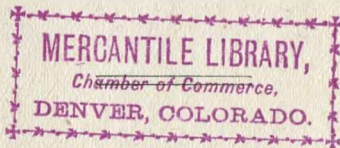




SECOND  
ANNUAL REPORT  
OF THE  
SUPERINTENDENT OF INSURANCE  
OF THE  
STATE OF COLORADO.

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PART I.  
FIRE, AND FIRE AND MARINE INSURANCE,  
MADE FROM  
Annual Statements for the Year Ending  
DECEMBER 31, A. D. 1883.



DENVER:  
THE TIMES COMPANY.  
1884.



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STATE OF COLORADO,  
OFFICE SUPERINTENDENT OF INSURANCE, }  
DENVER, April 21, 1884. }

24-7-12-8

To His Excellency,

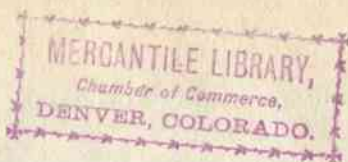
JAMES B. GRANT, •

Governor of Colorado :

SIR:—I have the honor to herewith submit my  
Second Annual Report of this Department, made from  
the last annual statements of Insurance Companies  
authorized to do business in this State.

Very respectfully,

JOHN C. ABBOTT,  
Superintendent.



## REPORT.

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There were eighty-two Fire and Fire and Marine Insurance Companies which filed with this department to do business in this State in the year 1883, and fifteen Life Companies—nearly all of which completed their filing again on March 1st last, to compete for business during the insurance year of 1884. There was issued from this department during the year 1883 eleven hundred and ninety-six agents' certificates; and since January 1st, 1884, to this date, eleven hundred and twenty-six agents' certificates have been issued and sent out from this office, thereby showing an increase of business as well as labor in this department.

There were fire risks written in this State during the year 1883 to the amount of \$43,748,146 76, for which there was paid in premiums \$797,658 37, making an increase over the business of 1882 of \$10,931,030 84 in amount of risks written, and an increase of premiums paid of \$196,718 96; also showing as the rate of premium charged, 1.82 per cent in 1883 and 1.83 per cent in 1882. While we find an increase in volume of business, we also find losses decreased compared with risks written, leaving a fair showing for business of most companies in this State.

In reviewing the business of Insurance within the borders of our State for the past two years, we must come to the conclusion that it is a business of no mean importance, but, on the contrary, demands the careful consideration of our law-makers in the future, and if the people have any but reliable Insurance offered them it is the fault of their law-makers, as we have endeavored to give to the people all the protection our law provides. How-

ever, it cannot be expected that men unacquainted with the business of Insurance—even legislators—should foresee at once the entire wants and needs of Insurance laws in order to provide for safe and just State supervision. There are some points of our law which will need some careful thought and perhaps legislation in the future. It is not the quantity but the quality of legislation needed. As yet we have no Stock Insurance companies organized in this State. Men of means claim they can place their capital where it will give better returns, on account of taxation, if placed as capital of an Insurance company. Here is a thought worthy of attention, whether it might not be best to exempt the capital stock of Insurance companies, for a time at least, from taxation, in order to induce the organizing of such companies within our State, thereby retaining a portion of the thousands of dollars annually taken out of our State and causing the same to be invested among the people from whence it came.

Another point worthy the attention of our lawmakers is the looseness of our laws relating to Co-operative or Mutual Assessment Insurance companies, representing all kinds of Insurance business. It is a well known fact that we have within our borders companies organized and working upon this plan sufficiently able to carry all the assessment business done in this State, and while they have been made exempt from certain requirements of our laws on account of prior existence to the Insurance department, we feel that their business should not be made the prey of any and all foreign companies who see fit to enter the State. We do not wish to be understood as condemning mutual assessment Insurance in a safe way, when, for instance, a company shows a strong Reserve Fund, and thereby offer a protection equal to any. But the kind of Insurance we do refer to, and that has as free access to our State as any, is that

seeking to decoy honest people without offering a shadow of protection, who are driven from State to State to escape penalty of law where such exists. This class of Insurance not only refers to Life, but to Fire Insurance also, and saps business from every line of companies doing business under our laws; and we simply wish to point out that no restriction can now be made under our existing laws. But, on the contrary, our doors are open to any who seek admittance by paying the usual fee. Justice to the people demands attention to this kind of Insurance, and at the next session of our General Assembly a revision of our law may without doubt be looked for, and until that time every safeguard within our reach will be used for the protection of our policy-holders and companies alike.

Respectfully submitted,

JOHN C. ABBOTT,

*Superintendent.*

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STATISTICAL TABLES.

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TABLE I.

SHOWING THE FIRE INSURANCE BUSINESS TRANACTED IN THIS STATE DURING THE YEAR 1883, AS SHOWN BY ANNUAL STATEMENTS OF THE 31st OF DECEMBER LAST, BY COMPANIES AUTHORIZED TO DO SUCH BUSINESS IN THIS STATE DURING SAID YEAR. ALSO, AVERAGE RATE OF PREMIUMS ON BUSINESS, AND PER CENT OF LOSSES PAID TO PREMIUMS RECEIVED.

MUTUAL COMPANIES OF THIS STATE.

NAMES OF COMPANIES.	Risks Written.	Risks In Force	Cost to The Insured.	Losses Paid.	Losses Incurred.
Farmers' Mutual Hail—Greeley, Colorado . . . . .	\$ 335,667 00	.....	.....	\$ 25,442 92	\$36,328 19
Farmers' & Merchants' Mutual—Denver, Colorado . . . . .	58,184 00	.....	.....	.....	.....

STOCK COMPANIES.

NAMES OF COMPANIES.	Fire Risks Written During the Year.	Premiums Received Thereon.	Average Rate of Premiums on Business in Colorado.	Losses Paid in 1883.	Per Cent of Losses Paid to Premiums Received.	Losses Incurred in 1883.
Agricultural, New York . . . . .	\$ 174,485 00	\$ 1,902 66	\$ 1.09	\$ 90 00	4.78	\$ 90 00
American Central, Missouri . . . . .	635,731 00	14,934 84	2.20	7,368 61	52.50	8,276 46
American, New York . . . . .	111,950 00	512 95	4.58	1,199 23	233.78	1,179 96
American, New Jersey . . . . .	495,746 00	5,952 40	1.46	4,870 20	81.98	4,870 20
Amazon, Ohio . . . . .	70,525 00	988 52	1.40	11 92	1.20	607 00
Accident Ins. Co. of North America, Canada . . . . .	191,500 00	1,167 55	6.09	725 00	62.09	725 00
American, Pennsylvania . . . . .	746,527 00	19,120 75	2.56	9,760 07	51.04	8,245 76

STATISTICAL TABLES.

TABLE I.—CONTINUED.

Etna, Connecticut . . . . .	1,126,980 00	17,753 95	1.57	6,377 48	35.92	8,377 48
Boylston Mutual, Massachusetts . . . . .	137,037 00	1,587 69	1.15	1,017 57	64.09	942 37
British America, Canada . . . . .	272,890 00	6,856 60	2.51	5,321 84	77.62	9,168 28
California, California . . . . .	675,243 00	10,062 92	1.49	9,215 68	91.51	9,215 68
City of London, England . . . . .	745,568 00	14,923 34	2.00	8,732 23	58.51	7,841 93
Citizens', Missouri . . . . .	126,560 00	1,913 00	1.51	2,022 00	105.60	2,022 00
Commercial Union, England . . . . .	875,081 69	15,666 11	1.79	7,409 23	47.22	9,259 23
Commercial, California . . . . .	295,820 00	5,374 38	1.81	2,940 69	54.71	2,940 69
Connecticut, Connecticut . . . . .	671,500 00	7,782 57	1.15	2,419 44	31.08	2,419 44
Continental, New York . . . . .	627,423 00	11,154 98	1.77	2,933 19	26.38	2,953 97
Citizens', New York . . . . .	No business.	.....	.....	.....	.....	.....
Fire Association, England . . . . .	490,916 00	10,355 98	2.10	6,405 59	61.85	8,390 59
Fire Association, Pennsylvania . . . . .	461,778 00	7,848 10	1.69	1,740 29	22.17	1,775 73
Fireman's Fund, California . . . . .	616,841 32	15,917 72	2.58	15,289 47	56.05	18,716 66
Farragut, New York . . . . .	89,369 00	1,031 46	1.15	.....	.....	.....
Fidelity and Casualty, New York . . . . .	303,087 85	3,387 53	1.11	169 50	5.00	169 50
Franklin, Pennsylvania . . . . .	447,080 00	6,572 23	1.47	3,754 37	55.48	3,754 37
German Fire, Pennsylvania . . . . .	353,465 00	4,232 89	1.19	.....	.....	.....
Germany, New York . . . . .	390,261 00	6,956 46	1.78	3,797 08	54.58	3,797 08
German American, New York . . . . .	1,462,395 00	22,479 24	1.53	15,072 48	67.05	15,572 48
Glen's Falls, New York . . . . .	253,032 00	3,299 69	1.30	2,168 69	65.72	2,168 69
German Fire, Illinois . . . . .	683,988 00	16,177 25	2.36	7,711 79	47.67	7,711 79
Guarantee Co. of North America, Canada . . . . .	291,050 00	4,330 75	1.40	378 13	8.73	378 13
German, Freeport, Illinois . . . . .	485,571 00	9,455 68	1.04	4,849 98	51.30	3,809 98
Howard, New York . . . . .	111,012 00	2,349 90	2.11	2,376 49	101.13	2,376 49
Home, New York . . . . .	1,848,072 00	26,150 84	1.41	14,669 49	56.09	13,959 81
Home Mutual, California . . . . .	442,863 00	8,376 72	1.89	1,966 34	23.34	1,975 02
Hanover, New York . . . . .	390,261 00	6,956 46	1.78	3,797 08	54.58	3,797 08
Hartford, Connecticut . . . . .	1,518,775 00	27,142 68	1.85	5,996 06	22.09	8,670 60
Hamburg-Bremen, Germany . . . . .	146,650 00	2,772 07	1.20	2,976 93	107.40	2,965 93
Insurance Co. North America, Pennsylvania . . . . .	1,828,769 00	42,959 05	2.28	17,239 38	40.10	24,831 98
Irving, New York . . . . .	No business.	.....	.....	.....	.....	.....
Imperial, England . . . . .	715,602 50	14,684 80	2.05	6,740 48	45.90	6,540 48
Lion, England . . . . .	628,922 00	18,233 89	2.89	11,751 42	64.50	11,751 42
London and Provincial, England . . . . .	119,970 00	2,748 18	2.29	2,215 83	80.62	2,215 83
London and Lancashire, England . . . . .	330,640 00	5,324 39	1.61	124 64	2.34	94 84
Lancashire, England . . . . .	433,337 00	7,121 17	1.60	5,340 62	74.99	5,345 62
London Assurance Corporation, England . . . . .	656,470 00	9,035 05	1.37	4,140 79	45.83	4,366 00
Liverpool and London and Globe, England . . . . .	1,681,066 00	27,843 60	1.65	5,969 53	21.44	6,017 53

