1,910,482 96	1,981,466 43	1,061,761 62	1,584,019 91
North German, Hamburg, Ger. .	436,110 51	147,635 62	Not reported.	312,000 00	. . . . .	256,331 14	270,733 75	228,056 59	326,225,37
Nor'n Ass'nce Co., London, Eng.	1,221,601 14	381,093 01	1,500,000 00	278,968 50	840,508 13	546,337 51	581,566 51	392,333 97	570,679 01
Norwich U. Soc., Norwich, Eng.	1,010,607 60	356,002 46	Not reported.	508,000 00	654,605 14	506,205 53	529,055 53	271,983 46	441,779 80
Phenix Assurance, London, Eng.	1,352,946 05	710,970 46	359,593 75	1,196,054 89	641,975 59	915,601 02	944,710 73	603,666 31	882,386 61
Queen, Liverpool, Eng	1,752,207 89	919,083 37	873,169 75	1,752,207 89	. . . . .	1,190,091 58	1,254,786 44	931,747 21	1,353,264 91
Royal, Liverpool, Eng	3,541,646 96	2,096,613 02	Not reported.	579,431 25	1,445,033 94	2,181,604 83	2,286,940 75	1,228,402 76	1,916,394 34
Scottish U. & Nat'l, Edinb., Eng.	1,031,210 46	222,758 23	1,412,850 00	395,000 00	808,452 23	389,041 06	564,345 33	259,826 64	363,348 35
South British F. & M., New Z. .	1,204,568 00	480,331 00	500,000 00	10,000 00	224,237 00	748,650 00	804,614 00	412,064 00	658,452 00
Standard Fire Office, Lon., Eng.	680,365 95	404,919 76	1,065,000 00	325,000 00	. . . . .	624,592 64	637,129 49	301,962 48	514,488 84
Sun Fire Office, London, Eng. . .	1,252,754 26	820,595 93	200,000 00	882,025 00	232,158 33	470,148 95	470,148 95	164,153 70	312,466 57
Union F. & M., New Zealand. . .	714,156 56	205,452 17	375,000 00	. . . . .	133,704 39	432,693 06	463,117 44	298,785 75	458,234 06
Western Assurance, Toronto, Can.	919,630 33	484,468 65	400,000 00	224,100 00	. . . . .	883,784 72	917,078 77	700,084 17	967,740 90
TOTALS	$46,340,881 23	$23,346,238 88	$20,684,991 50	$11,654,750 07	$15,368,186 96	$26,417,147 26	$28,967,092 41	$17,376,964 37	$26,147,593 26

TABLE III.

COMPANIES OTHER THAN LIFE, FIRE, OR MARINE AND INLAND.

NAME OF COMPANY.	Total Admitted Assets.	Total Liabilities Except Capital.	Paid-up Capital.	Surplus over Liabilities and Capital.	Premiums Received in 1882.	Total Income in 1882.	Losses Paid in 1882.	Total Expenditures in 1882.
Accident, N. A., Montreal, Canada	$237,718 20	$ 67,877 21	$157,000 00	$12,840 99	$114,335 40	$120,219 34	$27,588 40	$105,720 60
Fidelity and Casualty, New York City	403,635 87	138,872 26	250,000 00	14,763 61	. . . . .	. . . . .	. . . . .	. . . . .
Fidelity	. . . . .	. . . . .	. . . . .	. . . . .	45,717 94	. . . . .	5,119 89	. . . . .
Plate Glass.	. . . . .	. . . . .	. . . . .	. . . . .	40,638 77	. . . . .	14,757 86	. . . . .
Steam Boiler	. . . . .	. . . . .	. . . . .	. . . . .	28,606 91	. . . . .	7,240 89	. . . . .
Accident.	. . . . .	. . . . .	. . . . .	. . . . .	154,819 62	281,478 96	59,819 73	245,496 83
Guarantee Co. N. A., Montreal, Cana.	395,628 11	64,598 59	300,000 00	31,029 52	118,131 85	139,727 00	26,316 65	109,882 41
TOTALS	$1,036,982 18	$271,348 06	$707,000 00	$58,634 12	$502,250 49	$541,425 30	$140,843 42	$461,099 84

STATISTICAL TABLES RELATING TO FIRE AND MARINE INSURANCE COMPANIES, SHOWING PROFIT AND LOSS FOR BUSINESS DONE IN 1882 IN THE STATE OF COLORADO.

TABLE IV.

BUSINESS DONE IN 1882 IN THE STATE OF COLORADO, SHOWING PROFIT AND LOSS.

NAME OF COMPANY.	Fire Risks Written.	Losses Paid.	LOSSES INCURRED AND ESTIMATED EXPENSES. Losses Incurred.	Estimated Expenses 33⅓ per ct. on Receipts.	Total.	Premiums Received.	BALANCE. Profit.	Loss.
Ætna, Hartford, Conn	$1,090,860 00	$ 5,825 38	$ 5,825 38	$ 5,348 29	$11,173 67	$16,044 87	$ 4,871 20	.....
Agricultural, Watertown, N. Y	201,882 00	.....	.....	673 49	673 49	2,020 48	1,346 99	.....
American, New York City	63,500 00	.....	.....	251 35	251 35	754 05	502 70	.....
Amazon, Cincinnati, Ohio	29,767 00	16 95	16 95	199 67	216 62	599 03	382 41	.....
American, Newark, N. J	345,325 00	2,351 40	2,351 40	1,734 12	4,085 52	5,202 38	1,116 86	.....
American Central, St. Louis, Mo	Not given.	4,326 84	4,326 84	3,826 73	8,153 57	11,480 20	3,326 63	.....
American Fire, Philadelphia, Pa	548,299 00	5,146 92	6,835 05	3,970 55	10,805 60	11,911 60	1,106 00	.....
Boylston Mutual, Boston, Mass	111,581 00	100 00	100 00	431 19	531 19	1,293 58	762 39	.....
California, San Francisco, Cal	662,453 00	10,819 72	10,819 72	4,088 68	14,908 40	12,266 04	.....	$ 2,642 36
Commercial Insurance, San Francisco, Cal	337,492 00	4,072 34	4,072 34	2,787 30	6,859 64	8,361 92	1,502 28	.....
Citizens', Missouri, Mo	130,725 00	1,238 00	1,238 00	633 66	1,871 66	1,901 00	29 34	.....
Continental Insurance, New York City	613,629 00	2,336 15	2,342 01	3,216 05	5,558 06	9,648 16	4,090 10	.....
Connecticut, Hartford, Conn	.....	.....	.....	.....	.....	.....	.....	.....
Eliot Insurance, Boston, Mass	168,353 00	2,449 38	2,449 38	1,092 36	3,541 74	3,277 08	.....	264 66
Farragut Fire, New York City	.....	.....	.....	.....	.....	.....	.....	.....
Fireman's Fund, San Francisco, Cal	548,795 31	3,564 09	4,159 98	4,674 54	8,834 52	14,023 63	5,189 11	.....
Firemen's, Boston, Mass	204,132 00	2,422 02	2,415 94	1,001 88	3,417 82	3,005 66	.....	412 16
Fire Association, Philadelphia, Pa	480,439 00	6,577 89	6,724 96	2,576 74	9,301 70	7,730 23	.....	1,571 47
Franklin, Philadelphia, Pa	466,219 99	12,657 72	12,657 72	2,095 01	14,752 73	6,285 05	.....	8,467 68
German, Pittsburgh, Pa	.....	.....	.....	.....	.....	.....	.....	.....
German, Peoria, Ill	.....	.....	.....	.....	.....	.....	.....	.....
German, Freeport, Ill	261,464 00	424 31	1,924 31	1,273 23	3,197 54	3,819 70	622 16	.....
German American, New York City	1,426,491 00	1,424 13	2,590 13	6,714 88	9,305 01	20,144 65	10,839 64	.....
Germania, New York City	294,719 00	2,737 43	2,737 43	1,650 02	4,387 45	4,950 06	562 61	.....
Glen Falls, Glen Falls, N. Y	134,910 00	5 00	5 00	954 49	959 49	2,863 47	1,903 98	.....
Hanover, New York City	294,719 00	2,737 43	2,737 43	1,650 02	4,387 45	4,950 06	562 61	.....
Hartford, Hartford, Conn	1,259,649 00	8,900 22	9,150 22	6,321 54	15,471 76	18,964 62	3,492 86	.....
Home Insurance, New York City	1,726,453 00	16,593 44	16,783 18	8,463 44	25,246 62	25,390 32	143 70	.....

TABLE IV.—Continued.

Howard, New York City	$ 123,251 00	$ 2,484 63	$ 2,494 49	$ 685 26	$ 3,179 75	$ 2,055 78	.....	$ 1,123 97
Home Mutual, San Francisco, Cal	Not given.	5,248 23	5,248 23	2,651 07	7,899 30	7,953 23	$ 53 93	.....
Insurance Co. of North America, Philadelphia, Pa	2,114,511 00	17,438 18	17,438 18	13,611 11	31,049 29	40,833 33	9,784 04	.....
Lorillard, New York City	207,490 00	1,875 85	1,997 85	1,312 53	3,310 38	3,937 61	627 23	.....
Manufacturers' F. & M., Boston, Mass	200,598 00	118 34	118 34	693 61	811 95	2,080 83	1,268 88	.....
Merchants', St. Joseph, Mo	103,091 00	856 97	856 97	662 63	1,519 60	1,987 90	468 30	.....
Merchants', Newark, N. J	506,215 00	1,217 18	1,217 18	2,772 34	3,989 52	8,317 02	4,327 50	.....
Milwaukee Mechanics' Mutual, Milwaukee, Wis	116,916 00	255 00	255 00	612 24	867 24	1,836 73	969 49	.....
National Fire, Hartford, Conn	405,673 00	39 16	32 64	1,534 97	1,567 61	4,604 92	3,037 31	.....
New Hampshire, Manchester, New Hampshire	365,000 00	220 31	229 21	1,224 92	1,454 13	3,674 78	2,220 65	.....
Niagara, New York City	.....	.....	.....	.....	.....	.....	.....	.....
Northwestern National, Milwaukee, Wis	330,632 00	112 50	162 50	1,455 70	1,618 20	4,367 10	2,748 90	.....
Orient, Hartford, Conn	471,338 00	5,826 32	5,806 59	2,479 34	8,285 93	7,438 02	.....	847 91
Pennsylvania Fire, Philadelphia, Pa	861,546 00	5,590 45	5,590 45	6,207 55	11,798 00	18,622 67	6,824 67	.....
Phœnix, Hartford, Conn	900,461 00	10,180 74	11,177 67	4,431 52	15,609 19	13,294 56	.....	2,314 63
Phenix, Brooklyn, N. Y	998,847 00	9,335 99	9,412 49	7,139 89	16,552 38	21,419 67	4,867 29	.....
Providence Washington, Providence, R. I	463,897 00	3,339 86	3,339 86	2,540 21	5,880 07	7,620 63	1,740 56	.....
Saint Paul F. & M., St. Paul, Minn	419,572 00	3,941 05	3,941 05	3,403 57	7,344 62	10,210 71	2,866 09	.....
Springfield F. & M., Springfield, Mass	1,236,697 00	10,145 80	11,913 64	8,255 15	20,168 79	24,765 45	4,596 66	.....
State, Des Moines, Iowa	125,518 00	.....	.....	1,045 98	1,045 98	3,137 95	2,091 97	.....
State Investment, San Francisco, Cal	130,885 00	2,845 00	2,845 00	985 55	3,830 55	2,956 66	.....	873 89
Sun, San Francisco, Cal	.....	.....	.....	.....	.....	.....	.....	.....
Traders', Chicago, Ill	259,370 00	3,908 10	4,298 85	2,174 17	6,473 02	6,522 51	49 49	.....
Union, San Francisco, Cal	181,630 00	835 50	835 50	777 64	1,613 14	2,332 93	719 79	.....
Western F. & M., San Francisco, Cal	.....	.....	.....	.....	.....	.....	.....	.....
Washington F. & M., Boston, Mass	203,200 00	2,419 97	3,003 97	1,071 93	4,075 90	3,215 79	.....	860 11
Totals	$22,178,195 30	$184,961 89	$194,479 03	$133,358 11	$327,837 14	$400,074 62	$91,616 32	$19,378 84

TABLE IV.—Continued.

UNITED STATES BRANCHES OF FOREIGN COMPANIES. SHOWING PROFIT AND LOSS.

NAME OF COMPANY.	Fire Risks Written.	Losses Paid.	LOSSES INCURRED AND ESTIMATED EXPENSES.		Total.	Premiums Received.	BALANCE.	
			Losses Incurred.	Est'd Exp's 33⅓ per cent on Receipts.			Profit.	Loss.
British American, Toronto, Canada	$ 313,470 00	$ 608 11	$ 591 16	$2,657 00	$ 3,248 16	$ 7,971 00	$4,722 84	.....
City of London, London, England	520,865 00	2,204 19	3,177 19	4,058 34	7,235 53	12,175 02	4,939 49	.....
Commercial Union, London, England	.....	.....	.....	.....	.....	.....	.....	.....
Fire Insurance Association, London, England	695,769 91	29,099 61	29,114 61	5,031 42	34,146 03	15,094 28	.....	$19,051 75
Hamburg-Bremen, Hamburg, Germany	139,335 88	1,892 58	1,903 58	945 55	2,849 13	2,836 65	.....	12 48
Lancashire, Manchester, England	455,770 00	7,538 30	7,538 30	2,443 87	9,982 17	7,331 62	.....	2,650 55
Imperial, London, England	396,557 00	2,346 83	2,346 83	2,548 09	4,894 92	7,644 28	2,749 36	.....
Liverpool and London and Globe	1,697,684 00	9,054 75	9,054 75	9,095 24	18,149 99	27,285 72	9,135 73	.....
Lion Fire, London, England	.....	.....	.....	.....	.....	.....	.....	.....
London and Provincial, London, England	160,500 00	591 25	591 25	1,218 81	1,810 06	3,656 45	1,846 39	.....
London and Lancashire, Liverpool, England	349,419 00	1,755 43	1,787 03	1,787 72	3,574 75	5,363 16	1,788 41	.....
London Assurance Corporation, London, England	928,120 00	7,581 60	7,581 60	4,362 81	11,944 41	13,088 43	1,144 02	.....
National F. & M., Dunedin, New Zealand	Not given.	6,086 35	6,086 35	.....	6,086 35	5,600 50	.....	485 85
North British&Mercantile,London&Edinburgh,Eng	1,140,648 00	3,087 00	3,076 00	6,156 33	9,232 33	18,469 00	9,236 67	.....
North German, Hamburg, Germany	58,000 00	.....	.....	311 03	311 03	933 09	622 06	.....
Northern Assurance Co., London, England	334,934 83	2,338 14	2,338 14	2,246 79	4,584 93	6,740 37	2,155 44	.....
Norwich Union Society, Norwich, England	171,292 00	352 45	352 45	869 18	1,221 63	2,607 54	1,385 91	.....
Phenix Assurance, London, England	471,045 00	467 29	517 29	2,449 28	2,966 57	7,347 85	4,381 28	.....
Queen, Liverpool, England	782,891 00	8,523 59	8,523 59	6,088 08	14,611 67	18,264 24	3,652 57	.....
Royal, Liverpool, England	568,090 00	6,251 66	6,283 26	2,495 85	8,779 11	7,487 56	.....	1,291 55
Scottish Union & National, Edinburgh, England	.....	.....	.....	.....	.....	.....	.....	.....
South British F. & M., New Zealand	Not given.	6,086 35	6,086 35	.....	6,086 35	5,600 50	.....	485 85
Standard Fire Office, London, England	210,500 00	3,520 80	3,520 80	664 97	4,185 77	1,994 92	.....	2,190 85
Sun Fire Office, London, England	136,775 00	.....	3,520 80	443 95	443 95	1,331 87	887 92	.....
Union Fire & Marine, New Zealand	.....	.....	.....	.....	.....	.....	.....	.....
Western Assurance, Toronto, Canada	1,107,154 00	16,331 68	16,331 68	7,340 24	23,671 92	22,020 74	.....	1,651 18
Total	$10,638,820 62	$115,717 96	$116,802 21	$ 63,214 55	$180,016 76	$200,844 79	$ 48,648 09	$27,820 06
Total U. S. Companies	22,178,195 30	184,961 89	194,479 03	133,358 11	327,837 14	400,074 62	91,616 32	19,378 84
Grand Total	$32,817,015 92	$300,679 85	$311,281 24	$196,572 66	$507,853 90	$600,919 41	$140,264 41	$47,198 90

LIFE INSURANCE COMPANIES.

ABSTRACTS COMPILED FROM ANNUAL STATEMENTS ON FILE IN THIS BUREAU, OF THE LIFE INSURANCE COMPANIES AUTHORIZED TO DO BUSINESS IN THE STATE OF COLORADO, SHOWING THEIR CONDITION ON THE 31ST DAY OF DECEMBER, 1882.