STATISTICAL TABLES.



TABLE I.—CONTINUED.  
STOCK COMPANIES.

NAMES OF COMPANIES.	Five Risks Written During the Year.	Premiums Received Thereon.	Average Rate of Premiums on Business in Colorado.	Losses Paid in 1883.	Per Cent of Losses Paid to Premiums Received.	Losses Incurred in 1883.
Manufacturers' F. & M., Massachusetts . . . . .	\$ 328,470 00	\$ 4,228 36	% 1.28	\$ 1,124 10	26.58	\$ 1,124 10
Milwaukee Mechanics' Mutual, Wisconsin . . . . .	353,157 00	8,788 34	2.48	2,294 95	26.10	2,294 95
Merchants', Missouri . . . . .	92,700 00	1,582 00	1.70	558 50	34.67	558 50
Merchants', New Jersey . . . . .	531,750 83	10,276 21	1.93	5,518 27	56.61	5,818 27
Metropolitan Plate Glass, New York . . . . .	No business.					
New Hampshire, New Hampshire . . . . .	545,900 00	5,649 20	1.03	512 38	9.07	1,481 96
Northwestern National, Wisconsin . . . . .	415,027 00	6,062 17	1.46	528 58	8.53	1,038 58
Niagara, New York . . . . .	748,665 59	14,890 70	1.98	7,499 33	50.36	11,852 59
National, Connecticut . . . . .	400,150 00	5,515 92	1.37	2,387 55	43.28	2,387 55
Northern Assurance, England . . . . .	415,476 09	9,398 80	2.25	4,819 82	51.28	4,701 57
North British and Mercantile, G. Britain . . . . .	1,152,088 00	21,299 58	1.84	6,397 88	30.03	7,410 29
Norwich Union, Great Britain . . . . .	317,949 00	5,477 42	1.72	1,823 37	33.28	1,823 37
Orient, Connecticut . . . . .	411,850 00	4,633 27	1.12	2,692 47	58.10	2,692 47
Providence Washington, Rhode Island . . . . .	442,311 00	10,933 25	2.48	1,378 29	12.60	1,978 29
Phenix, New York . . . . .	1,118,264 00	24,992 08	2.23	11,524 48	46.12	12,630 02
Phoenix, Connecticut . . . . .	1,019,068 00	14,006 08	1.37	5,180 13	36.98	5,180 13
Pennsylvania Fire, Pennsylvania . . . . .	713,672 00	21,629 33	3.03	11,885 20	54.94	13,835 31
Phoenix, England . . . . .	477,724 00	8,940 19	1.87	4,565 59	51.06	4,106 00
Queen, England . . . . .	1,163,477 00	19,247 48	1.65	15,616 89	81.13	19,189 37
Royal, England . . . . .	628,550 00	8,409 38	1.33	614 08	7.30	584 28
Sun, California . . . . .	147,530 00	2,016 51	1.36	463 39	22.97	403 39
Saint Paul F. & M., Minnesota . . . . .	464,967 00	9,516 04	2.04	6,375 16	67.00	6,375 84
Scottish Union and National, Great Britain . . . . .	545,616 00	11,935 31	2.18	7,542 46	63.10	9,542 16
State, Iowa . . . . .	2,205,110 00	46,397 33	2.10	3,447 46	7.44	5,047 46
Sun Fire Office, England . . . . .	387,377 89	3,885 40	1.00	2,975 52	79.02	1,370 82
Springfield F. & M., Massachusetts . . . . .	1,104,202 00	24,158 85	2.19	16,373 65	67.77	16,146 38

TABLE I.—CONCLUDED.

State Investment, California . . . . .	116,780 00	3,240 96	2.77	745 32	22.99	745 32
Traders', Illinois . . . . .	330,495 00	7,155 22	2.16	3,743 05	52.33	4,649 05
Union F. & M., New Zealand . . . . .	171,102 00	5,417 70	3.16	1,044 50	30.33	1,644 50
United States, New York . . . . .	No business.					
Union, California . . . . .	194,843 00	2,760 39	1.41	63 57	2.30	63 57
Western, California . . . . .	No business.					
Washington F. & M., Massachusetts . . . . .	273,639 00	4,848 88	1.73	2,099 85	55.47	2,115 85
Western Assurance, Canada . . . . .	950,434 00	19,951 87	2.09	18,034 32	90.53	18,503 32
TOTAL . . . . .	\$43,748,146 76	\$797,658 17	\$ 1.82	\$371,371 02	46.55	\$405,624 64

TABLE II.

SHOWING RISKS WRITTEN, PREMIUMS THEREON, RATE OF PREMIUMS CHARGED, PAID FOR LOSSES, AND EXPENDITURES OTHER THAN FOR LOSSES AND DIVIDENDS.

NAMES OF COMPANIES.	Fire and Marine Risks Written.	Premiums Thereon.	Rate of Premiums Charged.	Amount Paid for Losses.	Expenditures other than for Losses and Dividends.
Agricultural, New York	\$ 90,898,386 00	\$ 784,087 54	.86	\$ 295,414 36	\$ 315,637 22
American Central, Missouri	40,833,378 00	580,218 83	1.42	287,699 18	160,070 89
American, New York	69,887,096 00	301,390 99	.43	81,562 27	115,600 33
American, New Jersey	37,837,939 00	303,845 18	.80	131,489 19	111,486 80
Amazon, Ohio	14,868,263 00	215,844 41	1.45	103,803 64	79,614 06
Accident Insurance Company of North America and Canada	31,279,900 00	317,030 99	1.00	89,481 03	153,832 27
American, Pennsylvania	72,892,533 00	876,707 68	1.20	464,612 44	273,963 52
Etna, Connecticut	235,468,652 00	2,540,423 66	.96	1,294,677 86	712,696 68
Boylston Mutual, Massachusetts	61,467,506 00	590,397 95	1.08	347,556 52	142,851 41
British American, Canada	47,848,636 00	653,468 93	1.36	385,526 08	208,243 81
California, California	32,085,927 00	495,737 92	1.45	135,170 16	138,512 49
City of London, England	61,057,693 87	760,802 15	1.25	358,638 00	204,613 69
Citizens', Missouri	7,488,800 00	68,619 19	.91	34,204 61	26,498 31
Commercial Union, England	175,452,325 22	2,109,853 40	1.20	980,049 49	521,070 59
Commercial, California	15,928,621 00	260,185 15	1.60	86,718 74	81,571 59
Connecticut, Connecticut	83,737,730 00	928,220 50	1.11	476,631 57	242,078 24
Continental, New York	604,967,945 00	3,351,604 65	.55	1,474,802 72	989,004 41
Citizens', New York	67,477,475 50	433,012 28	.64	218,603 76	154,020 40
Fire Association, England	79,309,884 40	944,559 94	1.19	504,987 88	265,610 83
Fire Association, Pennsylvania	144,933,934 00	1,786,160 42	1.23	1,104,708 50	473,438 07
Fireman's Fund, California	73,974,697 03	1,088,453 83	1.47	366,892 08	250,372 18
Farragut, New York	30,209,668 00	183,866 76	.61	94,438 66	72,429 85
Fidelity and Casualty, New York	27,523,650 00	274,772 27	.98	114,002 51	192,266 09
Franklin, Pennsylvania	59,778,787 00	638,603 14	1.07	323,849 91	235,747 57
Farmers' and Merchants', Colorado	66,219 00	1,925 62	.30	.....	672 18
Farmers' Mutual Hail, Colorado	335,667 00	16,783 35	.50	14,237 92	3,281 09
German Fire, Pennsylvania	19,614,766 00	222,937 44	1.14	110,052 76	66,607 22
Germania, New York	143,049,979 71	1,333,859 80	.93	624,322 60	595,195 34
German-American, New York	251,169,002 00	2,005,043 28	.82	855,446 89	587,953 26
Glen's Falls, New York	54,897,709 00	560,997 37	1.02	258,654 09	173,997 12
German Fire, Illinois	9,633,810 00	173,777 30	1.80	58,200 77	58,359 86

TABLE II.—CONTINUED.