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY.

Located in Hartford, Conn. Incorporated June, 1846. Commenced Business December, 1846.

JACOB L. GREENE, *President*. JOHN M. TAYLOR, *Secretary*.

MUTUAL.

Amount of net or ledger assets December 31 of previous year	$48,778,093 37

INCOME DURING THE YEAR 1882.

Cash received for premiums without deduction		$3,208,307 55	
Notes and loans taken for premiums		5,006 00	
Premiums paid by dividends	$1,140,635 63		
" " surrendered policies	644,080 65		
Total		1,784,716 28	
Total premiums income			$4,998,029 83
Cash received for interest upon mortgage loans			1,252,546 86
Cash received for interest on bonds owned and dividends on stocks			593,801 00
Cash received for interest on premium notes, loans or liens			197,993 97
Cash received for interest on deposits		$64,439 73	
Discounts on claims paid in advance		9,709 81	
Total			74,149 54
Cash received for rents for use of company's property			486,716 00
Balance of profit and loss account			155,853 89
Total			$56,537,184 46

DISBURSEMENTS DURING THE YEAR 1882.

Cash paid for losses	$2,448,531 59		
Premium notes, loans or liens used in payment of the same	52,507 68		
Cash paid for matured endowments	652,000 68		
Premium notes, loans or liens used in payment of the same	24,467 32		
Total amount actually paid for losses and matured endowments		$3,177,507 27	
Cash paid for surrendered policies		141,905 65	
Premium notes, loans or liens used in purchase of surrendered policies and voided by lapse	$145,857 93		
Less notes on policies revived	30,358 00		
Balance		115,499 93	
Cash surrender values applied in payment of premiums		644,080 65	
Cash dividends paid to policy-holders	$ 32,015 50		
Same applied in payments of premiums	1,140,635 63		
Total		1,172,651 13	
Premium notes, loans or liens, used in payment of dividends to policy-holders		57,849 55	
Total paid policy-holders		$5,309,494 18	
Paid for commissions to agents		273,124 91	
Paid for traveling expenses of managers of agencies		10,449 63	
Paid for medical examiners' fees		12,821 20	
Paid for salaries and other compensation of officers and other office employes		108,024 52	
Paid for state and local taxes in state where organized	$184,996 06		
Taxes, licenses, fines and fees in other states	191,615 81		
Total		376,611 87	
Paid for advertising		49,647 72	

DISBURSEMENTS DURING THE YEAR 1882.—*Continued.*

Paid for the following items, viz:—			
Law expenses	$ 23,428 88		
Printing and supplies	18,949 40		
Postage	10,542 28		
Expressage	1,568 61		
Telegraphing	458 59		
Expense of real estate owned by the company	152,672 69		
Miscellaneous expenses	17,017 77		
Total		224,638 52	
Total disbursements during the year			$6,364,812 55
Balance December 31, 1882			$50,172,371 91

INVESTED ASSETS AS PER LEDGER ACCOUNTS.

Real estate unincumbered, cost value	$12,040,468 88
Loans secured by mortgages on real estate (first liens)	20,482,923 43
Loans secured by pledge of bonds, stocks or other marketable collaterals	366,803 28
Premium notes, loans or liens on policies in force, the reserve on each policy being in excess of all indebtedness thereon	3,083,074 35
Stocks and bonds owned absolutely by the company	11,550,483 82
Cash in company's office	None.
Cash deposited in banks	2,624,600 40
Agents' ledger balances	24,011 75
Total net or invested assets as per balance	$50,172,371 91

OTHER ASSETS.

Interest due and accrued on bonds and mortgages		582,157 07
Interest accrued on bonds and stocks		114,406 10
Interest due and accrued on premium notes, loans or liens		231,492 55
Rents due and accrued on company's property or lease		16,590 96
Market value of bonds and stocks, over cost		440,597 07
Gross premiums due and unreported on policies in force December 31, 1882	None.	
Gross deferred premiums on policies in force December 31, 1882	$59,742 82	
Total	$59,742 82	
Deduct the loading on above gross amount (25 per ct.)	14,935 70	
Net amount of uncollected and deferred premiums.		44,807 12
Total admitted assets		$51,602,422 78

LIABILITIES.

Claims for death losses not due	$569,889 00		
Claims for death losses and other policy claims in process of investigation.	56,423 00		
Claims for death losses and matured endowments due and unpaid	17,267 25		
Total policy claims		$ 643,579 25	
Net present value of all the outstanding policies in force on the 31st day of December, 1882, computed according to the actuaries or combined experience table of mortality, with four per cent interest (company's valuation)		46,848,704 00	
Unpaid dividends of surplus or other descriptions of profits due policy-holders		96,279 83	
Premiums paid in advance and surrender values applicable in payment of premiums		133,891 73	
Contingent reserve on lapse policies		155,123 76	
Total liabilities on policy-holders' account			$47,877,578 57

Premium Note Account.

Premium notes, loans or liens on hand December 31 of the previous year	$3,347,600 47	
Premium notes, loans or liens received during the year	5,006 00	
Premium notes, loans or liens on policies revived	30,358 00	
Total		$3,382,964 47
Deductions during the year as follows :—		
Amount of notes, loans or liens used in payment of losses and claims	$ 76,975 00	
Amount of notes, loans or liens used in purchase of surrendered policies and voided by lapse	145,857 93	
Amount of notes, loans or liens used in payment of dividends to policy-holders	57,849 55	
Amount of notes, loans or liens redeemed by maker in cash	19,207 64	
Total reductions of premium note account		299,890 12
Balance of note assets at the end of the year		$3,083,074 35

EXHIBIT OF POLICIES.

Classification.	Whole Life Policies.		Endowment Policies.		Joint Lives and Survivorships.		Short Term and Irregular Policies.		Total Numbers and Amounts.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
Policies and addit's at end previous year	56,483	$144,113,169 00	6,825	$13,840,731 00	604	$1,071,968 00	1	$14,000 00	63,913	$159,039,868 00
New policies issued	2,703	6,371,353 00	338	786,954 00	3	2,898 00	10	38,500 00	3,054	7,199,705 00
Old policies revived	371	1,175,300 00	33	81,000 00	3	8,000 00	..	.....	407	1,264,300 00
Old policies increased	....	.....	....	.....	..	.....	..	.....	....	.....
Totals	59,557	$151,659,822 00	7,196	$14,708,685 00	610	$1,082,866 00	11	$52,500 00	67,374	$167,503,873 00
Deduct policies dec'd and ceased to be in force.	3,068	8,952,319 00	612	1,366,302 00	26	56,501 00	6	23,000 00	3,712	10,398,122 00
Net Nos & amounts in force Dec. 31, 1882	56,489	$142,707,503 00	6,584	$13,342,383 00	584	$1,026,365 00	5	$29,500 00	63,662	$157,105,751 00

Policies Which Have Ceased to be in Force During the Year, with the Mode of their Termination.

By Death or Maturity.		By Expiring.		By Surrender.		By Lapse.		By Change and Old Policies Decreased.		Not Taken.	
No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
By death 1,042	$2,542,298 00	5	$9,000 00	1,242	$3,803,159 00	858	$2,433,675 00		$209,000 00	238	$704,500 00
By maturity 327	696,490 00										

Total policies which have ceased to be in force during the year number 3,712; amount, $10,398,122 00.

BUSINESS IN THE STATE OF COLORADO DURING THE YEAR 1882.

	No.	Amount.
Number and amount of policies on the lives of citizens of Colorado in force December 31st of previous year	54	$217,000 00
Number and amount of polices on the lives of citizens of Colorado issued during the year	3	18,000 00
Total	57	$235,000 00
Death claims paid		10,238 00
Premiums collected or secured in Colorado during the year without any deduction for losses, dividends, commissions or other expenses		6,319 23

CONTINENTAL LIFE INSURANCE COMPANY.

Located in Hartford, Connecticut. Incorporated July, 1862. Commenced Business July, 1864.

JAMES S. PARSONS, *President.* · ROBERT E. BEECHER, *Secretary.*

CAPITAL.

Paid up in cash	$300,000 00
Amount of net or invested assets December 31 of previous year	$2,439,400 00

INCOME DURING THE YEAR 1882.

Cash received for premiums without deduction	$162,292 90	
Notes, loans or liens taken for premiums	17,594 44	
Premiums paid by dividends, including reconverted additions	4,508 50	
Total	$184,395 84	
Deduct amount of premiums paid to other companies for reinsurance in this company	190 61	
Total premium income		$184,205 23
Cash received for interest upon mortgage loans		14,062 40
" " " " on bonds owned and dividends on stock		16,653 87
" " " " on premiums, notes, loans or liens		32,217 93
" " " rents for use of company's property		7,592 69
Total		$2,694,132 21

DISBURSEMENTS DURING THE YEAR 1882.

Cash paid for losses and additions	$72,020 27	
Premium notes, loans or liens used in payment of the same	6,435 22	
Cash paid for matured endowments and additions	102,169 95	
Premium notes, loans or liens used in payment of the same	35,546 31	
Total	$216,171 75	
Total amount actually paid for losses and matured endowments		$216,171 75
Cash paid for surrendered policies		129,261 50
Premium notes, loans or liens used in purchase of surrendered policies and void by lapse		47,055 97
Cash surrendered values, including reconverted additions applied in payment of premiums		4,508 50
Cash dividends paid to policy holders		11,854 46
Premium notes, loans or liens used in payment of dividend to policy holders		275 29

DISBURSEMENTS DURING THE YEAR 1882.—*Continued.*

Total paid policy holders		$409,127 42	
Paid for commission to agents		8,240 13	
" " salaries and traveling expenses		31,383 17	
" " medical examiners' fees		5,244 50	
" " salaries and other compensations of officers and other office employes		21,673 69	
Paid for United States taxes, licenses, fines and fees in other states		4,457 94	
Cash paid for rent		4,533 41	
Cash paid for office furniture and miscellaneous expenses of agencies		990 03	
Cash paid for advertising		2,824 05	
Paid for the following items, viz:—			
Postage	$2,440 02		
Printing	2,463 97		
Charges	1,225 65		
Legal expenses	6,928 34		
Profit and loss	9,705 87		
Total		$17,859 86	
Total disbursements			$511,238 21
Balance Dec. 31, 1882			2,182,894 00

INVESTED ASSETS AS PER LEDGER ACCOUNTS.

Real estate unincumbered, cost value	$334,293 25
Loans received by mortgage on real estate, (first liens)	321,456 56
Stocks, bonds and other securities held as collaterals for cash loans	145,776 82
Premiums, notes, loans or liens on policies in force	540,679 32
Stocks and bonds owned absolutely by the company	596,978 33
Cash in company's office	18,079 52
" " banks and in hands of financial agents	23,773 72
Bills receivable	191,898 13
Agents' ledger balances	1,075 00
Furniture, fixtures and safe at 50 per cent cost, (home office)	8,883 35
Total net or ledger assets, (as per balance)	$2,182,894 00
Deducted depreciation from cost of real estate assets	10,406 74
Total net or invested assets less depreciation	$2,172,487 26

OTHER ASSETS.

Interest due and accrued on bonds and mortgages		$100,063 62
Interest accrued on bonds and stocks		13,838 03
" " " " " collateral loans		44,366 62
" " " premium notes, loans or liens		133,082 41
Rents accrued on company's property or lease		8,000 00
Market value of bonds and stocks over cost		11,051 51
Gross premiums due and unreported on policies in force December 31, 1882	$9,245 97	
Gross deferred premiums on policies in force December 31, 1882	20,624 68	
Total	$29,870 45	
Deduct the loading on above gross amount	5,974 09	
Net amount of uncollected deferred premiums		$23,896 36
Total admitted assets		$2,506,785 81

LIABILITIES.

Net present value of all the outstanding policies in force December 31, 1882, computed according to the table of mortality with four and one-half per cent interest		$1,998,414 00	
Claims for death losses and matured endowments not due	$38,369 55		
Claims for death losses and other policy claims resisted by this company	16,218 69		
Total policy claims		$54,588 24	
Liabilities on policy holders' account			$2,053,002 24

PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31 of previous year	$611,501 12	
Premium notes, loans or liens received during the year	19,014 67	
Total		$630,515 79
Deductions during the year as follows:		
Amount of notes, loans or liens used in payment of losses and claims	$41,981 53	
Amount of notes, loans or liens used in urchased of surrendered policies and void by lapse	47,055 97	
Amount of notes, loans or liens used in payment of dividends to policy holders,	275 24	
Amount of notes, loans or liens redeemed by maker in cash	523 73	
Total reduction of premium note account		$89,836 47
Balance note assets at end of the year		$540,679 32

EXHIBIT OF POLICIES.

Classification.	Whole Life Policies.		Endorsement Policies.		All Other Policies.		Total Nos. and Amounts.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
Policies and additions in force at the end of the previous year	5,376	$5,495,264 50	1,781	$1,097,854 21	500	$678,877 33	7,857	$7,472,996 04
New policies issued	992	1,361,831 00	60	64,450 00	188	278,500 00	1,240	1,704,781 00
Old policies revived	5	8,198 00	7	4,633 33	1	1,000 00	13	13,831 33
" " increased								
Additions by dividends								
Totals	6,573	$6,865,293 50	1,848	$1,366,937 54	689	$959,377 33	9,110	$9,191,608 37
Deduct policies ceased to be in force by death	43	$ 55,586 00	14	$ 9,241 67	10	$ 12,112 00	67	$ 76,939 67
By expiration			159	145,037 20	1	2,500 00	160	147,537 20
By surrender	218	222,048 33	107	114,010 00	1	1,000 00	326	337,058 33
By lapse	245	328,662 50	13	17,000 00	58	101,855 00	316	447,517 50
By change and decrease		137,739 33		2,726 67				140,457 00
By transfer								
Not taken	222	187,852 00	24	24,786 01	22	45,275 00	268	257,913 01
Total terminated	728	931,879 17	317	312,801 54	92	162,742 00	1,137	1,407,422 71
Net numbers and amounts in force at the end of the year	5,845	5,933,414 33	1,531	1,054,136 00	597	796,635 33	7,973	7,784,185 66

Policies issued, 7,000.

BUSINESS IN THE STATE OF COLORADO DURING THE YEAR 1882.
(None.)

EQUITABLE LIFE ASSURANCE SOCIETY.

Located in New York City, New York. Incorporated July, 1859. Commenced Business July, 1859.

HENRY B. HYDE, *President.* WILLIAM ALEXANDER, *Secretary.*

CAPITAL.

Paid up in cash	$100,000 00
Amount of net or invested assets December 31st of previous year	$41,511,949 03

INCOME DURING THE YEAR 1882.

Cash received for premiums without deduction	$8,794,418 33	
Cash received for annuities	132,823 71	
Total	$8,927,242 04	
Deduct amount of premiums paid to other companies for reinsurance on policies in this company	4,872 96	
Total premium income		8,922,369 08
Cash received for interest upon mortgage loans		584,658 60
Cash received for interest on bonds owned and dividends on stocks		720,795 28
Cash received for interest on other debts due the company		648,287 79
Cash received for rents for use of company's property		458,581 15
Profit and loss		544,479 51
Total		$53,391,120 44

DISBURSEMENTS DURING THE YEAR 1882.

Cash paid for losses and additions	$2,766,358 19		
Cash paid for matured endowments and additions	346,759 31		
Total amount actually paid for losses and mutual endowments		$3,113,117 50	
Cash paid to annuitants		43,651 62	
Cash paid for surrendered policies, discounted endowments and matured tontines		978,741 21	
Cash dividends paid to policy-holders		1,842,031 23	
Total paid policy-holders		$5,977,541 56	
Paid to stockholders for interest or dividends		7,000 00	
Paid for commission to agents		636,243 68	
Paid for salaries, traveling expenses, etc		82,435 05	
Paid for medical examiners' fees		82,181 17	
Paid for salaries to officers and other office employes		226,708 49	
Paid for United States taxes, licenses, fines and fees in other states		102,026 03	
Paid for rents		109,355 31	
Paid for commuting commissions		203,122 29	
Paid for advertising		53,357 52	
Paid for the following items, viz:—			
Postage, exchange, etc	$ 77,300 34		
Special agency expenses	87,422 41		
Office, real estate and building expenses	109,736 78		
Sundries	107,108 78		
Total		381,567 80	
Total disbursements			$7,861,538 90
Balance December 31, 1882			$45,529,581 54

Invested Assets as per Ledger Account.

Real estate unincumbered, book value		$ 9,250,628 44
Loans accrued by mortgages of real estate (first liens)		11,286,129 27
Stocks, bonds or other securities held as collateral for cash loans		10,417,000 00
Stocks and bonds owned absolutely by the company		11,651,371 97
Cash in company's office		50,779 75
Cash in course of transmission, since received		205,460 76
Cash in banks		2,641,742 93
Agents' ledger balances		26,468 42
Total net or invested assets		$45,529,581 54

Other Assets.

Interest due and accrued on bonds and mortgages		226,772 70
Interest due and accrued on bonds and stocks		52,536 28
Interest due and accrued on collateral loans		21,620 19
Interest due and accrued on company's property or lease		82,837 12
Market value of bonds and stocks over cost		869,388 03
Gross premiums due and unreported on policies in force December 31, 1882	$410,287 00	
Gross deferred premiums on policies in force December 31, 1882	805,728 00	
Total	$1,216,015 00	
Deduct average loading on above gross amount (20 per cent)	243,203 00	
Net amount of uncollected and deferred premiums		972,812 00
Total admitted assets		$47,782,547 86

Liabilities.

Net present value of all outstanding policies in force December 31, 1882, computed according to the American experience table of mortality, with 4½ per cent interest			
Net premium reserve		$37,085,522 12	
Claims for death losses due and unpaid awaiting legal release	$11,274 00		
Claims for matured endowments due and unpaid awaiting legal release	19,592 88		
Claims for death losses and matured endowments not due	92,680 00		
Total policy claims		123,546 88	
Amount of all unpaid dividends or surplus or other description of profits due policy-holders		80,727 00	
Amount of any other liabilities of the company, viz:			
Paid-up insurance on lapse policies		77,280 39	
Liabilities on policy-holders' account		$37,367,076 39	
Gross surplus on policy-holders' account		10,415,471 47	
Belong exclusively to tontine policy-holders	$4,945,252 00		
Belong exclusively to other than tontine policy-holders	5,470,219 47		
Total	$10,415,471 47		
Total liabilities on policy-holders' account			$47,782,547 86

EXHIBIT OF POLICIES.

Classification.	Whole Life Policies.		Endowment Policies.		All Other Policies.		Reversionary Additions.		Total Numbers and Amounts.	
	No.	Amount.	No	Amount.	No.	Amount.	No	Amount.	No.	Amount.
Policies and additions in force at the end of the previous year	51,033	$173,669,719 00	6,463	$20,891,497 00	616	$1,723,030 00	. .	$4,394,773 00	58,112	$200,679,019 00
New policies issued	12,589	50,697,939 00	1,663	6,961,792 00	238	692,469 00	. .	. . . . .	14,490	58,352,200 00
Old policies revived	506	2,092,121 00	64	210,700 00	8	25,250 00	. .	. . . . .	578	2,328,071 00
Old policies increased	. . . .	. . . . .	. . . .	. . . . .	. .	. . . . .	. .	. . . . .	. .	. . . . .
Additions by dividends	. . . .	. . . . .	. . . .	. . . . .	. .	. . . . .	. .	1,582,008 00	. . . .	1,582,008 00
Totals	64,128	$226,459,779 00	8,190	$28,063,989 00	862	$2,440,749 00	. .	$5,976,781 00	73,180	$262,941,298 00
Deduct policies ceased to be in force	. . . .	. . . . .	. . . .	. . . . .	. .	. . . . .	. .	. . . . .	. . . .	. . . . .
By death	. . . .	. . . . .	. . . .	. . . . .	. .	. . . . .	. .	. . . . .	743	$ 2,674,441 00
By maturity (end)	. . . .	. . . . .	. . . .	. . . . .	. .	. . . . .	. .	. . . . .	90	309,335 00
By expiring (term)	. . . .	. . . . .	. . . .	. . . . .	. .	. . . . .	. .	. . . . .	21	200,500 00
By surrendered	. . . .	. . . . .	. . . .	. . . . .	. .	. . . . .	. .	. . . . .	1,606	7,355,137 00
By lapse	. . . .	. . . . .	. . . .	. . . . .	. .	. . . . .	. .	. . . . .	3,197	10,872,105 00
Not taken	. . . .	. . . . .	. . . .	. . . . .	. .	. . . . .	. .	. . . . .	1,843	7,403,764 00
Additions	. . . .	. . . . .	. . . .	. . . . .	. .	. . . . .	. .	. . . . .	. . . .	1,296,396 00
Total terminated	6,457	$24,597,732 00	929	$3,719,575 00	114	$197,075 00	. .	$1,296,396 00	7,500	$30,111,678 00
Net numbers and amounts in force at the end of the year	57,671	$201,862,047 00	7,261	$24,344,414 00	748	$1,942,774 00	. .	$4,680,385 00	65,680	$232,829,620 00

BUSINESS IN THE STATE OF COLORADO DURING THE YEAR 1882.

	No.	Amount.
Number and amount of policies on lives of citizens in Colorado in force December 31 of previous year	512	$2,081,507 00
Number and amount of policies on lives of citizens in Colorado issued during the year	227	1,046,635 00
Total	739	$3,128,142 00
Deduct number and amount which have ceased to be in force during the year	147	705,350 00
Total number and amount of policies in force in Colorado December 31, 1882	592	$2,422,792 00
Amount of losses and claims on policies in Colorado unpaid December 31 of previous year		None.
Amount of losses and claims on policies in Colorado incurred during the year		None.

GERMANIA LIFE INSURANCE COMPANY.

Located in New York City, New York. Incorporated April, 1860. Commenced Business July, 1860.

HUGO WESENDONCK, *President.* CORNELIUS DOREMUS, *Secretary.*

CAPITAL.

Paid up in cash	$200,000 00
Amount of new or invested assets December 31 of previous year	9,198,792 35

INCOME DURING THE YEAR 1882.

Cash received for premiums without deductions	$1,359,454 43	
Cash received for annuities	2,196 38	
Total premium income		$1,361,650 81
Cash received for interest upon mortgaged loans		348,289 76
" " " " on bonds owned and dividends on stock		89,733 00
Cash received as discount on claims paid in advance		199 73
Cash received for rents for use of company's property		45,590 86
Policy fees		430 15
Total		$11,044,688 66

DISBURSEMENTS DURING THE YEAR 1882.

Cash paid for losses and additions	$637,055 37	
Cash paid for matured endowments and additions	167,857 41	
Total amount actually paid for losses and matured endowments		$804,912 78
Cash to annuitants		4,744 61
Cash paid for surrendered policies		115,978 58
Cash surrender values, including reconverted additions, applied in payment of premiums		10,238 89
Cash dividends paid to policy-holders		172,898 24

Disbursements During the Year 1882—*Continued.*

Total paid policy-holders		$1,108,773 10	
Paid stockholders for interest and dividends		24,000 00	
Paid for commissions to agents		144,618 30	
Paid for salaries and traveling expenses of agents		49,773 83	
Paid for medical examiners' fees		12,652 91	
Paid for salaries and other compensation of officers and office employes		65,852 75	
Paid for taxes, licenses, fines and fees		8,298 40	
Paid for rent		12,737 50	
Paid for commuting commissions		2,180 47	
Paid for furniture and fixtures and safes for home and agency offices		187 30	
Paid for advertising and printing		8,187 92	
Paid for the following items, viz:—			
Stationery, postage, expressage, exchange, legal and other expenses, less decrease of balances	$13,392 30		
Total disbursements during the year		$1,450,654 78	
Balance December 31, 1882			$9,594,033 88

Invested Assets as Per Ledger Accounts.

Real estate unincumbered, cash value	$1,505,237 68
Loans secured by mortgages on real estate, (first liens)	5,473,973 81
Stocks, bonds and other securities held as collateral for cash loans	450,000 00
Loans made in cash to policy-holders on the company's policies	6,132 79
Stocks and bonds owned absolutely by the company	2,015,821 92
Cash in company's office	62,067 35
Cash deposited in banks	80,800 33
Total net or invested assets, as per balance	$9,594,033 88
Deduct depreciation	115,119 40
Total net or invested assets	$9,478,914 48

Other Assets.

Interest due and accrued on bonds and mortgages			$35,667 13
Interest accrued on bonds and stocks			11,913 33
" " " collateral loans			2,963 89
Rents accrued on company's property, or lease			8,395 83
Market value of bonds and stocks over cost			143,913 08
Gross premiums due and unreported on policies in force Dec. 31, 1882		$47,234 60	
Gross deferred premiums on policies in force Dec. 31, 1882		217,642 95	
Total		$264,877 55	
Deduct average loading on the above gross amount (20 per cent)		52,975 51	
Net amount of uncollected and deferred premiums			$211,902 04
Total admitted assets			$9,893,669 78

Liabilities.

Net present value of all outstanding policies in force on the 31st day of December, 1882, computed according to the American experience table of mortality, with four and one-half per cent interest	$8,405,119 69		
Deduct net value of risks of this company reinsured in other solvent companies	None.		
Net premium reserve		$8,405,119 69	
Claims for death losses due and unpaid	$15,049 17		
Claims for matured endowments due and unpaid	6,907 75		
Claims for death losses in process of adjustment	92,005 31		
Claims for death losses and other policy claims resisted by the company	23,810 05		
Total policy claims		$137,772 28	

LIABILITIES—*Continued.*

Amount of all unpaid dividends or surplus or other descriptions of profits due policy-holders	40,516 10	
Amount accrued on account of rents	1,750 00	
Amount of any other liability of the company, viz:		
Extra reserve for absolute war and world policies and payments received in advance, etc	29,674 56	
Liabilities on policy-holders' account	$8,614,832 63	
Gross surplus on policy-holders' account, belonging exclusively to tontine policy-holders	30,625 94	
Gross surplus on policy-holders' account, belonging exclusively to other than tontine policy-holders	1,248,211 21	
Total liabilities on policy-holders' account		$9,893,669 78

EXHIBIT OF POLICIES.

Classification.	Whole Life Policies.		Endowment Policies.		All other Policies.		Total Numbers and Amounts.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
Policies and additions in force at the end of the previous year	13,644	$25,000,865 00	6,544	$9,480,106 00	399	$1,025,679 00	20,587	$35,506,650 00
New policies issued	597	1,950,545 00	1,415	2,360,271 00	106	359,396 00	2,118	4,670,212 00
Old policies revived	4	7,357 00	1	357 00	....	.....	5	7,714 00
" " increased	....	.....	2	.....	....	.....	2	.....
Additions by dividends during the year	....	43,310 00	....	12,095 00	....	.....	....	55,405 00
Totals	14,245	$27,002,077 00	7,962	$11,852,829 00	505	$1,385,075 00	22,712	$40,239,981 00
Deduct policies ceased to be in force by death	277	$520,482 00	41	$92,564 00	2	$4,000 00	320	$617,046 00
By maturity, (endowment)	....	.....	101	174,823 00	....	.....	101	174,823 00
By expiration, (term)	....	.....	14	8,922 00	4	.....	18	8,922 00
By surrender	264	540,878 00	171	242,822 00	....	.....	435	783,700 00
By lapse	144	338,887 00	237	275,487 00	62	202,478 00	443	816,852 00
By change and decrease	11	104,498 00	2	10,474 00	1	2,000 00	14	116,972 00
Number taken	69	450,216 00	174	323,246 00	12	59,000 00	255	832,462 00
Total terminated	765	$1,954,961 00	740	$1,128,338 00	81	$267,478 00	1,586	$3,350 777 00
Net numbers and amounts in force at the end of the year	13,480	$25,047,116 00	7,222	$10,724,491 00	424	$1,117,597 00	21,126	$36,889,204 00
Industrial policies	8,166	$908,432 00	1,523	$141,482 00	....	.....	9,689	$1,049,914 00
Grand Total	....	.....	....	.....	....	.....	30,815	$37,939,118 00

BUSINESS IN THE STATE OF COLORADO DURING THE YEAR 1882.

	No.	Amount.
Number and amount of policies on the lives of citizens of Colorado in force Dec. 31 of previous year	52	$65,175 00
Number and amount of policies on the lives of citizens of Colorado issued during the year	5	7,914 00
Total	57	$73,089 00
Deduct number and amount which have ceased to be in force during the year	3	7,000 00
Total number of policies in force Dec. 31, 1882	54	$66,089 00
Amount of losses and claims on policies in Colorado unpaid Dec. 31 of previous year	None.	None.
Amount of losses and claims on policies in Colorado incurred during the year	None.	None.
Total	None.	None.
Amount of losses and claims on policies in Colorado during the year	None.	None.
Premiums collected or secured in Colorado during the year without any deductions for losses, dividends, commission or other expenses, cash		$3,908 75

HARTFORD LIFE AND ANNUITY INSURANCE COMPANY.

Located in Hartford, Connecticut. Incorporated May, 1866. Commenced Business April, 1867.

F. R. FOSTER, *President.* STEPHEN BALL, *Secretary.*

CAPITAL.

Paid up in cash		$250,000 00
Amount of net or invested assets December 31st of previous year	$1,041,524 35	
Decrease of net or ledger assets December 31, 1881, by unadmitted items of previous year	25,199 98	
Extended at		$1,016,324 37

INCOME DURING THE YEAR 1882.

Cash received for premiums without deduction	$42,677 53	
Deduct amount of premiums paid to other companies for reinsurance	429 17	
Total premium income		42,248 36
Cash received for interest upon mortgage loans		35,668 54
Cash received for interest on bonds owned and dividends on stock		5,265 09
Cash received for interest on other debts due the company		1,957 44
Cash received for rents for use of company's property		5,927 80
Cash received for profits on bonds, stocks or real estate actually sold		735 28
Cash received for payments to the company upon its co-operative certificates		336,317 53
Total		$1,444,444 41

Disbursements During the Year 1882.

Cash paid for losses and additions	$21,085 30		
Cash paid for matured endowments and additions	2,955 00		
Total	$24,040 30		
Deduct amount received from other companies for losses	3,544 20		
Total amount actually paid for losses and mutual endowments		$ 20,496 10	
Cash paid for claims arising from the company's co-operative certificate		173,440 00	
Cash paid for surrendered policies		39,108 13	
Cash dividends paid to stockholders	$8,844 77		
Same applied in payment of policies	2,347 91		
Total		11,192 68	
Total paid policy-holders		$244,236 91	
Paid stockholders for interest or dividends		17,500 00	
Paid for commissions to agents		28,243 56	
Paid for salaries and traveling expenses of agents		12,170 90	
Paid for medical examiners' fees		2,093 00	
Paid for salaries and other compensations of officers and other office employes		12,899 33	
Paid for taxes, licenses, fines and fees		4,176 53	
Paid for rent		1,270 00	
Paid for advertising		1,232 98	
Paid for the following items, viz: Postage, stationery, exchange, legal and miscellaneous expenses and loss on real estate		28,636 95	
Total disbursements during the year			$352,460 16
Balance December 31, 1882			$1,091,984 25

Invested Assets as per Ledger Accounts.

Real estate unincumbered, cost value	$237,525 11
Loans secured by mortgages on real estate (first liens)	464,593 74
Loans made in cash to policy-holders on this company's policies	55,406 00
Stocks and bonds owned absolutely by the company	144,405 25
Cash in company's office	9,317 65
Cash deposited in banks	40,853 00
Deposited with Security company, trustee, of the funds of the company's co-operative department	139,883 50
Total net or invested assets as per balance	$1,091,984 25
Deduct defalcation	1,467 25
Total net or invested assets	$1,090,517 00

Other Assets.

Interest due and accrued on bonds and mortgages		14,809 97
Interest due and accrued on policy notes, loans or liens		1,108 00
Due from other companies for losses on claims or policies of this company		681 50
Gross premiums due and unreported on policies in force December 31, 1882	$4,337 10	
Gross deferred premiums on policies in force December 31, 1882	4,766 53	
Total	$9,103 63	
Deduct average loading on above gross amount (20 per cent)	1,820 72	
Net amount of uncollected and deferred premiums.		$7,282 91
Due from non-resident stockholders for taxes		304 92
Total admitted assets		$1,114,304 30

LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1882, computed according to the American experience table of mortality, with four and one-half per cent interest	$557,515 00		
Deduct net value of risks of this company reinsured in other solvent companies	2,222 00		
Net premium reserve		$555,293 00	
Claims for death losses and matured endowments in process of adjustment		11,122 00	
Amount of all unpaid losses, dividends or surplus or other description of profits due policy-holders		502 81	
Amount of any other liability of the company, viz: Accumulated funds of the company's co-operative department		139,883 50	
(Advanced assessments, and assessments in co-operative department waiting payment of claims therein)		41,621 46	
Liabilities on policy-holders' account		$748,422 77	
Gross surplus on policy-holders' account		365,881 53	
Total liabilities on policy-holders' account			$1,114,304 30

EXHIBIT OF POLICIES.