Guarantee Company of North America, Canada	20,251,370 00	177,477 24	.87	54,970 90	94,330 83
German, Freeport, Illinois	57,090,572 00	1,061,884 40	1.85	349,295 19	348,390 34
Howard, New York	56,527,225 00	547,831 15	.97	334,020 03	135,051 05
Home, New York	313,347,287 00	3,459,544 38	1.10	1,769,156 41	1,162,982 57
Home Mutual, California	23,634,278 00	356,588 47	1.51	112,811 76	117,618 60
Hanover, New York	125,759,175 59	1,257,725 39	1.00	646,077 39	459,111 31
Hartford, Connecticut	215,994,435 00	2,607,999 22	1.21	1,377,716 55	706,075 94
Hamburg-Bremen, Germany	79,955,996 00	866,396 30	1.11	514,226 34	239,766 49
Insurance Company of North America, Pennsylvania	466,163,046 00	4,260,634 15	.92	2,399,724 51	1,955,201 06
Irving, New York	19,222,599 11	199,325 47	1.04	61,302 53	31,986 14
Imperial, England	108,908,520 98	1,311,553 82	1.20	679,768 88	327,479 83
Lion, England	56,323,406 00	660,566 26	1.17	234,677 97	130,934 57
London and Provincial, England	48,739,837 00	567,317 89	1.16	319,858 05	142,856 79
London and Lancashire, England	152,718,852 00	1,377,298 31	.90	780,140 46	363,239 71
Lancashire, England	127,955,734 00	1,307,235 61	1.02	766,483 41	348,888 87
London Assurance Corporation, England	110,194,468 00	1,027,313 20	.93	616,967 58	271,685 16
Liverpool and London and Globe, England	528,439,136 00	4,360,753 77	.82	2,029,516 18	993,761 55
Manufacturers' Fire and Marine, Massachusetts	111,260,408 00	1,086,855 44	.97	507,869 06	314,041 28
Milwaukee Mechanics' Mutual, Wisconsin	26,379,699 00	379,543 16	1.43	166,605 77	141,761 90
Merchants', Missouri	3,837,427 00	47,920 48	1.24	19,203 37	23,717 02
Merchants', New Jersey	64,821,126 00	647,463 46	1.00	320,037 54	210,620 25
Metropolitan Plate Glass, New York	3,265,046 00	100,470 23	.30	33,397 21	44,069 79
New Hampshire, New Hampshire	39,774,387 00	517,934 05	1.30	254,245 05	116,930 13
Northwestern National, Wisconsin	52,828,898 00	513,431 15	.97	234,229 54	104,392 12
Niagara, New York	158,448,325 00	1,595,521 97	1.01	821,433 27	295,027 32
National, Connecticut	40,270,215 00	451,023 74	1.12	232,410 74	131,797 87
Northwestern Assurance Company, England	75,964,396 53	811,404 96	1.07	451,308 75	233,915 69
North British and Mercantile, England	260,018,551 00	2,055,812 28	.79	1,194,284 65	536,261 89
Norwich Union, England	98,095,723 00	890,479 02	.91	410,017 68	240,037 60
Orient, Connecticut	40,497,328 00	517,771 44	1.28	249,470 15	153,375 41
Providence Washington, Rhode Island	144,032,729 00	1,370,224 51	.95	718,598 90	288,466 59
Phenix, New York	399,639,527 00	3,668,336 90	.91	1,638,755 06	1,105,047 63
Phenix, Connecticut	179,644,231 00	2,030,162 19	1.13	1,214,889 12	611,237 16
Phenix, England	175,297,980 00	1,518,527 40	.87	712,418 75	366,706 86
Pennsylvania Fire, Pennsylvania	73,859,254 00	943,996 45	1.28	619,950 35	318,220 52
Queen, England	158,041,861 00	1,639,830 74	1.03	921,147 38	357,741 92
Royal, England	369,691,200 48	3,072,447 96	.83	1,452,895 93	783,391 56
Sun, California	12,158,712 00	231,608 39	1.08	71,294 42	55,354 86

TABLE II.—CONCLUDED.  
SHOWING RISKS WRITTEN, PREMIUMS THEREON, RATE OF PREMIUMS CHARGED, PAID FOR LOSSES, AND EXPENDITURES OTHER THAN FOR LOSSES AND DIVIDENDS.

<i>NAMES OF COMPANIES.</i>	<i>Fire and Marine Risks Written.</i>	<i>Premiums Thereon.</i>	<i>Rate of Premiums Charged.</i>	<i>Amount Paid for Losses.</i>	<i>Expenditures other than for Losses and Dividends.</i>
St. Paul Fire and Marine, Minnesota . . . . .	\$ 48,713,234 00	\$ 615,688 78	1.26	\$ 329,885 41	\$ 128,026 02
Scottish Union and National, Edinburgh . . . . .	67,076,898 00	724,491 52	1.08	281,717 25	109,036 05
State, Iowa . . . . .	26,337,898 00	520,651 04	1.94	167,357 54	231,082 45
Sun Fire Office, England . . . . .	130,411,670 00	1,304,525 79	1.00	620,994 52	412,109 76
Springfield Fire and Marine, Massachusetts . . . . .	130,650,000 00	1,762,590 12	1.35	932,101 57	481,849 27
State Investment and Fire, California . . . . .	17,063,524 00	265,780 12	1.55	112,707 21	95,621 59
Traders', Illinois . . . . .	43,773,329 00	535,840 16	1.22	217,659 62	125,106 54
Union Fire and Marine, New Jersey . . . . .	83,144,605 00	826,388 42	.99	338,798 62	1,468,897 67
United States, New York . . . . .	16,281,083 00	88,949 79	.54	46,250 28	37,846 31
Union, California . . . . .	42,292,955 00	487,752 29	1.15	172,971 97	156,382 74
Western, California . . . . .	16,388,135 00	283,820 33	1.93	129,733 39	89,915 38
Washington Fire and Marine, Massachusetts . . . . .	56,615,431 00	642,115 48	1.13	319,980 69	142,311 07
Western Assurance, Canada . . . . .	83,473,749 00	1,098,830 94	1.31	678,443 34	271,631 51
TOTAL . . . . .	\$8,407,222,338 48	\$116,508,567 29		\$41,298,224 33	\$24,755,789 81

TABLE III.  
INCOME CLASSIFIED.

NAMES OF COMPANIES.	Premiums.	Interest and Dividends.	All other Sources.	Total.
Agricultural, New York	\$ 770,760 74	\$ 70,167 62	\$ 5,862 50	\$ 846,790 86
American Central, Missouri	453,957 83	61,442 60	1,000 00	516,400 43
American, New York	244,756 80	43,851 12	1,365 40	289,973 32
American, New Jersey	283,509 07	58,975 98	12,254 51	354,739 56
Amazon, Ohio	183,679 20	23,340 14	7,394 55	214,323 89
Accident Insurance Company of North America, Canada.	256,580 81	4,751 40		261,332 21
American, Pennsylvania	758,266 36	74,632 31	7,457 97	840,356 64
Ætna, Connecticut	2,426,852 81	424,286 43	8,397 22	2,859,536 46
Boylston Mutual, Massachusetts	470,905 02	44,012 76	47 32	514,965 10
British America, Canada	542,941 79	47,573 69		590,515 48
California, California	400,069 17	34,445 67	7,020 00	442,435 84
City of London, England	536,805 17	17,197 02		554,002 10
Citizens', Missouri	64,942 96	22,488 71		87,431 67
Commercial Union, England	1,620,946 84	60,913 87	4,073 84	1,685,934 55
Commercial, California	209,411 29	10,311 77	249 61	228,972 67
Connecticut, Connecticut	789,642 46	84,898 67		874,541 07
Continental, New York	2,601,744 86	176,743 82	49,553 93	2,828,042 61
Citizens', New York	365,138 35	36,387 60	4,953 87	407,079 82
Fire Association, England	727,754 29	23,143 86		750,898 15
Fire Association, Pennsylvania	1,407,084 17	207,659 99	10,002 01	1,684,746 17
Fireman's Fund, California	797,207 37	37,294 14	13,666 46	848,167 97
Farragut, New York	165,623 97	16,752 01	505 05	182,881 03
Fidelity and Casualty, New York	370,928 47	13,633 11		384,561 58
Franklin, Pennsylvania	516,331 51	122,005 13	35,978 38	674,375 02
Farmers' and Merchants', Colorado	447 27			447 27
Farmers' Mutual Hall, Colorado	12,951 10	4,717 82		17,668 02
German Fire, Pennsylvania	197,928 33	17,638 45	519 00	216,085 78
Germania, New York	1,205,268 30	104,274 05		1,309,542 35
German American, New York	1,683,511 07		153,921 34	1,837,432 41
Glen's Falls, New York	485,618 47	53,041 04	261 80	538,921 31
German Fire, Illinois	123,782 59	12,917 30		136,699 89
Guarantee Company of North America, Canada	160,481 74	10,552 17	7,775 58	178,809 49
German, Freeport, Illinois	834,266 52	58,079 73	480 53	892,826 78
Howard, New York	449,703 50	30,865 67	5,907 70	486,476 87

TABLE III.—CONTINUED.

Home, New York	3,162,284 38	274,440 60		3,436,724 98
Home Mutual, California	310,909 24	32,612 89		349,285 67
Hanover, New York	1,136,750 52	103,927 10	5,763 54	1,246,077 62
Hartford, Connecticut	2,304,438 17	187,311 47	29,448 62	2,521,198 26
Hamburg-Bremen, Germany	761,686 72	36,633 07		798,319 79
Insurance Company of North America, Pennsylvania	3,851,148 21	376,703 62	52,023 18	4,279,935 01
Irving, New York	110,679 77	9,245 23		119,925 00
Imperial, England	1,119,347 99	50,894 71		1,170,242 70
Lion, England	388,214 46	24,897 38		413,111 84
London and Provincial, England	428,267 80	9,342 05		437,609 85
London and Lancashire, England	1,149,070 32	38,056 87		1,187,127 19
Lancashire, England	1,091,455 03	59,860 57		1,151,316 20
London Assurance Corporation, England	790,897 09	52,275 00		843,172 09
Liverpool and London and Globe, England	3,403,019 13	152,474 24	50,347 61	3,605,840 98
Manufacturers' Fire and Marine, Massachusetts	769,002 47	39,100 19	4,949 77	813,052 43
Milwaukee Mechanics' Mutual, Wisconsin	356,773 26	36,420 71	5,286 93	398,480 90
Merchants', Missouri	41,126 67	16,482 38	1,801 82	59,410 87
Merchants', New Jersey	561,078 17	51,821 85	5,774 09	618,674 11
Metropolitan Plate Glass, New York	93,266 18	6,351 76		99,617 94
New Hampshire, New Hampshire	437,792 07	45,544 40		483,336 47
Northwestern National, Wisconsin	451,681 25	46,740 94	2,092 78	500,514 97
Niagara, New York	1,280,158 26	6,318 57	69,939 53	1,356,416 36
National, Connecticut	410,667 52	94,008 64	5,679 30	510,355 46
Northern Assurance, England	660,424 52	37,945 30		698,369 82
North British and Mercantile, Great Britain	1,687,610 91	107,050 13		1,794,661 04
Norwich Union, Great Britain	715,560 51	34,211 64		749,772 15
Orient, Connecticut	428,696 87	69,738 50	1,080 50	499,515 87
Providence Washington, Rhode Island	994,311 44	36,938 74		1,031,250 18
Phoenix, New York	3,112,576 82	122,642 68	10,098 78	3,245,318 28
Phoenix, Connecticut	1,896,573 14	214,023 34	3,003 84	2,113,600 32
Pennsylvania Fire, Pennsylvania	814,573 86	109,009 90	816 14	924,399 90
Phoenix, England	1,200,431 34	42,423 75		1,242,855 09
Queen, England	1,225,701 34	44,335 77	24,536 80	1,294,573 91
Royal, England	2,470,665 98	107,743 90	31,521 49	2,609,931 37
Sun, California	152,835 45	13,812 31	8,542 78	175,190 54
Saint Paul Fire and Marine, Minnesota	507,142 14	65,052 37	7,366 91	579,561 42
Scottish Union and National, Great Britain	377,619 95	38,445 02		416,064 97
State, Iowa	496,004 67	16,354 36	5,284 64	517,643 67

TABLE III.—CONCLUDED.  
INCOME CLASSIFIED.

NAMES OF COMPANIES.	Premiums.	Interest and Dividends.	All other Sources.	Total.
Sun Fire Office, England . . . . .	\$ 1,078,609 93	\$ 36,210 66	\$ 100,000 00	\$ 1,214,820 59
Springfield Fire and Marine, Massachusetts . . . . .	1,491,206 94	106,086 09	4,151 50	1,601,444 53
State Investment, California . . . . .	234,540 05	8,783 15	10,286 00	253,609 20
Traders', Illinois . . . . .	412,380 46	38,927 75	6,000 00	457,308 21
Union Fire and Marine, New Zealand . . . . .	599,305 81	35,349 83	125,005 01	759,660 65
United States, New York . . . . .	83,392 68	22,440 94	776 72	106,610 34
Union, California . . . . .	413,559 22	38,905 15	8,980 00	461,444 37
Western, California . . . . .	238,098 67	13,752 53	.....	251,851 20
Washington Fire and Marine, Massachusetts . . . . .	505,434 77	49,596 98	.....	555,331 75
Western Assurance, Canada . . . . .	845,036 27	33,431 50	.....	878,467 77
<b>TOTAL . . . . .</b>	<b>\$69,232,209 16</b>	<b>\$5,213,693 18</b>	<b>\$919,116 85</b>	<b>\$75,365,019 19</b>

TABLE IV.  
EXPENDITURES CLASSIFIED.

NAMES OF COMPANIES.	Losses Paid.	Dividends on Stock.	Commissions, Brokerage and Salaries.	Taxes and other Expenses.	Total.
Agricultural, New York	\$ 295,414 36	\$ 30,000 00	\$ 243,804 29	\$ 71,832 93	\$ 641,051 58
American Central, Missouri	287,699 18	72,343 25	102,737 59	57,343 30	520,123 32
American, New York	81,562 27	40,000 00	88,008 02	27,592 31	237,162 60
American, New Jersey	131,489 19	70,013 30	76,585 97	34,900 83	312,989 29
Amazon, Ohio	103,803 64	17,950 50	53,758 22	25,855 84	201,368 20
Accident Ins. Co. of North America, Canada	89,481 63	9,394 80	112,670 59	41,161 68	252,708 70
American, Pennsylvania	464,612 44	40,040 00	248,374 27	25,589 25	778,615 96
Etina, Connecticut	1,294,677 86	720,000 00	543,203 95	169,492 73	2,727,374 54
Boylston Mutual, Massachusetts	347,556 52	33,432 00	102,734 85	40,116 66	523,840 03
British America, Canada	385,526 08	132,859 65	132,859 65	75,384 16	593,769 89
California, California	135,170 16	72,000 00	103,322 62	35,189 87	345,682 65
City of London, England	358,638 00	181,406 81	23,206 88	563,251 69	563,251 69
Citizens', Missouri	34,204 61	12,000 00	16,837 51	9,660 80	72,702 92
Commercial Union, England	980,049 49	370,706 69	370,706 69	150,273 96	1,501,120 14
Commercial, California	86,718 74	24,000 00	60,240 86	21,330 53	192,290 13
Connecticut, Connecticut	476,631 57	100,000 00	171,042 61	71,035 63	818,709 81
Continental, New York	1,474,802 72	149,948 40	744,102 55	244,902 06	2,613,755 73
Citizens', New York	218,603 76	40,433 30	111,763 52	42,256 97	413,057 55
Fire Association, England	504,987 88	200,000 00	181,600 53	74,010 30	760,598 71
Fire Association, Pennsylvania	1,104,708 50	200,000 00	408,640 26	64,797 81	1,778,146 57
Fireman's Fund, California	366,892 08	90,000 00	157,836 36	92,535 82	707,264 26
Farragut, New York	94,438 66	24,000 00	48,974 45	23,455 40	190,868 51
Fidelity and Casualty, New York	114,002 51	20,000 00	138,355 01	53,911 08	326,268 60
Franklin, Pennsylvania	323,849 91	80,321 00	124,456 88	111,290 69	639,918 48
Farmers' and Merchants', Colorado	14,327 92	672 18	2,432 44	848 65	17,519 01
Farmers' Mutual Hail, Colorado	110,952 76	24,000 00	60,564 18	6,043 04	200,659 98
German Fire, Pennsylvania	624,322 60	100,000 00	301,202 46	203,992 88	1,229,517 94
Germany, New York	855,446 89	130,000 00	301,816 32	198,136 94	1,573,400 15
German American, New York	258,654 09	20,000 00	125,828 51	48,168 61	452,651 21
Glen's Falls, New York	58,200 77	17,775 99	55,820 56	2,539 30	134,336 62
German Fire, Illinois	54,979 99	18,000 00	47,465 74	46,865 09	167,301 73
Guarantee Co. of North America, Canada	340,295 19	31,010 00	321,950 44	26,439 90	719,695 53

TABLE IV.—CONTINUED.

Howard, New York	334,029 03	13,981 50	88,926 06	46,724 99	483,661 58
Home, New York	1,769,156 41	300,000 00	847,546 79	315,335 78	3,232,038 98
Home Mutual, California	112,811 76	36,000 00	113,028 23	49,627 18	302,467 17
Hanover, New York	646,077 39	100,000 00	233,537 52	205,573 70	1,185,188 70
Hartford, Connecticut	1,377,716 55	250,000 00	470,226 14	235,849 80	2,333,792 49
Hamburg-Bremen, Germany	514,226 34	180,370 35	50,306 14	50,306 14	753,992 83
Insurance Co. of North America, Pennsylvania	2,399,724 51	600,000 00	700,018 50	355,182 50	4,045,925 57
Irving, New York	61,392 53	5,050 00	32,777 08	9,200 06	108,338 07
Imperial, England	679,768 88	280,679 16	98,417 52	46,800 67	1,067,248 71
Lion, England	234,677 97	80,432 56	80,432 56	32,517 05	365,612 54
London and Provincial, England	319,858 05	268,182 27	95,057 44	62,424 14	462,714 75
London and Lancashire, England	789,440 46	320,736 49	28,152 38	1,115,372 28	1,115,372 28
Lancashire, England	766,483 41	184,293 90	87,391 26	888,652 74	888,652 74
London Assurance Corporation, England	616,967 58	2,029,516 18	752,490 65	241,359 90	3,023,276 73
Liverpool and London and Globe, England	2,029,516 18	20,000 00	154,983 70	159,057 58	842,510 34
Manufacturers', Massachusetts	507,869 06	105,611 62	36,150 28	36,150 28	308,367 07
Milwaukee Mechanics' Mutual, Wisconsin	166,605 77	9,925 00	14,455 22	9,261 80	52,845 39
Merchants', Missouri	19,203 37	49,020 00	144,628 41	65,801 84	579,577 79
Merchants', New Jersey	320,037 54	10,000 00	43,448 99	620 80	87,467 00
Metropolitan Plate Glass Company, New York	33,397 21	40,000 00	101,830 22	38,080 48	435,004 75
New Hampshire, New Hampshire	254,245 05	60,000 00	112,833 32	51,753 80	458,821 66
Northwestern National, Wisconsin	234,229 54	60,230 50	268,297 20	146,768 85	1,296,729 82
Niagara, New York	821,433 27	100,000 00	95,058 09	36,139 78	464,208 61
National, Connecticut	232,410 74	55,150 72	364,118 44	78,704 97	685,224 44
Northern Assurance, England	451,308 75	179,363 51	172,143 45	1,730,546 54	1,730,546 54
North British and Mercantile, England	1,194,284 65	101,335 73	60,674 09	650,055 58	650,055 58
Norwich Union, England	410,017 98	188,800 30	51,839 68	482,845 56	482,845 56
Orient, Connecticut	249,470 15	31,805 55	188,800 30	99,866 23	1,038,871 04
Providence Washington, Rhode Island	718,598 90	100,000 00	857,636 17	2,903,802 69	2,903,802 69
Phenix, New York	1,638,755 06	280,000 00	400,254 25	210,982 91	2,105,626 28
Phenix, Connecticut	1,214,389 12	238,497 94	201,986 25	76,233 97	1,079,125 61
Phenix, England	712,418 75	244,015 24	113,726 68	938,170 57	938,170 57
Pennsylvania Fire, Pennsylvania	919,950 35	609,108 81	174,282 75	1,278,889 30	1,278,889 30
Queen, England	621,147 38	39,014 22	16,340 64	2,236,267 49	2,236,267 49
Royal, England	1,452,895 93	50,000 00	102,305 89	35,720 13	517,911 43
Sun, California	71,294 42	281,717 25	76,805 49	32,230 56	390,753 30
Saint Paul, Minnesota	329,885 41				
Scottish Union and National, Edinburgh	281,717 25				