Classification.	Whole Life Policies.		Endowment Policies.		All Other Policies.		Additions.		Total Numbers and Amounts.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
Policies and additions in force at the end of the previous year	1,464	$1,863,163 00	68	$61,907 00	205	$329,100 00	. .	$4,773 00	1,737	$2,258,043 00
New policies issued	37	36,725 00	. .	. . . . .	. .	. . . . .	. .	. . . . .	37	36,725 00
Old policies revived	. .	. . . . .	. .	. . . . .	. .	. . . . .	. .	. . . . .	. .	. . . . .
Change and decrease	3	7,000 00	. .	. . . . .	32	53,000 00	. .	. . . . .	35	60,000 00
Additions by dividends	. .	. . . . .	. .	. . . . .	. .	. . . . .	. .	330 00	. . . .	330 00
Total	1,504	$1,906,888 00	68	$61,907 00	237	$382,100 00	. .	$5,103 00	1,809	$2,355,998 00
Deduct policies ceased to be in force	. .	. . . . .	. .	. . . . .	. .	. . . . .	. .	. . . . .	. .	. . . . .
By death	14	$17,707 00	2	$3,000 00	4	$4,000 00	. .	. . . . .	20	$ 24,707 00
By maturity (end)	. .	. . . . .	4	2,955 00	. .	. . . . .	. .	. . . . .	4	2,955 00
By expiring (term)	. .	. . . . .	. .	. . . . .	44	77,500 00	. .	. . . . .	44	77,500 00
By surrendered	169	191,927 00	13	14,278 00	4	9,000 00	. .	$681 00	186	215,886 00
By lapse	9	13,500 00	1	1,000 00	. .	. . . . .	. .	. . . . .	10	14,500 00
By change and decrease	32	53,000 00	. .	. . . . .	3	7,000 00	. .	. . . . .	35	60,000 00
Not taken	5	27,000 00	. .	. . . . .	1	1,000 00	. .	. . . . .	6	28,000 00
Total terminated	229	$303,134 00	20	$21,233 00	56	$98,500 00	. .	$681 00	305	$423,548 00
Net numbers and amounts in force at the end of the year	1,275	$1,603,754 00	48	$40,674 00	181	$283,600 00	. .	$4,422 00	1,504	$1,932,450 00

Policies reinsured—number, 6; amount, $25,000 00.

Business in the State of Colorado During the Year 1882.

	No.	Amount.
Number and amount of certificates on the lives of citizens of Colorado in force December 31st of previous year	34	$33,500 00
Number and amount of certificates on lives of citizens of Colorado issued during the year	55	54,500 00
Total	89	$88,000 00
Deduct number and amount which have ceased to be in force during the year	24	24,000 00
Total number and amount of certificates in force December 31, 1882	65	$64,000 00
Amount of losses and claims on policies in Colorado unpaid December 31st of previous year		None.
Amount of losses and claims on policies in Colorado incurred during the year		None.
Total		None.
Amount of losses and claims on policies in Colorado during the year		None.
Premiums collected or secured in Colorado during the year, without any deductions for losses, dividends, commissions or other expenses		None.

MANHATTAN LIFE INSURANCE COMPANY.

Located in New York City, New York. Organized 1850. Commenced Business August, 1850.

Henry Stokes, *President*. Henry S. Wemple, *Secretary*.

Capital.

Paid up in cash	$ 100,000 00
Amount of net or invested assets December 31 of previous year	9,977,949 24

Income During the Year 1882.

Cash received for premiums without deductions	$899,673 86	
Notes and loans taken for premiums	71,980 08	
Premiums paid by dividends, including reconverted	42,267 16	
Total premium income		$1,013,921 10
Cash received for interest upon mortgaged loans		144,856 04
" " " " on bonds owned and dividends on stock		59,986 30
" " " " " premium notes, loans or liens and deferred premiums		141,346 31
Cash received for interest on other debts due the company		190,340 77
" " as discount on claims paid in advance		634 92
" " for rents for use of company's property		66,046 38
" " " profits on bonds, stocks or real estate actually sold		17,600 58
Total		$11,612,681 64

Disbursements During the Year 1882.

Cash paid for losses and additions	$498,781 37		
Premium notes, loans or liens used in payment of the same	34,671 63		
Cash paid for matured endowments and additions	120,155 89		
Premium notes, loans or liens used in payment of same	11,914 11		
Total	$665,523 00		
Deduct balance awaiting claimant	559 14		
Total amount actually paid for losses and matured endowments		$664,963 86	
Cash paid to annuitants		4,142 36	
Cash paid for surrendered policies		114,538 97	
Premium notes, loans or liens used in purchase of surrendered policies and voided by lapse		55,863 97	
Cash dividends paid to policy-holders		175,124 41	
Premium notes, loans or liens used in payment of dividends to policy-holders		9,238 28	
Total paid policy-holders		$1,023,871 65	
Paid stockholders for interest or dividends		40,000 00	
Paid for commissions to agents		90,743 47	
" " salaries and traveling expenses to agents		8,806 91	
" " medical examiners' fees		7,812 50	
" " salaries and other compensation of officers and other office employes		58,491 03	
Paid for taxes, licenses, fines and fees		11,952 93	
" " rent		10,500 00	
" " advertising		10,344 26	
Paid for the following items, viz:—			
Expenses on real estate	$40,478 17		
Law, agency and office expenses	26,798 12		
Losses on U. S. bonds paid off	11,250 00		
Total disbursements during the year			$1,347,049 04
Balance December 31, 1882			10,265,632 60

Invested Assets as Per Ledger Accounts.

Real estate unincumbered, cost value	$1,038,217 99
Loans secured by mortgages on real estate, (first liens)	2,782,333 41
Stocks, bonds and other securities held as collateral for cash loans	3,893,556 61
Premium notes, loans or liens on policies in force	1,358,649 25
Stocks and bonds owned absolutely by the company	1,180,183 72
Cash in company's office	7,144 44
Cash deposited in banks	5,547 18
Total net or invested assets, as per balance	$10,265,632 60

Other Assets.

Interest due and accrued on bonds and mortgages		$80,044 92
" " " " " bonds and stocks		3,227 00
" " " " " collateral loans		8,776 64
" " " premium notes, loans or liens		9,767 37
Rents due and accrued on company's property or lease		2,595 24
Market value of bonds and stocks over cost		175,973 03
Gross premiums due and unreported on policies in force December 31, 1882	$60,834 28	
Gross deferred premiums on policies in force December 31, 1882	84,790 63	
Total	$145,624 91	
Deduct average loading on above gross amount, (20 per cent)		$29,124 98
Net amount of uncollected and deferred premiums		116,499 93
Total admitted assets		$10,662,476 73

LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1882, computed according to the American experience table of mortality, with four and one-half per cent interest	$8,085,292 00		
Net premium reserve		$8,085,292 00	
Claims for death losses due and unpaid	$559 14		
" " " " and matured endowments in process of adjustment	$209,041 00		
Claims for death losses and other policy claims resisted	25,500 00		
Total policy claims		$235,100 14	
Amount of all unpaid dividends or surplus or other description of profits to policy-holders		59,816 64	
Amount of any other liability of the company estimated to cover every existing claim		30,000 00	
Liabilities on policy-holders' account			$8,410,208 78
Belonging exclusively to tontine policy-holders			29,993 74
" " " other than tontine policy-holders			2,222,274 22
Total liabilities on policy-holders' account			$10,662,476 73

PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31 of previous year	$1,422,402 54	
Premium notes, loans or liens received during the year	71,980 08	
Total		$1,494,382 62
Deductions during the year as follows :—		
Amount of notes, loans or liens used in payment of losses and claims	$46,585 74	
Amount of notes, loans or liens used in purchase of surrendered policies and voided by lapse	55,863 97	
Amount of notes, loans or liens used in payment of dividends to policy-holders	9,238 28	
Amount of notes, loans or liens redeemed by maker in cash		$12,221 09
Amount of notes, loans or liens in hands of agents, etc., for collection	11,824 29	
Total reduction of premium note account		$135,733 37
Balance of note assets at the end of the year		$1,358,649 25

EXHIBIT OF POLICIES.

Classification.	Whole Life Policies.		Endowment Policies.		All Other Policies.		Total Numbers and Amounts.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
Policies and additions in force at end of previous year.	10,256	$29,960,068 00	1,048	$2,200,649 00	. . . .	$ 93,722 00	11,304	$32,254,439 00
New policies issued	652	1,627,338 00	555	1,195,690 00	. . . .	698,919 00	1,207	3,521,947 00
Totals	10,908	$31,587,406 00	1,603	$3,396,339 00	. . . .	$792,641 00	12,511	$35,776,386 00
Deduct policies ceased to be in force	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .	211	$533,453 00
By death	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .	59	132,070 00
By maturity (endowment)	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .	103	368,142 00
By purchase	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .	348	982,014 00
By lapse	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .	96	353,112 00
By change to paid-up policies	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .	204	717,125 00
Not taken	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .		
Total terminated	764	$2,346,260 00	257	$592,292 00	. . . .	$147,364 00	1,021	$3,085 916 00
Net numbers and amount in force at the end of the year	10,144	$29,241,146 00	1,346	$2,804,047 00	. . . .	$645,277 00	11,490	$32,690,470 00

BUSINESS IN THE STATE OF COLORADO DURING THE YEAR 1882.

	No.	Amount.
Number and amount of policies on the lives of citizens of Colorado in force December 31 of previous year	Unknown.	Unknown.
Number and amount of policies on the lives of citizens of Colorado issued during the year	2	$6,000 00
Total	Unknown.	Unknown.
Deduct number and amount which have ceased to be in force during the year	Unknown.	Unknown.
Total	31	$77,382 00
Amount of losses and claims on policies in Colorado unpaid December 31 of previous year	1	2,000 00
Amount of losses and claims on policies in Colorado incurred during the year	2	5,400 00
Total	3	$7,400 00
Amount of losses and claims on policies in Colorado during the year	2	7,000 00
Premiums collected or secured in Colorado during the year without any deduction for losses, dividends, commissions or other expenses, cash		220 20

MUTUAL LIFE INSURANCE COMPANY.

Located in New York City. Incorporated April, 1842. Commenced Business February, 1843.

F. S. WINSTON, *President.* ISAAC F. LLOYD, *Secretary.*

CAPITAL.

Amount of net or invested assets December 31 of previous year	$89,618,413 97

INCOME DURING THE YEAR 1882.

Cash received for premiums without deduction	$12,840,549 14	
Cash received for annuities	5,043 72	
Total premium income		$12,845,592 86
Cash received for interest upon mortgage loans		2,874,420 29
Cash received for interest on bonds owned and dividends on stock		1,030,294 55
Cash received for interest on other debts due the company		944,206 56
Cash received for rents for use of company's property		229,844 39
Total		$107,542,772 62

DISBURSEMENTS DURING THE YEAR 1882.

Cash paid for losses and additions	$4,743,153 40	
Cash paid for matured endowments and additions	1,288,759 80	
Total amount actually paid for losses and matured endowments		$6,031,913 20
Cash paid for annuitants		24,046 55
Cash paid for surrendered policies and additions		3,653,554 66
Cash dividends paid to policy-holders		3,139,320 83
Total paid policy-holders		$12,848,835 24
Paid for commissions to agents		842,322 91
Paid for salaries and expenses of law department		102,301 35
Paid for medical examiners' fees and expenses		93,863 61

Disbursements During the Year 1882.—*Continued.*

Paid for salaries and other compensations of officers and other office employes	280,026 11	
Paid for United States taxes, licenses, fines and fees in other states	243,059 06	
Paid for rent	6,000 00	
Paid for contingent guarantee accounts	29,703 77	
Paid for advertising	39,575 20	
Paid for the following items, viz.: Exchange, postage, printing, stationery and other sundry expenses	274,099 29	
Total disbursements		$14,759,786 54
Balance December 31, 1882		$92,782,986 08

Invested Assets as Per Ledger Accounts.

Real estate unincumbered, present value	$7,851,516 39
Loans secured by mortgages on real estate (first liens)	47,350,317 82
Stocks, bonds and other securities held as collateral for cash loans	17,099,960 00
Stocks and bonds owned absolutely by the company	17,751,805 00
Cash in company's office and in banks	2,729,386 87
Total net or invested assets as per balance	$92,782,986 08

Other Assets.

Interest due on bonds and mortgages, on bonds and stocks and on collateral loans	$404,401 07	
Interest accrued on bonds and mortgages, on bonds and stocks and on collateral loans	832,330 56	
Total interest due and accrued		$1,236,731 63
Market value of bonds and stocks over par		2,866,830 00
Gross premiums due and unreported on policies in force December 31, 1882	$115,527 40	
Gross deferred premiums on policies in force December 31, 1882	959,242 61	
Total	$1,074,770 01	
Deduct the loading on above gross amount	214,954 00	
Net amount of uncollected and deferred premiums		$859,816 01
Total admitted assets		$97,746,363 72

Liabilities.

Net present value of all outstanding policies in force December 31, 1882, estimated according to the American table of mortality, with 4½ per cent interest		$84,615,614 00	
Claims for death losses due and unpaid	$35,812 00		
Claim for death losses and matured endowments not due	814,308 00		
Claims for death losses and other policy claims resisted	127,326 00		
Total policy claims		$977,446 00	
Amount due on account of salaries, rents and office expenses (agents' balances)		10,928 31	
Amount of any other liabilities to the company, viz.:—			
Advance premiums	$19,795 55		
Gross forfeiture clause in policies	3,006 00		
Total		$22,801 55	
Liabilities on policy-holders' account			$85,626,789 86
Gross surplus on policy-holders' account			12,119,573 86
Total liabilities			$97,746,363 72

Estimated surplus accrued on tontine and other policies the profits upon which are especially reserved for that class of policies	$64,664 65
Estimated surplus accrued on all other policies	12,054,909 21

EXHIBIT OF POLICIES.

	No.	Amount.
Policies and additions in force January 1, 1882	....	.....
Policies in force	101,490	$290,531,620 00
Additions in force	....	25,368,517 00
Total in force January 1, 1882	101,490	$315,900,137 00
Risks assumed		.....
Policies issued during the year	10,870	$30,092,505 00
Policies restored during the year	546	1,683,010 00
Additions credited during the year	....	5,458,943 00
Total risks terminated	11,416	$37,234,458 00
Policies terminated by death	1,297	4,064,186 00
Policies terminated by maturity	477	1,107,435 00
Policies terminated by surrender	1,669	4,853,035 00
Policies terminated by lapse	2,078	5,112,650 00
Policies terminated by decrease	....	142,310 00
Policies not taken	1,171	3,307,015 00
Additions terminated by death, maturity, surrender and lapse		4,993,790 00
Total	6,692	$23,580,421 00

POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1882.

	No.	Amount.	Additions.	Total Insurance.
Whole life policies	87,043	$254,926,707 00	$23,070,580 00	$277,997,287 00
Endowment policies	19,157	48,787,097 00	2,758,980 00	51,546,077 00
All other policies	14	6,700 00	4,110 00	10,810 00
Total in force Dec. 31, 1882	106,214	303,720,504 00	25,833,670 00	329,554,174 00

BUSINESS IN THE STATE OF COLORADO DURING THE YEAR 1882.

(None.)

NEW YORK LIFE INSURANCE COMPANY.

Located in New York City, New York. Incorporated 1841. Commenced Business 1845.

MORRIS FRANKLIN, *President.* WM. H. BEERS, *Vice-President.*

MUTUAL.

Amount of net or invested assets December 31st of previous year		$44,159,558 09

INCOME DURING THE YEAR 1882.

Cash received for premiums without deductions	$7,396,397 05	
Notes and loans taken for premiums	40,472 24	
Cash received for annuities	1,460,000 96	
Total	$8,896,870 25	
Deduct amount of premiums paid to other companies for reinsurance on policies in this company	165,999 60	
Total premium income		$8,730,870 65
Cash received for interest upon mortgage loans		1,091,856 95
Cash received for interest on bonds owned and dividends on stock		1,147,427 32
Cash received for interest on premium notes, loans or liens		35,643 19
Cash received for interest on other debts due the company		138,794 79
Cash received for rents for use of company's property		123,381 67
Cash received for profits on bonds, stocks or real estate actually sold		226,169 23
Total		$55,653,701 89

Disbursements During the Year 1882.

Cash paid for losses and additions	$1,980,722 97		
Premium notes, loans or liens used in payment of the same	23,569 03		
Cash paid for matured endowments and additions	421,136 17		
Premium notes, loans or liens used in payment of the same	6,122 78		
Total	$2,431,550 95		
Deduct amount received from other companies for losses and endowments	49,000 00		
Total amount actually paid for losses and matured endowments		$2,382,550 95	
Cash paid for annuities		509,053 81	
Cash paid for surrendered policies		871,524 28	
Premium notes, loans or liens used in purchase of surrendered policies and voided by lapse		10,293 59	
Cash dividends paid to policy-holders		2,432,618 77	
Premium notes, loans or liens used in payment of dividends to policy-holders		4,268 31	
Total paid policy-holders		$6,210,309 71	
Paid for commissions to agents		904,495 32	
Paid for salaries and traveling expenses of agents		77,000 00	
Paid for medical examiners' fees		79,036 60	
Paid for salaries and other compensation of officers and other office employes		189,059 36	
Paid for United States taxes, licenses, fines and fees in other states		68,678 67	
Paid for advertising		81,225 63	
Paid for office, law and agency expenses		386,332 65	
Total disbursements during the year			$7,996,137 94
Balance December 31, 1882			$47,657,563 95

Invested Assets as per Ledger Accounts.