TABLE IV.—CONCLUDED.  
EXPENDITURES CLASSIFIED.

NAMES OF COMPANIES.	Losses Paid.	Dividends on Stock.	Commissions, Brokerage and Salaries.	Taxes and other Expenses.	Total.
State, Iowa . . . . .	\$ 167,357 54	\$ 20,000 00	\$ 266,424 99	\$ 24,657 46	\$ 418,439 99
Sun Fire Office, England . . . . .	620,994 52	. . . . .	284,161 73	127,948 03	1,033,104 28
Springfield Fire and Marine, Massachusetts . . . . .	932,101 57	100,000 00	302,182 20	179,667 07	1,513,950 84
State Investment, California . . . . .	112,707 21	24,151 00	72,142 18	23,479 41	232,479 80
Traders', Illinois . . . . .	217,659 62	50,000 00	98,867 72	26,238 82	392,766 16
United Fire and Marine, New Zealand . . . . .	338,798 62	41,225 98	140,322 46	5,575 21	531,922 27
Union, New York . . . . .	46,250 28	25,618 75	23,602 40	14,243 91	109,715 34
Union, California . . . . .	172,971 97	89,760 00	106,644 26	49,737 48	419,113 71
Western, California . . . . .	129,733 39	18,000 00	66,078 62	24,836 76	238,648 77
Washington Fire and Marine, Massachusetts . . . . .	319,980 69	20,000 00	105,071 80	37,239 27	482,291 76
Western Assurance, Canada . . . . .	678,443 34	. . . . .	168,691 45	102,940 06	950,074 85
TOTAL . . . . .	\$41,297,724 33	\$4,811,430 82	\$16,870,769 77	\$6,698,993 11	\$69,678,918 03

TABLE V. CLASSIFIED ASSETS.

Table with 9 columns: NAMES OF COMPANIES, Real Estate, Loans on Bonds and Mortgages, Bonds and Stocks Owned, Loans on Stocks as Collaterals, Cash in Office and Bank, Premiums Unpaid, Miscellaneous Assets, Total. Lists various insurance and financial companies with their respective asset values.

TABLE V.—CONTINUED.

Continuation of Table V, listing companies such as German (Freeport) Illinois, Howard, New York, Home, New York, etc., with their classified assets.



TABLE V.—CONCLUDED.  
CLASSIFIED ASSETS.

<i>NAMES OF COMPANIES.</i>	<i>Real Estate.</i>	<i>Loaned on Bonds and Mortgages.</i>	<i>Bonds and Stocks Owned.</i>	<i>Loans on Stocks as Collaterals</i>	<i>Cash in Office and Bank.</i>	<i>Premiums Unpaid.</i>	<i>Miscellaneous Assets.</i>	<i>Total.</i>
State, Iowa . . . . .	\$ 85,400 00	\$ 73,599 21	\$ 22,738 00	\$ 3,222 48	\$ 72,584 27	\$ 46,078 40	\$ 468,484 45	\$ 772,106 81
Sun Fire Office, England . . . . .			1,138,139 59		174,322 82	146,849 07	16,472 20	1,475,783 68
Springfield F. & M., Massachusetts . . . . .	103,150 00	335,479 95	1,796,745 00	18,675 00	78,332 06	201,000 00	52,251 81	2,585,633 82
State Investment, California . . . . .	150,859 13	79,771 77	76,300 00	24,000 00	25,746 24	43,024 67	2,048 20	491,750 01
Traders' Illinois . . . . .	137,195 98		872,027 50		68,857 42	46,218 36	41,078 84	1,165,378 10
Union F. & M., New Zealand . . . . .	27,536 56	614,760 62	62,274 38		97,563 06	96,257 52	47,139 35	945,532 39
United States, New York . . . . .		240,376 17	283,972 50		1,762 00	9,239 00	2,363 00	537,712 67
Union, California . . . . .	100,000 00	248,489 20	638,950 00	25,000 00	80,032 32	26,602 70	14,125 73	1,134,099 95
Western, California . . . . .		142,500 00	62,375 00		36,537 93	58,020 73	20,789 83	300,223 49
Washington F. & M., Massachusetts . . . . .		84,960 00	1,125,310 37	102,400 00	120,600 05	98,712 13	40,777 79	1,572,750 34
Western Assurance, Canada . . . . .			657,140 00		180,870 86	102,206 76		934,517 62
<b>TOTAL . . . . .</b>	<b>\$9,836,774 13</b>	<b>\$18,109,038 59</b>	<b>\$89,429,682 08</b>	<b>\$5,800,761 35</b>	<b>\$9,894,741 69</b>	<b>\$7,009,645 24</b>	<b>\$2,970,969 42</b>	<b>\$143,051,612 50</b>



TABLE VII.

SHOWING RISKS IN FORCE AT THE COMMENCEMENT OF THE YEAR, WRITTEN, TERMINATED AND RE-INSURED DURING AND IN FORCE AT THE END OF THE YEAR.

NAMES OF COMPANIES.	In Force at the Beginning of the Year.	Written During the Year.	Terminated During the Year.	Re-Insured During the Year.	In Force at the End of the Year.
Agricultural, New York	\$ 201,986,421 00	\$ 90,898,386 00	\$ 71,309,369 00	\$ 740,600 00	\$ 221,575,438 00
American Central, Missouri	39,044,329 00	40,833,378 00	36,162,906 00	2,764,767 00	43,714,801 00
American, New York	52,447,043 00	69,887,096 00	66,492,759 00	5,320,980 00	55,841,380 00
American, New Jersey	32,720,564 88	37,837,939 00	31,732,978 22	1,578,850 58	38,825,395 66
Amazon, Ohio	13,091,883 00	14,868,263 00	13,182,073 00	475,272 00	14,778,073 00
Accident Insurance Co. of North America, Canada	13,630,200 00	31,279,900 00	23,701,300 00	624,500 00	21,208,800 00
American, Pennsylvania	55,843,419 00	72,892,533 00	55,821,801 00	1,933,507 00	72,914,151 00
Ætna, Connecticut	279,153,922 00	288,149,814 00	275,739,837 00	3,308,957 00	291,563,899 00
Boylston Mutual, Massachusetts	26,761,987 00	61,407,406 00	52,639,093 00	2,372,824 00	35,509,300 00
British America, Canada	45,946,889 00	47,848,636 00	48,718,786 00	2,761,760 00	45,076,739 00
California, California	17,865,807 00	32,085,927 00	24,580,709 00	847,963 00	25,371,025 00
City of London, England	35,109,402 32	61,057,693 87	49,159,061 85	5,688,118 00	47,008,034 34
Citizens', Missouri	4,888,718 00	7,488,806 00	7,435,531 00	38,000 00	4,441,993 00
Commercial Union, England	237,325,990 00	175,452,325 28	157,084,635 28	24,030,488 00	255,693,680 00
Commercial, California	7,434,408 00	15,928,621 00	12,070,616 00	353,313 00	11,292,413 00
Connecticut, Connecticut	72,291,681 00	83,737,730 00	76,031,614 00	.....	79,997,797 00
Continental, New York	353,927,745 00	604,977,945 00	544,797,424 00	20,739,355 00	414,098,266 00
Citizens', New York	72,063,874 54	67,477,475 50	71,780,850 08	3,059,114 20	67,760,499 96
Fire Insurance Association, England	60,272,407 72	79,309,884 40	74,338,861 77	2,923,886 82	65,243,430 35
Fire Association, Pennsylvania	210,751,991 00	147,235,336 00	104,133,111 00	11,934,843 00	253,854,216 00
Fireman's Fund, California	56,455,665 40	73,974,697 03	71,097,586 61	5,435,669 75	59,332,775 82
Farragut, New York	31,960,896 00	30,209,068 00	31,336,197 00	1,095,350 00	30,833,767 00
Fidelity and Casualty, New York	27,075,736 90	46,037,217 71	37,023,753 90	.....	36,089,200 74
Franklin, Pennsylvania	137,149,204 00	59,778,787 00	58,161,088 00	1,568,265 00	138,766,903 00
Farmers' and Merchants', Colorado	.....	66,219 00	.....	.....	66,219 00
Farmers' Mutual Hail, Colorado	.....	335,667 00	335,667 00	.....	.....
German Fire, Pennsylvania	16,797,623 00	19,614,766 00	17,541,364 00	110,338 00	18,871,025 00
Germania, New York	137,573,120 34	143,049,979 71	139,429,409 39	1,539,104 99	150,193,690 66
German-American, New York	249,472,942 00	251,169,002 00	232,508,924 00	10,681,876 00	259,133,020 00

\*Contained in item of terminations.