Real estate, unincumbered, cost value	$ 4,133,065 13
Loans secured by mortgages on real estate (first liens)	19,306,940 16
Stocks, bonds and other securities held as collaterals for cash loans	4,313,000 00
Premium notes, loans or liens on policies in force	494,032 23
Stocks and bonds owned absolutely by the company	18,072,074 81
Cash in company's office	6,631 63
Cash deposited in banks	1,269,394 98
Agents' ledger balances	62,424 95
Total net or invested assets as per balance	$47,657,563 95

Other Assets.

Interest due and accrued on bonds and mortgages		128,346 56
Interest due and accrued on bonds and stocks		129,956 85
Interest due and accrued on collateral loans		39,353 73
Interest due and accrued on premium notes, loans or liens		9,581 23
Rents due and accrued on company's property or lease		19,461 69
Market value of bonds and stocks, over cost		1,881,881 71
Gross premiums due and unreported on policies in force December 31, 1882	$394,395 19	
Gross deferred premiums on policies in force December 31, 1882	540,555 91	
Total	$934,951 10	
Deduct average loading on above gross amount (20 per cent)	186,990 22	
Net amount of uncollected and deferred premiums		747,960 88
Total assets		$50,613,406 60

Items not Admitted.

Amount of assets as above		$50,613,406 60	
Less 20		1,881,881 71	
Total		$48,731,524 89	
Add 25		186,990 22	
Total admitted assets			$48,918,515 11

Liabilities.

Net present value of all the outstanding policies in force on the 31st day of December, 1882, computed according to the American experience table of mortality, with four and one-half per cent interest		$40,289,435 00	
Deduct net value of risks of this company reinsured in other solvent companies		335,701 00	
Net premium reserve		$39,953,734 00	
Claims for matured endowments due and unpaid	$ 53,350 43		
Claims for death losses and matured endowments not due	454,421 44		
Claims for death losses and other policy claims resisted	36,000 00		
Amount due and unpaid on county claims	6,225 86		
Total policy claims		$ 549,997 73	
Amount of any other liabilities of the company, viz:			
Premiums paid in advance		35,782 36	
Liabilities on policy-holders' account		40,539,514 09	
Gross surplus on policy-holders' account		10,073,892 51	
Belonging exclusively to tontine policy-holders, estimated at	$2,091,372 16		
Total liabilities on policy-holders' account			$50,613,406 60

Premium Note Account.

Premium notes, loans or liens on hand December 31 of previous year	$545,227 34	
Premium notes, loans or liens received during the year	40,472 24	
Total		$585,699 58
Deductions during the year as follows:—		
Amount of notes, loans or liens used in payment of losses and claims	$29,691 81	
Amount of notes, loans or liens used in purchase of surrendered policies and voided by lapse	10,293 59	
Amount of notes, loans or liens used in payment of dividends to policy-holders	4,268 31	
Amount of notes, loans or liens redeemed by maker in cash	47,413 64	
Total reductions of premium note account		91,667 35
Balance of note assets at end of the year		$494,032 23

EXHIBIT OF POLICIES.

Classification.	Whole Life Policies.		Endowment Policies.		All Other Policies.		Total Numbers and Amounts.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
Policies and additions in force at the end of the previous year	39,988	$117,900,800 00	11,666	$33,839,024 00	2,273	$21,000 00	53,927	$151,760,824 00
New policies issued	6,576	21,833,732 00	4,787	16,959,197 00	791	6,200 00	12,154	38,799,129 00
Old policies revived	17	55,050 00	6	23,000 00	1	.....	24	78,050 00
Old policies increased	....	2,500 00	....	39,806 00	....	.....	....	42,306 00
Additions by dividends during the year	....	1,875,607 00	....	530,428 00	....	.....	....	2,406,035 00
Totals	46,581	$141,667,689 00	16,459	$51,391,455 00	3,065	$27,200 00	66,105	$193,086,344 00
Deduct policies ceased to be in force	....	.....	....	.....	....	.....	....	.....
By death	532	$1,626,489 00	101	$ 313,500 00	....	.....	633	$1,939,989 00
By maturity (endowment and discount)	....	.....	180	436,625 00	....	.....	180	436,625 00
By expiring and annuities (term)	....	.....	....	.....	102	$6,200 00	102	6,200 00
By surrendered	818	5,001,819 00	191	1,055,314 00	2	.....	1,011	6,057,133 00
By lapse	1,671	4,363,859 00	778	2,250,056 00	2	5,000 00	2,451	6,618,915 00
By change and decrease	....	50,703 00	....	127,965 00	....	.....	....	178,668 00
Not taken	779	2,868,958 00	797	3,564,759 00	2	.....	1,578	6,433,717 00
Total terminated	3,800	$13,911,828 00	2,047	.....	108	$11,200 00	5,955	$21,671,247 00
Net numbers and amounts in force at the end of the year	42,781	$127,755,861 00	14,412	$43,643,236 00	2,957	$16,000 00	60,150	$171,415,097 00

Policies reinsured—amount, $4,558,400 00.

BUSINESS IN THE STATE OF COLORADO DURING THE YEAR 1882.

	No.	Amount.
Number and amount of policies on lives of citizens of Colorado in force December 31 of previous year	500	$1,546,240 00
Number and amount of policies on lives of citizens of Colorado issued during the year	172	582,735 00
Total	672	$2,128,975 00
Deduct number and amount which have ceased to be in force during the year	128	376,500 00
Total number and amount of policies in force in Colorado December 31, 1882	544	$1,752,475 00
Amount of losses and claims on policies in Colorado unpaid December 31 of previous year	1	5,399 30
Amount of losses and claims on policies in Colorado incurred during the year	5	13,318 15
Total	6	$18,717 45
Amount of losses and claims on policies in Colorado paid during the year	5	$13,717 45
Premiums collected or secured in Colorado during the year, without any deduction for losses, dividends, commissions or other expenses		$30,000 00

NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY.

Located in Milwaukee, Wisconsin. Incorporated March, 1857. Commenced Business November, 1858.

H. L. PALMER, *President.* J. W. SKINNER, *Secretary.*

PURELY MUTUAL.

Amount of net or invested assets December 31 of previous year $18,300,955 27

INCOME DURING THE YEAR 1882.

Cash received for premiums without deduction		$2,102,829 74	
Notes and loans taken for premiums		175,077 43	
Premiums paid by dividends, including reconverted additions	295,414 13		
By surrendered policies	46,826 68		
Total		$342,240 81	
Total premium income			2,620,147 98
Cash received for interest upon mortgaged loans			876,228 92
Cash received for interest on bonds owned and dividends on stocks			107,381 93
Cash received for interest on premiums, notes, loans or liens, including notes taken for interest			122,120 77
Cash received for interest on other debts due the company, including interest on deposits and deferred premiums			59,423 96
Cash received as discount on claims paid in advance			2,192 62
Cash received for rents for use of company's property			8,341 64
Total			$22,096,793 09

DISBURSEMENTS DURING THE YEAR 1882.

Cash paid for losses and additions	$832,131 09		
Premium notes, loans or liens used in payment for the same	27,552 28		
Cash paid for matured endowments and additions	362,512 45		
Premium notes, loans or liens used in payment of same	42,979 75		
Total amount actually paid for losses and matured endowments		$1,265,175 57	
Cash paid for surrendered policies		107,935 75	
Premium notes and loans used in purchase of surrendered policies and voided by lapse		36,319 99	
Cash surrender values, including reconverted additions applied in payment of premiums		47,023 59	
Cash dividends paid to policy-holders, including dividends used to pay interest	$214,315 03		
Cash dividends paid to policy-holders, applied in payment of premiums	295,217 22		
Total		$509,532 25	
Premium notes and loans used in payment of dividends		177,363 11	
Total paid policy-holders		$2,143,350 26	
Paid for commissions to agents		336,469 07	
Paid for salaries and traveling expenses of agents		39,032 97	
Paid for medical examiners' fees, including salary of medical director		25,767 74	
Paid for salaries to officers and other compensation of officers and other office employes		113,548 75	
Paid for United States taxes	$ 8 00		
Paid for taxes in State where organized	10,103 80		
Paid for taxes, licenses, fines and fees in other states	29,346 97		
Total		39,458 77	
Paid for rent		7,643 29	
Paid for commuting commissions		8,430 32	
Paid for furniture and fixtures and safes for home office and agency offices		246 77	
Paid for advertising		5,527 69	
Paid for supplies, law, loan and claim expenses, etc		100,033 66	
Premiums on United States and other bonds, to reduce the same to par value		130,633 07	
Debt balance profit and loss account		8,177 65	
Total disbursements during the year			$2,958,370 01
Balance December 31, 1882			$19,138,423 08

INVESTED ASSETS AS PER LEDGER ACCOUNTS.

Real estate, unincumbered, cost value	$ 1,534,206 14
Loans secured by mortgages on real estate (first liens)	14,330,286 86
Premium notes, loans or liens on policies in force	1,482,854 15
Par value of bonds and stocks owned by the company	1,124,525 00
Cash in company's office, including $58,255 98 in transmission	171,537 53
Cash deposited in banks	452,637 43
Bills receivable	6,211 64
Agents' ledger balances	28,664 33
Office furniture at less than one-third cost	7,500 00
Total net or invested assets as per balance	$19,138,423 08

OTHER ASSETS.

Interest due and accrued on bonds and mortgages		$198,638 39
Interest due and accrued on premium notes, loans or liens		59,435 02
Rents accrued on property belonging to the company		66 67
Market value of bonds and stocks over par		122,106 54
Gross premiums due and unreported on policies in force	$ 56,357 78	
Gross deferred premiums on policies in force	288,645 00	
Total	$345,002 78	

OTHER ASSETS—*Continued.*

Deduct average loading on above gross amount (20 per cent)		69,000 55	
Net amount of uncollected and deferred premiums			276,002 23
Total assets			$19,794,671 93

ITEMS NOT ADMITTED.

Furniture, fixtures and safes	$ 7,500 00		
Agents' balances	28,664 33		
Bills receivable	6,211 64		
Total		42,375 97	
Total admitted assets			$19,752,295 96

LIABILITIES.

Net present value of all outstanding policies in force December 31, 1882, computed according to the Actuaries experience table of mortality, with four per cent interest		$16,501,999 00	
Net premium reserve			$16,501,999 00
Claims for death losses and matured endowments in process of adjustment	$155,561 29		
Claims for death losses and other policy claims resisted	46,300 00		
Total policy claims		201,861 29	
Amount of all unpaid dividends of surplus or other description of profits due policy-holders		4,000 00	
Amount of any other liabilities of the company, viz:			
Reserve for paid-up insurance		66,124 39	
Accrued commission, etc		72,738 31	
Liabilities on policy-holders' account		$16,780,598 60	
Gross surplus on policy-holders' account		3,014,073 33	
Belonging exclusively to tontine policy-holders, no surplus accrued, first policy issued May, 1881			
Total liabilities on policy-holders' account			$19,794,671 93

PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31 of previous year		$1,620,674 45	
Premium notes, loans or liens received during the year		191,031 54	
Total			$1,811,705 99
Deductions during the year as follows:			
Amount of notes, loans or liens used in payment of losses and claims		$70,532 03	
Amount of notes, loans or liens used in purchase of surrendered policies and void by lapse		48,586 78	
Amount of notes, loans or liens used in payment of dividends to policy-holders		177,363 11	
Amount of notes, loans or liens redeemed by maker in cash and by new notes		32,369 92	
Total reduction of premium note account			$328,851 84
Balance of note assets at end of the year			$1,382,854 15

EXHIBIT OF POLICIES.

Classification.	Whole Life Policies.		Endowment Policies.		All Other Policies.		Total Numbers and Amounts.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
Policies and additions in force at the end of the year	28,860	$57,370,249 00	8,114	$14,200,100 00	517	$2,933,391 00	37,491	$74,503,740 00
New policies issued	4,118	10,472,427 00	2,496	5,295,176 00	44	150,547 00	6,658	15,918,150 00
Old policies revived	175	358,948 00	48	103,975 00	3	38,800 00	226	501,723 00
Old policies increased	. . . .	. . . . .	4	. . . . .	. . . .	. . . . .	4	. . . . .
Additions by dividends during the year	. . . .	32,149 00	. . . .	17,141 00	. . . .	2,250,506 00	. . . .	2,299,796 00
Totals	33,153	$68,233,773 00	10,662	$19,616,392 00	564	$5,373,244 00	44,379	$93,223,409 00
Deduct policies ceased to be in force	. . . .	. . . . .	. . . .	. . . . .	. . . .	. . . . .	. . . .	. . . . .
By death	340	$678,757 00	62	$126,076 00	12	$ 44,415 00	414	$ 849,278 00
By maturity and expiration, (endowment)	. . . .	. . . . .	307	394,262 00	13	1,960,160 00	320	2,354,422 00
By expiration, (term)	. . . .	. . . . .	. . . .	. . . . .	. . . .	. . . . .	. . . .	. . . . .
By surrender	242	497,383 00	144	219 553 00	5	13,500 00	391	730,436 00
By lapse	1,364	3,158,122 00	476	866,750 00	37	128,000 00	1,877	4,152,872 00
By change and decrease	3	492,406 00	. . . .	34,850 00	. . . .	569 00	3	527,825 00
Not taken	295	790,655 00	204	416,776 00	4	45,721 00	503	1,253,152 00
Total terminated	2,244	$5,617,323 00	1,193	$2,058,267 00	71	$2,192,395 00	3,508	$9,867,985 00
Net numbers and amounts in force at the end of the year	30,909	$62,616,450 00	9,469	$17,558,125 00	493	$3,180,849 00	40,871	$83,355,424 00

BUSINESS DONE IN THE STATE OF COLORADO DURING THE YEAR 1882.

	No.	Amount.
Number and amount of policies on the lives of citizens of Colorado in force December 31st of previous year	419	$957,754 00
Number and amount of policies on the lives of citizens of Colorado issued during the year	177	665,963 00
Total	596	$1,623,717 00
Deduct number and amount which have ceased to be in force during the year, including removals from the State	82	229,997 00
Total number and amount of policies in force December 31, 1882	514	$1,393,720 00
Amount of losses and claims on policies in Colorado unpaid December 31st of previous year	2	3,600 00
Amount of losses on claims on policies in Colorado incurred during the year	8	11,568 00
Total	10	$15,168 00
Amount of losses and claims on policies in Colorado during the year	9	11,668 00
Premiums collected or secured in Colorado during the year, without any deductions for losses, dividends, commissions or other expenses: Cash		40,629 39
Notes or credits		3,198 52
Total	9	$43,827 91

PENN MUTUAL LIFE INSURANCE COMPANY.

Located in Philadelphia, Pennsylvania. Incorporated February, 1847. Commenced Business May, 1847.

SAMUEL C. HUEY, *President*. HENRY C. BROWN, *Secretary*.

MUTUAL.

Amount of net or invested assets December 31 of previous year		$7,314,655 03

INCOME DURING THE YEAR 1882.

Cash received for premiums without deduction	$1,217,509 37	
Notes and loans taken for premiums	104,764 40	
Total	$1,322,273 77	
Deduct amount of premiums paid to other companies for reinsurance	$6,894 99	
Total premium income		$1,315,378 78
Cash received for interest upon mortgage loans		130,240 40
" " " " on bonds owned and dividends on stock		207,797 31
Cash received for interest on premiums, notes, loans or liens	$ 1,862 82	
Added to notes	36,072 38	
Total		37,935 20
Cash received for interest on other debts due the company		1,678 61
Cash received as interest on collateral loans		33,048 69
Cash received for rents for use of company's property		28,984 46
Cash received for profits on bonds, stocks or real estate actually sold		14,692 14
Cash received from other companies for reinsuring their risks		35,862 85
Profits on real estate sold	$ 959 24	
Old judgment collected	5,401 25	
Total		6,360 49
Total		$9,126,632 96

Disbursements During the Year 1882.

Cash paid for losses and additions	$453,114 48		
Premium notes, loans or liens used in payment of the same	15,640 56		
Cash paid for matured endowments and additions	58,487 00		
Premium notes, loans or liens used in payment of the same	4,445 00		
Total amount actually paid for losses and matured endowments		$531,687 04	
Cash paid for surrendered policies		79,285 65	
Premium notes, loans or liens used in purchase of surrendered policies and void by lapse		15,440 57	
Cash dividends paid to policy-holders	$ 1,881 12		
Cash dividends applied in payment of premiums	222,942 96		
Total		224,824 08	
Premium notes, loans or liens used in payment of dividends to policy-holders		62,470 43	
Total paid policy-holders		$913,707 77	
Cash paid for commissions to agents		104,416 49	
Paid for salaries and traveling expenses of agents		37,651 41	
Paid for medical examiners' fees		13,522 32	
Paid for salaries and other compensations of officers and other office employes		43,997 00	
Paid for state and local taxes in state where organized		13,341 27	
Paid for taxes, licenses, fines and fees in other states		11,854 07	
Paid for rent		9,511 85	
Paid for commuting commissions and agency charges		29,983 64	
Paid for furniture and fixtures and safes for home and agency offices		1,584 08	
Paid for advertising, printing and supplies		17,636 01	
Paid for the following items, viz:—			
Legal expenses	$ 7,988 18		
Fire insurance	783 61		
Home office expenses	20,635 59		
Losses on called bonds and real estate sold	5,282 24		
Total		34,689 62	
Total disbursements during the year			1,231,895 53
Balance December 31, 1882			$7,894,738 43

Invested Assets as Per Ledger Accounts.

Real estate, unincumbered, cost value		$ 829,778 53
Loans on bond and mortgage, ground rents, (first liens)		2,043,431 90
Loans secured by pledge of bonds, stocks or other marketable collaterals		497,200 00
Loans made in cash to policy holders on this company's policies		146,852 40
Premium notes, loans or liens on policies in force		628,791 66
Stocks and bonds owned absolutely by the company		3,650,554 40
Cash in company's office		1,513 49
Cash deposited in banks		62,716 33
Bills receivable for premiums, principally secured by reserve on policies		20,319 05
Agents' ledger balances		1,668 12
Loans on policies of this and other companies reserve value, $13,745 00		8,229 70
Sundry accounts	$1,509 34	
Bills receivable	2,173 51	
Total		3,682 85
Total net or invested assets, (as per balance)		$7,894,738 43

Other Assets.

Interest due and accrued on bonds and mortgages		$ 45,339 32
Interest due and accrued on collateral loans		4,693 37
Rents due on company's property or lease	$2,521 12	
Rents due and accrued on company's property or lease	3,876 02	
Total		6,397 75
Market value of bonds and stocks over cost		392,363 60
Gross premiums due and unreported on policies in force December 31, 1882	$85,401 19	

OTHER ASSETS—*Continued.*

Gross deferred premiums on policies in force December 31, 1882	$89,940 38	
Total	$175,341 57	
Deduct average loading on above gross amount (20 per cent)	35,068 32	
Net amount of uncollected and deferred premiums		140,273 25
Total assets		$8,483,807 72

ITEMS NOT ADMITTED AS ASSETS.

Agents' balances	$1,668 12	
Sundry accounts	1,509 34	
Bills receivable	2,173 51	
Total	$5,350 97	
Deduct items not admitted		5,350 97
Total admitted assets		$8,478,456 75

LIABILITIES.

Net present value of all the outstanding policies in force December 31, 1882, computed according to the American experience table of mortality, with four and one-half per cent interest	$6,468,873 00	
Deduct net value of risks reinsured in other solvent companies	56,625 00	
Net premium reserve		6,412,248 00
Claims for death losses and matured endowments not due		165,634 07
Unpaid dividends of surplus or other descriptions of profits due policy-holders on unreported policies		28,558 62
Accumulations on life rate endowment policies		76,688 44
Premiums paid in advance and scrip liability		27,272 74
Liabilities as to policy-holders		$6,710,401 87
Surplus as regards policy-holders		1,768,054 88
Total liabilities on policy-holders' account		$8,478,456 75

PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand Dec. 31 of previous year	$634,287 52	
Premium notes, loans or liens received during the year	107,109 57	
Total		$741,397 09
Deductions during the year as follows:		
Amount of notes, loans or liens used in payment of losses and claims	$20,085 56	
Amount of notes, loans or liens used in purchase of surrendered policies and voided by lapse	15,440 57	
Amount of notes, loans or liens used in payment of dividends to policy-holders	62,470 43	
Amount of notes, loans or liens redeemed by maker in cash	14,608 87	
Total reduction of premium note account		112,605 43
Balance of note assets at the end of the year		$628,791 66

EXHIBIT OF POLICIES.

Number and Amount of Policies and Additions Classified.

	No.	*Amount.*
Policies in force at the commencement of the year		
Whole life policies and life rate endowments	11,151	$30,562,887 00
Endowment policies	2,331	3,948,119 00
All other policies	26	57,500 00
Reversionary additions		68,938 00

EXHIBIT OF POLICIES—*Continued.*

New policies issued during the year	...	.....
Whole life policies and life rate endowments	1,727	4,514,572 00
Endowment policies	742	1,810,510 00
All other policies	12	20,500 00
Old policies revived during the year	...	.....
Whole life policies and life rate endowments	25	35,725 00
Endowment policies	79	40,287 00
Reversionary additions	...	582 00
Old policies increased in amount	...	.....
Whole life policies and life rate endowments	23	26,843 00
Endowment policies	20	26,849 00
Reversionary additions	...	303 00
Additions by dividends during the year	...	.....
Reversionary additions	...	19,309 00
Total	16,142	$41,132,924 00
Deduct policies decreased and ceased to be in force	1,170	2,938,402 00
Total policies in force at the end of the year	14,972	$38,194,522 00

Policies in Force at the End of the Year, Including Additions, Classified.

	No.	*Amount.*
Whole life policies and life rate endowments	11,995	$32,777,793 00
Endowment policies	2,948	5,269,104 00
All other policies	29	62,500 00
Reversionary additions	...	85,125 00
Total policies in force at the end of year	14,972	$38,194,522 00

Policies which have Ceased to be in Force During the Year, with the Mode of their Termination.

	No.	*Amount.*
Terminated by death	192	$ 496,744 00
Terminated by maturity (end)	23	54,868 00
Terminated by expiring (term)	4	5,000 00
Terminated by surrender	132	343,177 00
Terminated by lapse	554	1,180,210 00
Terminated by change and decrease	13	131,403 00
Not taken	252	727,000 00
Totals	1,170	$2,938,402 00

BUSINESS IN THE STATE OF COLORADO DURING THE YEAR 1882.

	No.	*Amount.*
Number and amount of policies on the lives of citizens of Colorado in force December 31st of previous year		None.
Number and amount of policies on the lives of citizens of Colorado issued during the year	6	$28,000 00
Total	6	$28,000 00
Deduct number and amount which have ceased to be in force during the year	1	10,000 00
Total number and amount of policies in force December 31, 1882	5	$18,000 00
Amount of losses and claims on policies in Colorado unpaid December 31 of previous year		None.
Amount of losses and claims on policies in Colorado incurred during the year		None.
Total		None.
Premiums collected or secured in Colorado during the year without any deduction for losses, dividends, commissions or other expenses, cash		$399 52

ROCKY MOUNTAIN INSURANCE AND SAVINGS INSTITUTION.

Located in Denver, Colorado. Incorporated March, 1875. Commenced Business March, 1875.

B. F. JOHNSON, *President.* JOHN L. DAILEY, *Vice-President.*
JOHN PIERCE, *Treasurer.* W. F. BALDWIN, *Secretary.*

TRUSTEES.

B. F. Johnson, President Rocky Mountain Insurance and Savings Institution.
John Pierce, President Safe Deposit and Savings Bank.
John L. Dailey, County Treasurer Arapahoe County, Colorado.
Egbert Johnson, mining.
J. H. Jones, Agent U. P., K. P., and D. & R. G. Railway Companies' Express and South Park Stage Company's Express.
W. N. Byers, Postmaster, Denver, Colorado.
A. J. Sampson, late Attorney-General, Colorado.
Albert Johnson, late Surveyor-General, Colorado.
George N. Billings, Door and Sash Manufacturer.

FIRST—The business of the institution is conducted on the co-operative or assessment system and is confined at present to issuing certificates of life membership. When the death of a member becomes a claim, an assessment is made upon the survivors, based upon the tables of mortality, varying in amount from seventy-five cents to three dollars each, according to age.

SECOND—This being an assessment institution, there is no guarantee to the member for any amount, except to pay whatever is collected by way of assessment.

THIRD—During the year 1881 and to April, 1882, accident certificates were issued. The practice of doing so was then abandoned, it not being considered practicable under the plan adopted.

FOURTH—This company does not issue endowment certificates.

FIFTH—Since the organization of the institution there have been sixty-four deaths, an average of eight per year since the organization of the institution in 1875. On total assessments made previous to this date, $84,105.00 have been collected and paid to beneficiaries, except $1,260.00 on hand and awaiting the orders of those entitled to it.

SIXTH—Three claims reported not yet assessed for.

SEVENTH—Two claims are being contested. This is done wholly for the interest of members who have lived up to the requirements expressed in the conditions of their certificates of membership.

EIGHTH—The company has no capital stock, money nor assets of any kind that is liable for death claims except the amount collected as assessments and now on hand as stated above. All moneys collected in this way go to beneficiaries. No per cent of assessment money is retained with which to pay salaries or other expenses, all of which, including salaries, commission to agents, physicians' fees, rent, fuel, printing, advertising, clerk hire, postage, etc., are paid out of admission fees and semi-annual dues.

NINTH—The institution has no reserve fund. It has nothing with which to create one, the cost to the members being only for current insurance.

TENTH—The amount collected on the last two certificates, which became claims by death in 1881, was $1,265.25 each. The amount collected on the last two certificates, which became claims by death in 1882, was $1,177.00 and $1,130.00, respectively.

CASH STATEMENT.

Received for death assessments	$3,838 25	
" " accident "	276 45	
" from all other sources	5,038 32	
Cash on hand December 31, 1881		$9,153 02

Income During the Year 1882.

Amount received from all sources for membership fees	$ 1,410 00
" " for annual and semi-annual dues	4,881 01
" " " reinstatements	179 00
" " " death assessments	21,272 25
" " " accident "	870 30
" " " collection on loans	459 00
" " " interest on loans	236 05
" " " rents	64 00
" " " advance payment to beneficiary in 1881 refunded from amount collected by assessment in 1882	100 00
Total	$38,624 62

Disbursements During the Year 1882.

Cash paid for death claims	$23,850 50
" " " accident claims	1,153 90
" " " commission to agents and examining fees	978 50
" " " salaries of officers and employes	3,764 00
" " " rent, fuel, light, stationery, printing, attorneys' fees, etc	3,236 98
Loaned	2,623 90
Total	$35,607 78
Cash on hand December 31, 1882	3,016 84
Total	$38,624 62

Assessments.

Assessment money on hand January 1, 1882	$ 3,838 25
" " collected in 1882	21,272 25
Total	$25,110 50

Balance Collected on Assessments in 1881, Paid to Beneficiaries in 1882.

No.		Name.	Residence.	Amount.
1,058	Second	Mary J. Ellis	Saguache, Colorado	$ 1 25
1,258	Second	Clara M. Day	Rosita, "	1 25
2,375		J. L. Jerome, attorney	Denver, "	3 25
12		Elizabeth M. Byers	" "	1 25
1,875		Minerva Branen	Golden, "	1 25
2,663		Elvira McCune	Denver, "	14 00
2,060	Second	Mrs. C. W. Killick	" "	2 50
30	Second	Luella M. Mason	Fort Collins, "	1,419 25
270		Elizabeth Sechrist	Denver, "	1 25
666	Second	Josephine Suanson	" "	1 25
283	Second	Mary J. Surles	Leadville, "	43 50
1,064		G. W. Innes, (guardian)	Evans, "	1,399 75
350		Rebecca Sincock	Silver Plume, "	20 75
2,409	Second	Mary J. Goodwin	Central City, Dakota	1,360 50

Collections and Assessments Made in 1882, Paid to Beneficiaries in 1882.

No.		Name.	Residence.	Amount.
921		Catherine E. Clark	Boulder, Colorado	$ 1,347 50
1,395		Mary E. Laton	Denver, "	1,360 00
791	Second	Mary A. Snow	Freeland, "	1,293 25
1,884	Second	Annie Spencer	Silver Cliff, "	1,374 75
2,656		Children of S. C. Winten	" " "	1,343 50
51&52		Josephine Guanella	Georgetown "	2,530 50
859	Second	Mary A. Clow	Denver "	1,225 75
1,686		A. M. Emboy	Black Hawk "	1,186 25
2,126		Ann Sumner	Las Vegas, New Mexico	1,155 25
2,123		Elizabeth M. Blair	Sacramento, California	1,151 00
3,182		Mary J. H., and Lizzie M. Stevens	Shushau, New York	1,126 75
1,672		Mary Jueger	Central, Colorado	part 1,104 00
1,667		Mary Tiffany	" "	" 1,110 00
2,226		Sarah E. Reviere	Park, "	" 1,139 75
269		Heirs of R. M. D. Morrison	Central, "	" 1,131 25
		Total		$23,850 50
		Assessment money on hand Dec. 31, '83		$ 1,260 00

Belonging to the Following Persons:

No.		Name.	Residence.	Amount.
		Luella Mason	Fort Collins, Colorado	$ 1 25
		Mary E. Loftus	" " "	2 25
		Arthur Heiss	Coal Creek, "	1,225 75
1,672		Mary Jueger	Central, "	25 00
1,667		Mary Tiffany	" "	3 25
269		Heirs of R. M. D. Morrison	" "	2 50
		Total		$ 1,260 00

TRAVELERS' LIFE INSURANCE COMPANY.

Located in Hartford, Connecticut. Incorporated June, 1863. Commenced Business, Accident Department, 1864; Life Department, 1866.

James G. Batterson, *President.* Rodney Dennis, *Secretary.*

Capital.

Paid up in cash $600,000 00

Amount of net or invested assets December 31st of previous year $6,115,862 10

Income During the Year 1882.

Cash received for premiums without deductions		$2,404,438 69	
Deduct amount of premiums paid to other companies for reinsurance		1,383 83	
Total premium income			2,403,054 86
Cash received for interest upon mortgaged loans			152,447 55
Cash received for interest on bonds owned and dividends on stock			148,146 79
Cash received for interest on other debts due the company			15,434 34
Cash received as discount on claims paid in advance			1,650 89
Cash received for rents for use of company's property			28,737 11
Cash received for profits on real estate actually sold			7,418 00
Total			$8,872,751 64

Disbursements During the Year 1882.

Cash paid for losses and additions	$921,966 46		
Cash paid for matured endowments and additions	48,072 00		
Total amount actually paid for losses and mutual endowments		$970,038 46	
Cash paid to annuitants		900 00	
Cash paid for surrendered policies		34,437 30	
Total paid policy-holders		$1,005,375 76	
Paid stockholders for interest or dividends		96,000 00	
Paid for commissions to agents		507,492 37	
Paid for salaries and traveling expenses to agents		136,661 37	
Paid for medical examiners' fees		29,404 31	
Paid for salaries and other compensation of officers and other office employes		108,197 46	
Paid for United States taxes	$ 159 00		
Taxes, licenses, fines and fees in other states	30,882 61		
Total		31,041 61	
Paid for rent, less $262 50, received under sub-lease		31,953 57	
Paid for furniture and fixtures and safes for home and agency offices		3,691 09	
Paid for advertising		52,085 39	
Paid for the following items, viz: Books, blanks, stationery, exchange, postage, profit and loss and other miscellaneous expenses		80,301 03	
Total disbursements during the year			$2,082,203 96
Balance December 31, 1882			$6,790,547 68

Invested Assets as per Ledger Accounts.

Real estate, unincumbered, cost value	$1,263,926 24
Loans secured by mortgages on real estate (first liens)	2,039,696 27
Stocks, bonds and other securities held as collateral for cash loans	336,767 55
Loans made in cash to policy-holders on the company's policies	10,123 00
Stocks and bonds owned absolutely by the company	2,869,754 71
Cash in company's office	4,114 34
Cash deposited in banks	240,268 55
Bills receivable	21,321 70
Agents' ledger balances	4,575 32
Total net or invested assets as per balance	$6,790,547 68
Deduct depreciation from cost of real estate	387,449 66
Total net or invested assets	$6,403,098 02

Other Assets.

Interest accrued but not yet due on bonds and mortgages		49,523 24
Market value of bonds and stocks, over cost		125,630 96
Gross premiums due and unreported on policies in force December 31, 1882	$51,739 59	

OHTER ASSETS—*Continued.*

Gross deferred premiums on policies in force December 31, 1882	78,986 77	
Total	$130,726 36	
Deduct average loading on above gross amount (20 per cent)	15,687 16	
Net amount of uncollected and deferred premiums.		115,039 20
Total assets		$6,693,291 42

ITEMS NOT ADMITTED.