STATISTICAL TABLES.

TABLE VII.—CONTINUED.

Glen's Falls, New York	68,367,512 00	54,897,709 00	43,021,448 00	1,597,035 00	80,243,773 00
German Fire, Illinois	4,597,454 00	9,633,810 00	6,917,231 00	1,207,314 00	7,314,033 00
Guarantee Company of America, Canada	13,623,100 00	20,251,370 00	16,251,815 00	.....	17,622,655 00
German, Freeport, Illinois	65,736,982 00	57,090,572 00	27,539,678 00	1,033,973 00	95,287,876 00
Howard, New York	38,853,312 00	56,527,225 00	49,600,173 00	4,327,822 00	45,780,364 00
Home, New York	372,341,260 00	313,347,287 00	267,106,518 00	341,433 00	418,582,029 00
Home Mutual, California	22,068,623 00	23,604,278 00	20,492,255 00	375,433 00	25,180,646 00
Hanover, New York	129,268,460 84	125,759,175 59	114,647,799 46	2,226,677 76	149,379,836 97
Hartford, Connecticut	237,918,572 00	215,994,435 00	181,963,369 00	7,832,493 00	271,949,638 00
Hamburg-Bremen, Germany	57,860,404 00	79,955,996 00	70,247,873 00	732,476 00	67,568,527 00
Imperial, England	66,781,959 09	108,908,520 98	78,214,436 99	1,251,597 98	97,476,043 08
Irving, New York	7,576,191 16	19,222,599 11	11,611,920 76	5,171,240 75	15,186,869 51
Insurance Co. of North America, Pennsylvania	263,350,927 00	466,163,046 00	441,195,385 00	4,055,000 00	288,318,588 00
Lion, England	34,637,882 00	56,323,406 00	53,526,485 00	8,868,529 00	37,434,803 00
London and Provincial, England	30,748,060 00	48,739,837 00	40,271,064 00	994,589 00	39,210,833 00
London and Lancashire, England	112,841,123 00	152,718,852 00	125,895,819 00	4,445,469 00	139,664,156 00
Lancashire, England	113,630,529 00	127,955,734 00	119,604,595 00	2,728,396 00	121,981,668 00
London Assurance Corporation, England	112,899,136 00	110,194,468 00	105,631,375 00	8,134,380 00	117,462,229 00
Liverpool and London and Globe, England	471,823,520 00	528,439,136 00	456,440,078 00	45,446,402 00	543,821,510 00
Manufacturers' Fire and Marine, Massachusetts	80,696,674 00	111,260,408 00	86,634,333 00	6,307,820 00	105,322,749 00
Milwaukee Mechanics' Mutual, Wisconsin	34,197,954 00	26,379,699 00	23,247,386 00	.....	37,330,267 00
Merchants', Missouri	3,062,037 00	3,837,427 00	3,407,572 00	182,973 00	3,491,886 00
Merchants', New Jersey	56,799,431 00	64,821,126 00	56,352,261 00	631,666 00	65,268,296 00
Metropolitan Plate Glass Company, New York	2,866,649 00	3,265,946 00	3,057,217 00	.....	3,095,378 00
New Hampshire, New Hampshire	28,148,576 00	39,774,387 00	27,468,763 00	2,580,000 00	40,454,200 00
Northwestern National, Wisconsin	35,995,552 00	52,828,898 00	44,136,226 00	235,957 00	44,688,224 00
Niagara, New York	130,800,266 00	158,448,325 00	129,622,712 00	8,166,120 00	159,625,879 00
National, Connecticut	42,014,290 00	40,270,215 00	37,387,177 00	447,016 00	45,797,328 00
Northern Assurance, England	56,686,889 00	75,994,396 53	65,484,991 00	1,102,170 00	67,105,494 53
North British and Mercantile, Great Britain	234,960,356 00	260,018,551 00	243,888,639 00	.....	251,390,268 00
Norwich Union, Great Britain	62,751,741 00	98,095,723 00	73,105,813 00	6,768,614 00	87,741,651 00
Orient, Connecticut	39,300,398 00	40,497,328 00	36,431,264 00	409,475 00	43,360,462 00
Providence Washington, Rhode Island	54,889,619 00	144,032,729 00	127,263,311 00	5,730,491 00	71,059,037 00
Phenix, New York	259,126,868 00	399,639,527 00	349,550,882 00	8,935,782 00	399,215,513 00
Phenix, Connecticut	188,849,029 00	179,644,231 00	167,061,514 00	.....	201,431,940 00
Phenix, England	118,998,985 00	175,297,980 00	127,223,950 00	10,188,658 00	167,073,015 00
Pennsylvania Fire, Pennsylvania	87,001,252 00	74,758,120 00	60,545,061 00	2,640,908 00	101,214,311 00
Queen, England	135,511,125 00	158,041,861 00	135,839,822 00	11,052,941 00	157,713,104 00

STATISTICAL TABLES.

TABLE VII.—CONCLUDED.  
 SHOWING RISKS IN FORCE AT THE COMMENCEMENT OF THE YEAR, WRITTEN, TERMINATED AND RE-INSURED  
 DURING AND IN FORCE AT THE END OF THE YEAR.

NAMES OF COMPANIES.	In Force at the Beginning of the Year.					In Force at the End of the Year.				
	In Force at the Beginning of the Year.	Written During the Year.	Terminated During the Year.	Re-Insured During the Year.	In Force at the End of the Year.					
Royal, England . . . . .	\$ 319,177,187 00	\$ 369,691,200 00	\$ 302,424,466 00	\$ 28,855,702 00	\$ 386,443,981 00					
Sun, California . . . . .	3,893,056 00	12,158,712 00	6,481,131 00	2,027,055 00	9,572,637 00					
Saint Paul Fire and Marine, Minnesota . . . . .	45,102,666 00	48,713,234 00	44,425,765 00	4,746,923 00	49,396,138 00					
Scottish Union and National, Great Britain . . . . .	34,790,236 00	67,076,898 00	56,854,366 00	13,503,445 00	49,912,848 00					
State, Iowa . . . . .	23,921,138 00	26,337,898 00	18,886,348 00	1,834,943 00	31,372,798 00					
Sun Fire Office, England . . . . .	139,779,831 00	139,411,070 00	159,194,948 00	877,553 00	160,153,750 00					
Springfield Fire and Marine, Massachusetts . . . . .	126,844,831 00	139,690,660 00	159,166,734 00	.. . . .	147,621,027 00					
Trade Indemnity, California . . . . .	21,864,596 00	17,663,324 00	24,161,655 00	2,414,433 00	35,281,029 00					
Union Fire and Marine, New Zealand . . . . .	22,934,522 00	83,773,319 00	54,916,165 00	2,431,167 00	38,191,211 00					
United States, New York . . . . .	13,474,265 00	37,879,083 00	37,862,852 00	20,381,629 00	18,790,627 00					
Union, California . . . . .	23,592,021 00	13,268,685 00	14,869,855 00	1,321,662 00	14,135,822 00					
Western, California . . . . .	11,865,075 00	42,293,055 00	34,450,157 00	4,351,337 00	28,443,022 00					
Western Assurance, Canada . . . . .	61,800,540 00	16,388,325 00	34,075,472 00	471,350 00	13,777,738 00					
Washington Fire and Marine, Massachusetts . . . . .	23,561,101 00	83,773,719 00	78,638,273 00	3,558,768 00	66,625,626 00					
TOTAL . . . . .	\$7,241,438,790 19	\$8,481,617,245 74	\$7,334,602,001 31	\$359,553,107 83	\$8,388,454,034 62					

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**FIRE AND FIRE AND MARINE INSURANCE COMPANIES OF  
THIS AND OTHER STATES.**

ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF THE  
FIRE, AND FIRE AND MARINE INSURANCE COMPANIES  
AUTHORIZED TO DO BUSINESS IN THE STATE OF  
COLORADO, SHOWING THEIR CONDI-  
TION ON THE 31st DAY OF  
DECEMBER, 1883.

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AGRICULTURAL INSURANCE COMPANY OF  
WATERTOWN, NEW YORK.

ISAAC MUNSON, *President.*

H. M. STEVENS, *Secretary.*

Incorporated as Mutual in 1853. As Stock, in 1863.

I.—CAPITAL.

Whole amount of capital actually paid up in cash . . . . . \$ 500,000 00

II.—ASSETS.

ACCOUNT OF STOCKS AND BONDS OWNED.

	<i>Par Val.</i>	<i>Market Val.</i>
U. S. 4½ per cent reg. bonds . . . . .	\$ 10,000 00	\$ 11,500 00
U. S. 4 per cent reg. bonds . . . . .	190,000 00	235,600 00
U. S. 4 per cent coupons . . . . .	600 00	750 00
Utica, Clayton & B. R. R. bonds . . . . .	1,000 00	1,100 00
Union Pacific R. R. bonds . . . . .	2,000 00	2,340 00
Tennessee State bonds . . . . .	2,000 00	880 00
N. Y. C. & H. R. R. R. stock . . . . .	60,000 00	67,725 00
Lake S. & M. S. R. R. . . . .	50,000 00	49,437 50
Central Pacific R. R. . . . .	40,000 00	25,600 00
Union Pacific R. R. . . . .	20,000 00	14,800 00
Illinois Central R. R. . . . .	10,000 00	13,300 00
Illinois Central Lease Line R. R. . . . .	1,700 00	1,411 00
Wells, Fargo & Co. . . . .	20,000 00	23,000 00
Watertown National Bank . . . . .	5,000 00	5,500 00
<b>Totals . . . . .</b>	<b>\$412,300 00</b>	<b>\$452,943 50</b>

Total market value of stocks and bonds . . . . .	\$ 452,943 50
Market value of real estate owned by the Company . . . . .	159,479 48
Loans on bond and mortgage upon which not more than one year's interest is due . . . . .	774,271 25
Loans on bond and mortgage upon which more than one year's interest is due . . . . .	8,520 25
Interest due on all said bond and mortgage loans, \$8,725 31; interest accrued, \$10,253 58; total . . . . .	18,978 89

LOANS ON COLLATERALS.

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Loaned Thereon.</i>
Bond and mortgage . . . . .	\$ 8,530 00	\$ 8,530 00	\$ 6,030 00
Watertown Nat'l Bank stock . . . . .	8,000 00	8,000 00	9,000 00
Bond and mortgage . . . . .	1,000 00	1,100 00	. . . . .
National Union Bank . . . . .	2,100 00	2,415 00	2,000 00
City Poughkeepsie 7 per cent bonds . . . . .	2,000 00	2,200 00	2,000 00
American Express Co . . . . .	1,000 00	910 00	600 00
Central Pac. R. R. stock . . . . .	50,000 00	32,000 00	20,600 00
N. Y. C. & H. R. R. R. stock . . . . .	3,000 00	3,363 75	3,189 39
Herk. Co. Nat'l Bank . . . . .	1,500 00	2,100 00	1,378 27
<b>Totals . . . . .</b>	<b>\$77,130 00</b>	<b>\$59,618 75</b>	<b>\$44,197 66</b>

Amount loaned on collaterals . . . . .	44,197 66
Cash in Company's office . . . . .	5,909 93
Cash belonging to the Company deposited in banks: National Union Bank, \$87,430 44; Jefferson County National Bank, \$65,612 37; Watertown National Bank, \$28,388 67; total . . . . .	181,431 38
Interest due and accrued on stocks and bonds not included in market value . . . . .	2,000 00
Interest due and accrued on collateral loans . . . . .	948 67

Gross premiums in course of collection, not more than three months due	47,765 93
Bills receivable, not matured, taken for fire, marine and inland risks	16,055 50
Rents due and accrued	600 00
Aggregate amount of all the assets of the Company stated at their actual value	<u>\$1,713,101 54</u>

## III.—LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 8,665 14
Gross losses in process of adjustment or in suspense, including reported and supposed losses	18,878 75
Losses resisted, including interest and costs and other expenses thereon	10,500 60
Total gross amount of claims for losses	\$ 38,043 89
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, fire risks, \$111,924 94; unearned premiums (fifty per cent)	\$ 55,962 47
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$1,828,274 71; unearned premiums pro rata	965,861 52
Total unearned premiums as computed	\$1,021,823 99
All other demands and liabilities against the Company absolute and contingent not enumerated above	25,000 00
Total amount of all liabilities except capital stock and net surplus	\$1,084,867 88
Joint capital stock actually paid up in cash	500,000 00
Surplus beyond capital and all other liabilities	128,233 66
Aggregate amount of all liabilities, including capital stock paid up and net surplus	<u>\$1,713,101 54</u>

## IV.—INCOME DURING THE YEAR.

	<i>Fire Risks.</i>
Gross premiums and bills in course of collection at close of last previous year as shown by that year's statement	\$108,037 08
Deduct amount of same not collected	none
Net collected	108,037 08
Gross premiums on risks written and renewed during the year	784,087 54
Total	892,124 62
Deduct premiums and bills in course of collection at this date	63,820 53
Entire premiums collected during the year	\$828,304 09
Deduct reinsurance rebate, abatement and return premiums	57,543 35
Total	<u>\$770,760 74</u>
Net cash actually received for premiums	\$770,760 74
Received for interest on bonds and mortgages	45,041 72
Received for interest and dividends on stock and bonds, collateral loans and all other sources	25,125 90
Income received from all other sources	5,862 50
Aggregate amount of income received during the year in cash	<u>\$846,790 86</u>

V.—EXPENDITURES.

Net amount paid during the year for losses . . . . .	\$295,414 36
Cash dividends actually paid stockholders . . . . .	30,000 00
Paid for commission and brokerage . . . . .	159,702 38
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes . . . . .	84,101 91
Paid for State, national and local taxes in this and other states	12,559 77
All other payments and expenditures . . . . .	59,273 16
<b>Aggregate amount of actual expenditures during the year in cash . . . . .</b>	<b>\$641,051 58</b>

VI.—MISCELLANEOUS RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year . . . . .	\$201,987,421 00	\$1,746,223 31
Written or renewed during the year . . . . .	90,898,386 00	784,087 54
<b>Total . . . . .</b>	<b>\$292,885,807 00</b>	<b>\$2,530,310 85</b>
Deduct those expired and marked off as terminated, also reduction of premiums by rebate, abatement and return . . . . .	71,309,369 00	582,553 56
<b>In force at the end of the year . . . . .</b>	<b>\$221,576,438 00</b>	<b>\$1,947,757 29</b>
Deduct amount reinsured . . . . .	740,600 00	7,557 64
<b>Net amount in force Dec. 31, 1883 . . . . .</b>	<b>\$220,835,838 00</b>	<b>\$1,940,199 65</b>

BUSINESS IN THE STATE OF COLORADO DURING THE YEAR.

Fire risks written . . . . .	\$174,485 00
Entire premiums received for risks in this State . . . . .	1,902 66
Losses paid . . . . .	90 00
Losses incurred . . . . .	90 00

AMERICAN CENTRAL INSURANCE COMPANY  
OF ST. LOUIS, MISSOURI.

Incorporated February, 1853.

GEORGE T. CRAM, *President.*

CHARLES CHRISTENSEN, *Secretary.*

I.—CAPITAL.

Whole amount of capital actually paid up in cash . . . . . \$ 600,000 00

II.—ASSETS.

	<i>Par Val.</i>	<i>Market Val.</i>
United States Currency, 6 per cent bonds . . . . .	\$100,000 00	\$135,000 00
State of Missouri, 6 per cent bonds . . . . .	309,000 00	355,350 00
St. Louis Central R'y . . . . .	75,000 00	75,000 00
Missouri Pacific Railway (1st mortg.) bonds . . . . .	51,000 00	54,825 00
Missouri Pacific Railway (2nd mortg.) bonds . . . . .	25,000 00	27,875 00
North Missouri Railway (1st mortg.) bonds . . . . .	25,000 00	30,500 00
St. Louis County Park bonds . . . . .	15,000 00	18,000 00
Laclede Gas Light Co. bonds . . . . .	5,000 00	5,050 00
Laclede Gas Light Co. stock . . . . .	26,700 00	26,967 00



St. Louis Gas Light Co. stock . . . . .	1,900 00	1,273 00
Bank of Commerce, St. Louis, stock . .	12,500 00	57,500 00
Commercial Bank, St. Louis, stock . .	10,000 00	32,500 00
Mechanics Bank, St. Louis, stock . . .	11,100 00	13,320 00
Third National Bank, St. Louis, stock . .	13,000 00	13,000 00
St. Louis National Bank stock . . . . .	5,000 00	6,250 00
Totals . . . . .	<u>\$685,200 00</u>	<u>\$863,867 00</u>

\$863,867 00

## LOANS ON COLLATERALS.

	<i>Par Value.</i>	<i>Market Value.</i>	
St. Louis Cotton Compress Co. . . . .	\$175,000 00	\$350,000 00	
Totals . . . . .	<u>\$175,000 00</u>	<u>\$350,000 00</u>	
Amount loaned on collaterals . . . . .			175,000 00
Cash in Company's principal office . . . . .			5,315 77
Cash belonging to the Company deposited in bank (Bank of Commerce, St. Louis) . . . . .			61,090 47
Interest due and accrued on stocks and bonds not included in market value . . . . .			5,280 00
Gross premiums in course of collection not more than three months due . . . . .			<u>78,968 12</u>
Aggregate amount of all assets as stated by the Company . . . . .			<u>\$1,189,521 36</u>

## III.—LIABILITIES.

Gross claim for adjusted and unpaid losses due and to become due . . . . .	\$25,571 64	
Gross losses in process of adjustment or in suspense, including all reported and supposed losses . . . . .	27,170 00	
Losses resisted, including interest, costs and other expenses thereon . . . . .	6,663 98	
Total gross amount of claims for losses . . . . .	<u>\$59,405 62</u>	
Deduct reinsurance thereon . . . . .	12,365 42	
Total . . . . .		\$ 47,040 20
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$374,572 69; unearned premiums, fifty per cent, \$187,286 34 . . . . .		187,286 34
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$221,814 93; unearned premiums ( <i>pro rata</i> ) . . . . .		121,211 14
Total unearned premiums . . . . .	\$308,497 48	
Cash dividends to stockholders remaining unpaid . . . . .		56 25
All other demands against the Company absolute and contingent . . . . .		<u>11,845 22</u>
Total amount of all liabilities except capital stock and net surplus . . . . .		\$ 367,439 15
Joint stock capital actually paid up in cash . . . . .		600,000 00
Surplus beyond capital and all other liabilities . . . . .		<u>222,082 21</u>
Aggregate amount of all liabilities, including paid up capital stock and net surplus . . . . .		<u>\$1,189,521 36</u>