Agents' balances	$ 4,575 32	
Bills receivable	21,321 70	
Total		25,897 02
Total admitted assets		$6,667,394 40

LIABILITIES.

Reserve for accident policies	$ 626,084 71		
Reserve for indemnity contracts of life policies	7,500 00		
Net present value of all outstanding policies in force on the 31st day of December, 1882, computed according to the American experience table of mortality, with four and one-half per cent interest	3,717,513 00		
Total	$4,351,097 71		
Deduct net value of risks of this company reinsured in other solvent companies	15,562 00		
Net premium reserve		$4,335,535 71	
Claims for death losses and matured endowments in process of adjustment	$221,962 00		
Claims for death losses and other policy claims resisted	57,000 00		
Total policy claims		278,962 00	
Amount due on account of salaries, rents and office expenses		10,000 00	
Liabilities on policy-holders' account		$4,624,497 71	
Gross surplus on policy-holders' account		2,042,896 69	
Total liabilities on policy-holders' account			$6,667,394 40

EXHIBIT OF ACCIDENT POLICIES.

	No.	*Amount.*
Policies and additions in force at the end of the previous year.	68,216	$153,138,932 00
New policies issued	103,122	220,870,032 00
Totals	171,338	$374,008,964 00
Deduct policies ceased to be in force	251	406,826 00
By expiring (term)	100,161	200,410,997 00
Total terminated	100,412	$200,817,823 00
Net numbers and amounts in force at the end of the year	70,926	$173,191,141 00

EXHIBIT OF LIFE POLICIES.

Classification.	Whole Life Policies.		Endowment Policies.		All Other Policies.		Total Numbers and Amounts.	
	No.	Amount.	No	Amount.	No.	Amount.	No.	Amount.
Policies and additions in force at the end of the previous year	10,268	$17,392,735 00	2,217	$2,977,102 00	71	$141,685 00	12,556	$20,511,522 00
New policies issued	1,445	3,363,766 00	529	1,032,484 00	19	72,000 00	1,993	4,468,250 00
Old policies revived	31	43,767 00	7	12,100 00	1	600 00	39	56,467 00
Old policies increased	....	2,158 00	....	4,500 00	...	.....	....	6,658 00
Totals	11,744	$20,802,426 00	2,753	$4,026,186 00	91	$214,285 00	14,588	$25,042,897 00
Deduct policies ceased to be in force	...	.....	...	.....	...	.....	...	.....
By death	81	$ 122,159 00	18	$ 30,193 00	3	$ 4,200 00	102	$ 156,552 00
By maturity (endowment)	...	.....	38	51,272 00	...	.....	38	51,272 00
By expiring (term)	...	.....	...	.....	7	10,200 00	7	10,200 00
By surrender	41	53,253 00	32	41,316 00	...	.....	73	94,569 00
By lapse	523	1,056,800 00	95	140,500 00	6	20,000 00	624	1,217,300 00
By change and decrease	97	258,701 00	12	36,740 00	...	.....	109	295,441 00
Not taken	139	270,750 00	51	99,000 00	2	11,500 00	192	381,250 00
Total terminated	881	$1,761,663 00	246	$399,021 00	18	$45,900 00	1,145	$2,206,584 00
Net numbers and amounts in force at the end of the year	10,863	$19,040,763 00	2,507	$3,627,165 00	73	$168,385 00	13,443	$22,836,313 00

Polices reinsured—whole life policies—number, 18; amount, $62,080 00.

BUSINESS IN THE STATE OF COLORADO DURING THE YEAR 1882.

	Accident Policies		Life Policies	
	No.	Amount.	No.	Amount.
Number and amount of policies on the lives of citizens of Colorado in force December 31st of previous year	1,041	$4,128,030 00	90	$376,650 00
Number and amount of policies on the lives of citizens of Colorado issued during the year	1,388	4,800,100 00	147	559,562 00
Total	2,429	$8,928,130 00	237	$936,212 00
Deduct number and amount which have ceased to be in force during the year	1,471	5,136,051 00	63	257,500 00
Total number and amount of policies in force December 31, 1882	958	$3,792,079 00	174	$678,712 00
Amount of losses and claims on policies in Colorado unpaid December 31st of previous year	1	5,000 00	..	.....
Amount of losses and claims on policies in Colorado incurred during the year	191	34,072 52	7	32,570 00
Total	192	$39,072 52	7	$32,570 00
Amount of losses and claims on policies in Colorado during the year	187	21,072 52	7	32,570 00
Premiums collected or secured in Colorado during the year, without any deductions for losses, dividends, commissions or other expenses, cash	..	$40,503 64	..	$19,565 [illegible]

UNION MUTUAL LIFE INSURANCE COMPANY.

Located in Portland, Maine. Incorporated July, 1848. Commenced Business October, 1849.

JOHN E. DEWITT, *President.* HENRY D. SMITH, *Secretary.*

MUTUAL.

Amount of net or invested assets December 31st of previous year	$6,024,023 12	
Net appreciation of assets	68,732 47	
Extended at		$6,092,755 59

INCOME DURING THE YEAR 1882.

Cash received for premiums without deductions	$574,055 70	
Premium notes, loans or liens taken in part payment for premiums	53,380 00	
Cash premiums paid by dividends, including reconverted additions	45,640 87	
Cash premiums paid by surrendered policies	59,899 14	
Total	$732,975 71	
Deduct amount of premiums paid to other companies for reinsurance on policies in this company	635 10	
Total premium income		$ 732,340 61
Cash received for interest upon mortgage loans		88,826 55
Cash received for interest on bonds owned and dividends on stocks		59,196 10
Cash received for interest on premium notes, loans or liens		53,052 55
Cash received for interest on other debts due the company		10,078 65
Cash received as discount on endowments paid in advance		437 52
Cash received for rents for use of company's property		47,124 36
Total		$7,083,811 93

Disbursements During the Year 1882.

Cash paid for losses and additions	$311,154 29		
Premium notes, loans or liens used in payment of the same	18,782 00		
Cash paid for matured and discounted endowments and additions	223,174 81		
Premium notes, loans or liens used in payment of the same	36,360 00		
Total amount actually paid for losses and matured endowments		$589,471 10	
Cash paid for surrendered policies		29,219 90	
Premium notes, loans or liens used in purchase of surrendered policies and voided by lapse		34,520 00	
Cash surrendered values, including reconverted additions, applied in payment of cash premiums		59,899 14	
Cash dividends paid to policy-holders	$ 2,108 14		
Cash dividends applied in payment of premiums	45,640 87		
Total		47,749 01	
Premium notes, loans or liens used in payment of dividends to policy-holders		24,693 00	
Total paid policy-holders		$785,555 02	
Reduction of premium		2 87	
Paid for commissions to agents		160,330 23	
Paid for medical examiners' fees		9,095 09	
Paid for salaries and other compensation of officers and other office employes		45,791 31	
Paid for United States taxes, licenses, fines and fees in other states		10,531 71	
Paid for advertising		10,944 53	
Paid for printing, postage, traveling and all other miscellaneous expenses		31,527 77	
Total disbursements during the year			1,053,775 66
Balance December 31, 1882			$6,030,036 27

Invested Assets as per Ledger Accounts.

Real estate, unincumbered, cost value	$ 1,925,171 06
Loans secured by mortgages on real estate (first liens)	1,539,888 29
Stocks, bonds and other securities held as collaterals for cash loans	97,360 00
Loans made in cash to policy-holders on this company's policies	3,714 33
Premium notes, loans or liens on policies in force	836,767 00
Stocks and bonds owned absolutely by the company	1,497,360 98
Cash in company's office	660 03
Cash deposited in banks	121,346 36
Bills receivable	3,293 70
Agents' or other ledger balances net	3,115 87
Cash in transit December 30, 1882	1,358 65
Total net or invested assets	$6,030,036 27

Other Assets.

Interest due on bonds and mortgages	$70,283 30	
Interest due and accrued on bonds and mortgages	24,323 19	
Total		94,606 49
Interest accrued on bonds and stocks		14,945 13
Interest due and accrued on collateral loans		1,409 49
Interest due on premium notes, loans or liens	$ 4,420 20	
Interest due and accrued on premium notes, loans or liens	18,906 32	
Total		23,326 52
Interest on loans and policies		125 15
Interest on bills receivable		234 94
Rents due and accrued on company's property or lease		4,072 29

Gross premiums due and unreported on policies in force December 31, 1882		$35,664 51	
Gross deferred premiums in force December 31, 1882		87,250 48	
Total		$122,914 99	
Deduct 10 per cent on above gross amount		12,291 50	
Net amount of uncollected and deferred premiums.			110,623 49
Total assets			$6,279,379 77

ITEMS NOT ADMITTED.

Agents' and other ledger balances (net)		$3,115 87	
Bills receivable		3,293 70	
Total			$6,409 57
Total admitted assets			$6,272,970 20

LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1882, computed according to the American experience table of mortality, with four and one-half per cent interest, estimated		$5,453,843 00	
Deduct net value of risks of this company reinsured in other solvent companies		1,810 00	
Net premium reserve		$5,452,033 00	
Claims for death losses due and unpaid	$ 1,200 00		
Claims for matured endowments due and unpaid	11,996 00		
Claims for death losses and matured endowments not due	41,367 00		
Claims for death losses and other policy claims resisted	23,978 00		
Notices of death on which no proofs have been received	24,702 00		
Total policy claims		$103,243 00	
Premium obligations in excess of the net value of their policies		822 00	
Dividends of surplus or other description of profits due policy-holders		8,980 82	
Amount of other liabilities of the company, viz:			
Unpaid bills, taxes and all other liabilities		13,389 66	
Liabilities on policy-holders' account		5,578,468 48	
Gross surplus on policy-holders' account		700,911 29	
Total liabilities on policy-holders' account			$6,279,379 77

PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31 of previous year	$903,620 00	
Premium notes, loans or liens received during the year	59,974 00	
Total		$963,594 00
Deductions during the year as follows:—		
Amount of notes, loans or liens used in payment of losses and claims	$55,142 00	
Amount of notes, loans or liens used in purchase of surrendered policies and cancelled by lapse	42,017 00	
Amount of notes, loans or liens used in payment of dividends to policy-holders	24,695 00	
Amount of notes, loans or liens redeemed by maker in cash	4,973 00	
Total reductions of premium note account		126,827 00
Balance of note assets at end of the year		$836,767 00

EXHIBIT OF POLICIES.

Classification.	Whole Life Policies.		Endowment Policies.		All Other Policies.		Total Numbers and Amounts.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
Policies and additions in force at end of previous year.	6,984	$13,644,320 30	5,190	$7,265,830 29	1,551	$3,173,400 00	13,725	$24,083,550 59
New policies issued	67	102,857 00	2,130	3,849,333 00	....	.....	2,197	3,952,190 00
Old policies revived	4	19,500 00	18	36,440 00	....	.....	22	55,940 00
Old policies increased	....	.....	....	.....	401	682,836 00	401	682,836 00
Additions by dividends during the year	....	7,829 77	....	29,137 74	....	.....	....	36,967 51
Totals	7,055	$13,774,507 07	7,338	$11,180,741 00	1,952	$3,856,236 00	16,345	$28,811,484 10
Deduct policies ceased to be in force	....	.....	....	.....	....	.....	....	.....
By death	123	$288,255 12	55	$ 81,491 72	11	$ 17,000 00	189	$ 386,746 84
By reconverted additions	....	317 58	....	196 28	....	.....	....	513 86
By expiring (term), m. and d. endowments	....	.....	228	258,585 00	317	707,780 00	545	966,365 35
By surrender	134	341,278 76	84	51,287 56	4	7,500 00	222	400,066 32
By lapse	27	74,200 00	477	720,648 52	....	.....	504	794,848 52
By change and decrease	258	492,626 00	142	272,702 29	....	.....	400	765,328 29
Not taken	....	.....	445	876,050 00	....	.....	445	876,050 00
Total terminated	542	$1,196,677 46	1,431	$2,260,961 72	332	$732,280 00	2,305	$4,189,919 18
Net numbers and amounts in force at end of year	6,513	$12,577,829 61	5,907	$8,919,779 31	1,620	$3,123,936 00	14,040	$24,621,564 92
Total terminations	....	.....	....	.....	....	.....	1,925	$3,507,083 18

Business in the State of Colorado During the Year 1882.

	No.	Amount
Number and amount of policies on the lives of citizens of Colorado in force December 31 of previous year	5	$24,005 00
Number and amount of policies on the lives of citizens of Colorado issued during the year	40	69,502 50
Total	45	$93,507 50
Deduct number and amount of policies ceased to be in force during the year	5	16,000 00
Number and amount of policies in force in Colorado December 31, 1882	40	77,507 50
Amount of losses and claims on policies in Colorado incurred during the year	1	2,000 00
Total	1	2,000 00
Premiums collected or secured in Colorado during the year without any deduction for losses, dividends, commissions or other expenses, cash		1,161 56

WASHINGTON LIFE INSURANCE COMPANY.

Located in New York City, New York. Incorporated January, 1860. Commenced Business February, 1860.

W. A. Brewer, Jr., *President.* Cyrus Munn, *Assistant Secretary.*

Capital.

Paid up in cash	$ 125,000 00
Amount of net or invested assets December 31st of previous year	5,826,712 19

Income During the Year 1882.

Cash received for premiums without deductions	$1,269,067 86	
" " " annuities	8,932 70	
Total premium income		$1,278,000 56
Cash received for interest upon mortgage loans		206,691 70
" " " " on bonds owned and dividends on stock		90,206 82
" " " " " other debts due the company		3,631 24
" " as discount on claims paid in advance		10 905 53
" " for rents for use of company's property		12,084 69
" " " profits on bonds, stocks or real estate actually sold		28,449 19
Total		$7,456,681 92

Disbursements During the Year 1882.

Cash paid for losses and additions	$457,930 03	
Cash paid for matured endowments and additions	138,263 59	
Total	$596,193 62	
Total amount actually paid for losses and matured endowments		$596,193 62
Cash paid to annuitants		1,517 43
Cash paid for surrendered policies and additions		241,790 11
Cash dividends paid to policy-holders		224,762 58
Total paid policy-holders		$1,064,263 74

DISBURSEMENTS DURING THE YEAR 1882—*Continued.*

Paid stockholders for interest or dividends		$ 8,653 75	
Paid for commissions to agents		83,355 56	
" " salaries and traveling expenses to agents		47,021 22	
" " medical examiners' fees		12,972 75	
" " salaries and other compensation of officers and other office employes		43,028 00	
Paid for taxes, licenses, fines and fees		11,202 63	
" " rent		8,250 00	
" " commuting commissions		34,214 28	
" " advertising		11,203 25	
Paid for the following items, viz:—			
Postage	$3,914 54		
Printing, etc	7,670 78		
Profit and loss	6,586 54		
Interest	8,188 65		
Sundry office and agency expenses	10,966 36		
Total	37,326 87		
Total disbursements during the year			$1,361,492 0 5
Balance December 31, 1882			$6,095,189 87

INVESTED ASSETS AS PER LEDGER ACCOUNTS.

Real estate, unincumbered, cost value	$ 487,499 70
Loans secured by mortgages on real estate (first liens)	3,885,613 02
Loans secured by pledge of bonds, stocks, or other marketable collaterals	3,000 00
Loans made in cash to policy-holders on this company's policies	62,117 36
Stocks and bonds owned absolutely by the company	1,294,921 30
Cash in the company's office	8,180 93
Cash deposited in banks	314,302 71
Agents' ledger balances	39,554 85
Total net or invested assets as per balance	$6,095,189 87

OTHER ASSETS.

Interest due and accrued on bonds and mortgages	$ 39,485 91	
Interest accrued on bonds and stocks	8,668 33	
Interest accrued on collateral loans	2,671 11	
Market value of real estate over cost	27,054 66	
Market value of bonds and stocks over cost	249,311 20	
Gross premiums due and unreported on policies in force December 31, 1882	54,529 04	
Gross deferred premiums on policies in force December 31, 1882	146,280 86	
Total	$200,809 90	
Deduct average loading on above gross amount (20 per cent)	40,161 98	
Net amount of uncollected and deferred premiums		$160,647 92
Total admitted assets		$6,574,020 00

LIABILITIES.

Net present value of all outstanding policies in force December 31, 1882, computed according to the American experience table of mortality, with 4½ per cent interest		$5,569,643 00	
Net premium reserve			$5,569,643 00
Claims for death losses due and unpaid	$ 5,014 15		
Claims for matured endowments due and unpaid	429 15		
Claims for death losses and matured endowments in process of adjustment	22,685 58		
Claims for death losses and other policy claims resisted by the company	16,437 69		
Total policy claims		$44,566 57	
Amount of unpaid dividends to stockholders		271 25	
Amount due on account of salaries, rents and office expenses		2,540 00	

LIABILITIES—*Continued.*

Amount of any other liabilities of the company, viz.:—			
Premiums paid in advance	$4,611 16		
Liabilities on policy-holders' account . .		$5,621,631 98	
Belonging exclusively to tontine policy-holders		None.	
Belonging exclusively to other than tontine policy-holders .		952,388 02	
Total liabilities on policy-holders' account			$6,574,020 00

EXHIBIT OF POLICIES.

Classifications.	Whole Life Policies.		Endowment Policies.		All Other Policies.		Reversionary Additions.	Total Numbers and Amounts.	
	No.	Amount.	No.	Amount.	No.	Amount.	Amount.	No.	Amount.
Policies and additions in force at end of previous year	8,988	$19,941,952 00	2,962	$5,123,830 00	10	.....	$862,368 00	11,960	$25,928,150 00
New policies issued	1,072	2,523,060 00	1,655	3,704,685 00	5	$20,000 00	.....	2,732	2,247,745 00
Old policies revived	68	162,500 00	25	52,500 00	....	.....	5,050 00	93	222,050 00
Old policies increased	1	3,050 00	6	8,000 00	....	.....	.....	7	11,050 00
Addition by dividends	....	.....	....	.....	....	.....	412,986 00	....	412,986 00
Totals	10,129	$22,630,562 00	4,648	$8,889,015 00	15	$20,000 00	$1,280,404 00	14,792	$32,819,981 00
Deduct policies ceased to be in force	....	.....	....	.....	....	.....	.....	....	.....
By death	117	$292,410 00	29	$ 77,135 00	....	.....	$ 18,576 00	146	$ 388,121 00
By maturity (end.)	....	.....	57	129,470 00	....	.....	8,232 00	57	137,702 00
By expiration (term)	....	.....	....	.....	3	.....	.....	3	.....
By surrender	156	353,990 00	38	71,400 00	....	.....	361,644 00	194	787,034 00
By lapse	470	1,036,250 00	168	273,500 00	....	.....	.....	638	1,309,750 00
By transfer	6	8,000 00	1	2,000 00	....	.....	.....	7	10,000 00
Not taken	129	345,855 00	223	467 500 00	....	.....	.....	352	813,355 00
Total terminated	878	$2,036,505 00	516	$1,021,005 00	3	.....	$388,452 00	1,397	$3,445,962 00
Net numbers and amount in force at the end of the year	9,251	$20,594,057 00	4,132	$7,868,010 00	12	$20,000 00	$891,952 00	13,395	$29,374,019 00

BUSINESS DONE IN THE STATE OF COLORADO DURING THE YEAR 1882.

	No.	Amount.
Number and amount of policies on the lives of citizens of Colorado in force December 31st of previous year	106	$236,920 00
Number and amount of policies on the lives of citizens of Colorado issued during the year	100	266,200 00
Total	206	$503,120 00
Deduct number and amount which have ceased to be in force during the year	65	168,500 00
Total number and amount of policies in force December 31, 1882	161	$334,620 00
Amount of losses and claims on policies in Colorado unpaid December 31st of previous year	. .	. . . . .
Amount of losses and claims on policies in Colorado incurred during the year	1	1,154 15
Total	1	$1,154 15
Amount of losses and claims on policies in Colorado paid during the year	.	. . . . .
Premiums collected or secured in Colorado during the year, without any deductions for losses, dividends, commissions or other expenses		$9,757 05

STATISTICAL TABLES RELATING TO LIFE INSURANCE COMPANIES.

TABLE I.

GENERAL CONDITION AND BUSINESS OF LIFE INSURANCE COMPANIES DOING BUSINESS IN COLORADO.

Name of Company.	Total Assets.	Total Liabilities.	Surplus as to Policy-holders	Total Premiums Received.	Total Income.	Total Losses and Endowments Paid.	Total Payments to Policy-holders.	Total Disbursements.
Conn. Mutual, Hartford, Conn	$51,602,422 78	$47,877,578 57	$ 3,724,844 21	$ 4,998,029 83	$ 7,759,091 09	$3,177,507 27	$ 5,309,494 18	$ 6,364,812 55
Continental, Hartford, Conn	2,506,785 81	2,053,002 24	453,783 57	184,205 23	254,732 12	216,171 75	409,127 42	511,338 21
Equitable Life Ass. S'ty, N. Y. City	47,782,547 86	37,367,076 39	10,415,471 47	8,922,369 08	11,879,171 41	3,113,117 50	5,977,541 56	7,861,538 90
Germania, New York City	9,893,669 78	8,614,832 63	1,278,837 15	1,361,650 81	1,845,896 31	804,912 78	1,108,773 10	1,450,054 78
Hartford Life & Annuity, Ht. Conn.	1,114,304 30	784,422 77	365,881 53	42,248 36	428,120 04	20,496 10	244,236 91	352,460 16
Manhattan, New York City	10,662,476 73	8,410,208 78	2,252,267 95	1,013,921 10	1,634,732 40	664,963 86	1,023,871 65	1,347,049 04
Mutual Life, New York City	97,746,363 72	85,626,789 86	12,119,573 86	12,845,592 86	17,924,358 65	6,031,913 20	12,848,835 24	14,759,786 54
New York, New York City	50,613,406 60	40,539,514 09	10,073,892 51	8,730,870 65	11,494,143 80	2,382,550 95	6,210,309 71	7,996,137 94
N. W. Mutual, Milwaukee, Wis	19,794,671 93	16,780,598 60	3,014,073 33	2,620,147 98	3,795,837 82	1,265,175 57	2,143,350 26	2,958,370 01
Penn Mutual, Philadelphia, Pa	8,478,456 75	6,710,401 87	1,768,054 88	1,315,378 78	1,811,978 93	531,687 04	913,707 77	1,231,895 53
Travelers', Hartford, Conn	6,693,291 42	4,624,497 71	2,042,896 69	2,493,054 86	2,756,889 54	970,038 46	1,005,375 76	2,082,203 96
Union Mutual, Portland, Maine	6,279,379 77	5,578,468 48	700,911 29	732,340 61	991,056 34	589,471 10	785,555 02	1,053,775 66
Washington, New York City	6,574,020 00	5,621,631 98	952,388 02	1,278,000 56	1,629,969 73	596,193 62	1,064,263 74	1,361,492 05
Totals	$319,741,797 45	$270,589,023 97	$49,162,876 46	$46,447,810 71	$64,205,978 18	$20,364,199 20	$39,044,442 32	$49,331,415 33

TABLE II.

BUSINESS DONE IN 1882 IN THE STATE OF COLORADO—OF LIFE INSURANCE COMPANIES.

Name of Company.	Policies in Force December 31st of Previous Year.		Policies Issued During the Year.		Policies Terminated During the Year.		Total Number and Amount of Policies in Force December 31, 1882.		Losses and Claims on Policies Incurred During the Year.	Losses and Claims Paid During the Year.	Premiums Received.
	No.	Amount.	No.	Amount.	No.	Amount	No.	Amount.			
Connecticut Mutual, Hartford, Conn	54	$ 217,000 00	3	$ 18,000 00			57	$ 235,000 00		$10,238 00	$ 6,319 23
Continental, Hartford, Conn											
Equitable Life Ass. Society, N. Y. City	512	2,081,507 00	227	1,046,635 00	147	$705,350 00	592	2,422,792 00			
Germania, New YorkCity	52	65,175 00	5	7,914 00	3	7,000 00	54	66,089 00			3,908 75
Hartford Life & Annuity, Ht., Conn	34	33,500 00	55	54,500 00	24	24,000 00	65	64,000 00			
Manhattan, New York City			2	6,000 00			31	77,382 00	$ 5,400 00	7,000 00	220 20
Mutual Life, New York City											
New York, New York City	500	1,546,240 00	172	582,735 00	128	376,500 00	544	1,752,475 00	13,318 15	13,717 45	30,000 00
N. W. Mutual, Milwaukee, Wis	419	957,754 00	177	665,963 00	82	229,997 00	514	1,393,720 00	11,568 00	11,668 00	43,827 91
Penn Mutual, Philadelphia, Pa			6	28,000 00	1	10,000 00	5	18,000 00			399 52
Travelers', Hartford, Conn. (life dept.)	90	376,650 00	147	559,562 00	63	257,500 00	174	678,712 00	32,570 00	32,570 00	19,565 39
Union Mutual, Portland, Maine	5	24,005 00	40	69,502 50	5	16,000 00	40	77,507 50	2,000 00		1,161 56
Washington, New York City	106	236,920 00	120	266,200 00	65	168,500 00	161	334,620 00	1,154 15		9,757 06
Totals	1772	$5,538,751 00	954	$3,305,011 50	518	$1,794,847 00	2237	$7,120,297 50	$66,010 30	$75,193 45	$115,159 62
Accident, Montreal											$ 1,152 31
Guarantee Company, Montreal											
Fidelity & Casualty, New York City											
Travelers', Hartford, (accident dept.)	1041	$4,128,030 00	1388	$4,800,100 00	1471	$5,136,051 00	958	$3,792,079 00	$34,072 52	$21,072 52	40,503 64
Totals	1041	$4,128,030 00	1388	$4,800,100 00	1471	$5,136,051 00	958	$3,792,079 00	$34,072 52	$21,072 52	$41,655 95

ANNUAL STATEMENT

For the year ending December 31, A. D. 1882, of the transactions and conditions of THE GREAT WESTERN MUTUAL ACCIDENT ASSOCIATION, organized under the laws of the State of Colorado, made to the Superintendent of Insurance of the State of Colorado, pursuant to the laws of said State:

W. A. H. LOVELAND, *President.* F. STEINHAUER, *Vice-President.*
T. L. WISWALL, *Secretary.* F. STEINHAUER, *Treasurer.*

Incorporated January 27, 1882. Commenced business January 31, 1882.

PRINCIPAL OFFICE:

TABOR BLOCK, DENVER, COLORADO.

This association is conducted on the mutual assessment plan. Whenever a death occurs by accident each member of the division to which the deceased belonged is assessed the sum of two dollars. Of the sum collected the beneficiary shall receive the amount named in the certificate of membership, but in no case to exceed the amount collected from said assessment. Payments for weekly indemnities are paid to members receiving injuries. The funds to meet these payments are obtained by assessments. As the amount collected on an assessment may be sufficient to pay many indemnity claims, it will only be necessary to assess members at long intervals.

CAPITAL.

Amount of capital stock in full	$5,000 00

INCOME DURING YEAR 1882.
(Association being in existence eleven months.)

From membership fees on certificates issued	$ 5,328 50
From annual dues from members	861 00
From assessments from members	2,670 00
From subscriptions to stock	900 00
From Great Western Mutual Aid Association	3,743 90
Total	$13,503 40

DISBURSEMENTS DURING YEAR 1882.

Paid for weekly casualty claims	$ 2,639 90	
Paid for medical examinations	5 00	
Paid for commissions to agents	3,002 25	
Paid for printing and advertising	921 15	
Paid for salaries to secretary, counsel, clerks, etc., also traveling expenses	1,111 54	
Office expenses, rent, gas, stationery and postage	979 92	
Paid for Great Western Mutual Aid Association	3,699 92	
Total		$12,359 68
Balance		$1,143 72

ASSETS DECEMBER 31, 1882.

Cash resource		$4,100 00
Cash due from agents on balances		1,164 37
Cash value of stationery and printed matter on hand		350 00
Total		$5,614 37

ASCERTAINED LIABILITIES DECEMEER 31, 1882.

Amount of casualty claims in process of adjustment	$224 21	
Total		$224 21

STATE OF COLORADO, }
COUNTY OF ARAPAHOE. } ss.

W. A. H. LOVELAND, *President*, and T. L. WISWALL, *Secretary*, of THE GREAT WESTERN MUTUAL ACCIDENT ASSOCIATION, being duly sworn, depose and say, and each for himself says, that they are the above described officers of the said GREAT WESTERN MUTUAL ACCIDENT ASSOCIATION, and that on the thirty-first day of December last all the above described assets were the absolute property of said GREAT WESTERN MUTUAL ACCIDENT ASSOCIATION, free and clear from all liens or claims thereon, except as above stated, and that the foregoing statement, with the explanations hereunto annexed, are a correct statement of all the liabilities and of the income and expenditures of said association on the said thirty-first day of December last, and for the year ending on that day, according to the best of their knowledge, information and belief, respectively.

W. A. H. LOVELAND, *President.* T. L. WISWALL, *Secretary.*

Subscribed and sworn to before me this 3d day of September, A. D. 1883.

ROBERT H. MCMANN,
Notary Public.

ANNUAL STATEMENT

For the year ending December 31, A. D. 1882, of the transactions and conditions of THE GREAT WESTERN MUTUAL AID ASSOCIATION, organized under the laws of the State of Colorado, made to the Superintendent of Insurance of the State of Colorado, pursuant to the laws of said State:

W. A. H. LOVELAND, *President.* F. STEINHAUER, *Vice-President.*
T. L. WISWALL, *Secretary.* F. STEINHAUER, *Treasurer.*

Incorporated August 2, 1880. Commenced Business October 6, 1880.

PRINCIPAL OFFICE:

TABOR BLOCK, DENVER, COLORADO.

This association is conducted on the mutual assessment plan.

Whenever a death occurs to a member, each surviving member is assessed the sum of one dollar.

Payment of death claims is made from assessments, but in no case can a larger sum be paid than the amount collected from an assessment.

The capital stock was placed at $10,000.00 and subscribed for by the incorporators in order to comply with the laws of Colorado governing the incorporation of associations, and as a supporting fund to aid in the successful conduct of the association, in addition to its other sources of income, especially in its organizing year.

This association has never litigated or refused to pay a death claim. It aims to conduct its business on a liberal and considerate basis, thereby exemplifying the mutual brotherhood principles upon which it is organized. It will ever aim to avoid technical objections in paying all claims. It will have some expert accountant in no way connected with or interested in the association, examine its books of record at reasonable intervals and report upon the same for the benefit and information of its members. It has lately had such examination made by an expert accountant, and the financial statement now made is the result of the same.

The aforesaid examination covered the period of this association's business from date of organization to July 1, 1883, and which makes an increased favorable showing. This statement is made in accordance with the law requiring a report of the transactions of the association for the year 1882, and is presented in form to comply with the form in which the books of record of the association are kept, there being no law requiring the keeping of records in a specific manner or rendering of reports in a particular form:

Amount of capital stock in full	$10,000 00
Amount collected upon stock to December 31, 1881	2,600 00
Amount of assets December 31, 1881	7,757 00

INCOME DURING YEAR 1882.

From membership fees on certificates issued	$ 8,678 00
From annual dues from members	667 50
From assessments from members	5,252 00
From payments made on stock	2,400 00
From Great Western Mutual Accident Association	3,699 92
Total income	$20,697 42

DISBURSEMENTS IN 1882.

Paid for losses and claims	$ 2,348 00	
Paid for medical examinations	1,190 95	
Paid for commissions to agents	4,553 00	
Paid for printing and advertising	1,611 05	
Paid for salaries to secretary, counsel, clerks and traveling	2,444 02	
Paid for office expenses, rent, stationery, and postage	1,149 40	
Paid for office furniture and fixtures	413 85	
Paid for Great Western Mutual Accident Association	3,743 90	
Paid for services rendered by members	180 00	
Total disbursements		$17,634 17
Balance		$ 3,063 25

ASSETS DECEMBER 31, 1882.

Cash reserve	$5,017 50
Cash due from agents	1,589 86
Cash due from Great Western Mutual Aid Association	43 98
Office furniture and fixtures	1,272 89
Stationery and printed matter on hand	800 00
Total	$8,724 23

LIABILITIES DECEMBER 31, 1882.

Amount of death claims in process of adjustment	$1,810 75
Amount due printing balance	437 90
Amount due on all accounts	856 88
Total	$3,105 53

STATE OF COLORADO, }
COUNTY OF ARAPAHOE. } ss.

W. A. H. LOVELAND, *President*, and T. L. WISWALL, *Secretary*, of THE GREAT WESTERN MUTUAL AID ASSOCIATION, being duly sworn, depose and say, and each for himself says, that they are the above described officers of the said GREAT WESTERN MUTUAL AID ASSOCIATION, and that on the 31st day of December last all of the above described assets were the absolute property of said GREAT WESTERN MUTUAL AID ASSOCIATION, free and clear from all liens or claims thereon, except as above stated, and that the foregoing statement, with the explanations hereunto annexed, are a correct statement of all the liabilities and of the income and expenditures of said association on the said 31st day of December last, and for the year ending on that day, according to the best of their knowledge, information and belief, respectively.

W. A. H. LOVELAND,
President.

T. L. WISWALL,
Secretary.

Subscribed and sworn to before me this 3d day of September, A. D. 1883.

ROBERT H. MCMANN,
Notary Public.