## IV.—INCOME DURING THE YEAR.

	<i>Fire Risks.</i>
Gross premiums and bills in course of collection at close of last previous year as shown by that year's statement . . . . .	\$ 72,777 27
Deduct the amount of same not collected . . . . .	
Net collected . . . . .	<u>\$ 72,777 27</u>
Gross premiums on risks written and renewed during the year . . . . .	580,218 83
Total . . . . .	<u>\$652,996 10</u>

Deduct premiums and bills in course of collection at this date . . . . .	\$ 78,968 12	
Entire premiums collected during the year . . . . .	\$574,027 98	
Deduct reinsurance, rebate, abatement and return premiums . . . . .	120,070 15	
Net cash received for premiums . . . . .	<u>\$453,957 83</u>	
		\$453,957 83
Received for interest and dividends on stocks and bonds, collateral loans, and all other sources . . . . .		61,442 60
Income received from all other sources . . . . .		<u>1,000 00</u>
Aggregate amount of income actually received during the year in cash . . . . .		<u>\$516,400 43</u>

V.—EXPENDITURES DURING THE YEAR.

	<i>Fire Risks.</i>	
Gross amount actually paid for losses, (including \$44,397 52 losses occurring in previous years) . . . . .	\$345,263 56	
Deduct all amounts actually received for salvages, \$341.99, and all amounts actually received for reinsurance in other companies, \$57,222 39; total . . . . .	<u>57,564 38</u>	
Net amount paid during the year for losses . . . . .	<u>\$ 287,699 18</u>	
		\$287,699 18
Cash dividends actually paid stockholders . . . . .		72,343 25
Paid for commission and brokerage . . . . .		62,744 04
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes . . . . .		39,993 55
Paid for State, National and local taxes in this and other States . . . . .		8,837 80
All other payments and expenditures, viz.: General expense account . . . . .		<u>48,505 50</u>
Aggregate amount of actual expenditures during the year in cash . . . . .		<u>\$520,123 32</u>

VI.—MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year . . . . .	\$39,044,329 00	\$564,283 64
Written or renewed during the year . . . . .	40,833,378 00	580,218 83
Totals . . . . .	<u>\$79,877,707 00</u>	<u>\$1,144,502 47</u>
Deduct those expired and marked off as terminated . . . . .	36,162,906 00	497,742 47
In force December 31, 1883 . . . . .	\$43,714,801 00	\$646,762 00
Deduct amount reinsured . . . . .	2,704,767 00	50,374 38
Net amount in force . . . . .	<u>\$40,950,034 00</u>	<u>\$596,387 62</u>

COLORADO BUSINESS.

BUSINESS DONE IN THE STATE OF COLORADO DURING THE YEAR.

Fire risks written . . . . .	\$635,731 00
Entire premiums received for risks in this State . . . . .	14,034 84
Losses paid . . . . .	7,368 61
Losses incurred . . . . .	<u>8,276 46</u>

## AMERICAN FIRE INSURANCE COMPANY OF NEW YORK.

Incorporated April, 1857,

JAMES M. HALSTEAD, *President.*

DAVID ODER, *Secretary.*

### I.—CAPITAL.

Whole amount of capital actually paid up in cash . . . . . \$400,000 00

### II.—ASSETS

#### ACCOUNT OF STOCKS, BONDS, ETC., OWNED BY THE COMPANY.

	<i>Par Val.</i>	<i>Market Val.</i>
United States 3 per cent bonds . . . . .	\$200,000 00	\$202,000 00
United States 4 per cent bonds . . . . .	300,000 00	375,000 00
United States 4½ per cent bonds . . . . .	50,000 00	57,375 00
Delaware & Hudson Canal Co., bonds 1891 . . . . .	50,000 00	58,000 00
Delaware & Hudson Canal Co., stocks, 133 shares . . . . .	13,300 00	13,965 00
Delaware & Hudson Canal Co., scrip stock . . . . .	2,200 00	2,200 00
900 shares Harlem Gas Light Co., stock	45,000 00	51,750 00
400 shares Rensselaer & Saratoga R. R. Co., stock . . . . .	40,000 00	56,800 00
100 shares National Bank of Com- merce, New York . . . . .	10,000 00	15,600 00
250 shares American Exchange Nat'l Bank . . . . .	25,000 00	32,500 00
400 shares Merchants' National Bank	20,000 00	26,300 00
40 shares Bank of State of New York	4,000 00	5,200 00
65 shares Third National Bank of New York . . . . .	6,500 00	8,125 00
Mercantile Trust Co . . . . .	10,000 00	15,000 00
Total . . . . .	<u>\$776,000 00</u>	<u>\$919,815 00</u>
Total market value of stocks and bonds . . . . .		\$ 919,815 00
Loans on bond and mortgage (first lien) upon which not more than one year's interest is due . . . . .		98,720 00
Loans on bond and mortgage (first liens) upon which more than one year's interest is due . . . . .		10,000 00
Interest due on all said bond and mortgage loans, \$600 00; inter- est accrued thereon, \$1,033 86; total . . . . .		1,633 86

#### LOANS ON COLLATERALS.

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Amount Loaned.</i>
20 shares Equitable Life Assurance Society . . . . .	\$2,000 00	\$5,000 00	\$4,000 00
5 shares Equitable Life Assurance Society . . . . .	500 00	1,250 00	7,000 00
55 shares Mercantile Safe Deposit Co . . . . .	5,500 00	11,000 00	
55 shares Delaware & Hud- son Canal Co. . . . .	5,500 00	5,775 00	3,000 00
100 shares Albany & Sus- quehanna R. R. Co. . . . .	10,000 00	13,000 90	10,000 00
100 shares Merch'ts Nat'l Bank . . . . .	5,000 00	6,575 00	15,000 00
100 shares Bank of State of New York . . . . .	10,000 00	13,000 00	

11 bonds of Northern Pacific R. R. Co. . . . .	6,000 00	6,000 00	5,000 00
24 Shares Produce Exch'g Bank . . . . .	2,400 00	2,880 00	2,000 00
Totals . . . . .	<u>\$46,900 00</u>	<u>\$64,480 00</u>	<u>\$46,000 00</u>

Amount loaned on collaterals . . . . .	\$46,000 00
Cash in Company's principal office . . . . .	14,112 91
Cash belonging to the Company deposited in Leather Manufacturers' National Bank . . . . .	66,494 10
Interest due and accrued on collateral loans . . . . .	343 44
Gross premiums in course of collection not more than three months due . . . . .	13,113 55
Amount of premiums unpaid on policies which have been issued more than three months, \$2,331 08 . . . . .	
Aggregate amount of all assets of the Company, stated at their actual value . . . . .	<u>\$1,170,232 86</u>

III.—LIABILITIES.

Gross claims for adjusted and unpaid losses, and to become due . . . . .	\$12,428 87
Losses resisted, including interest, costs, and all other expenses thereon . . . . .	1,026 25
Net amount of unpaid losses . . . . .	\$13,455 12
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, \$174,076 35; unearned premiums (50 per cent.) . . . . .	\$87,038 17
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$78,402 55; unearned premiums (pro rata) . . . . .	\$46,017 03
Total unearned premiums as computed above . . . . .	\$133,055 20
Principal unpaid on script or certificate of profits, which have been authorized or ordered to be redeemed . . . . .	3,703 00
Interest due and declared, remaining unpaid or uncalled for . . . . .	5,650 69
Due for rent . . . . .	1,334 00
All other demands against the company . . . . .	2,557 66
Total amount of all liabilities except capital stock and net surplus . . . . .	\$159,755 67
Joint stock capital actually paid up in cash . . . . .	400,000 00
Surplus beyond capital and all other liabilities . . . . .	610,477 19
Amount of such surplus which constitutes a permanent Reserve Fund, represented by script, which by the terms of issue cannot be redeemed so as to diminish said reserve, \$297,097 00 . . . . .	
Aggregate amount of all liabilities, including paid up capital and net surplus . . . . .	<u>\$1,170,232 86</u>

IV.—INCOME DURING THE YEAR.

	<i>Fire Risks.</i>
Gross premiums and bills in course of collection, at close of last previous year, as shown by that year's statement . . . . .	\$ 24,242 37
Deduct amount of same not collected . . . . .	891 54
Net collected . . . . .	\$ 23,350 83
Gross premiums on risks written and reserved during the year, as shown in risks and premium exhibit . . . . .	298,689 43
Total . . . . .	\$322,040 26
Deduct premiums and bills in course of collection at this date . . . . .	14,553 09
Entire premiums collected during the year . . . . .	\$307,487 17

Deduct reinsurance, rebate, abatement and return premiums . . . . .	62,730 37	
Net cash actually received for premiums	<u>\$244,756 80</u>	
		\$244,756 80
Received for interest on bonds and mortgages . . . . .		5,723 20
Received for interest and dividends on stocks and bonds, collateral loans, and from all other sources . . . . .		38,127 92
Income received from all other sources . . . . .		1,365 40
Aggregate amount of income actually received during the year in cash . . . . .		<u>\$289,973 32</u>

## V.—EXPENDITURES DURING THE YEAR.

	<i>Fire Risks.</i>	
Gross amount actually paid for losses (including \$856,545 00, losses occurring in previous years, . . . . .	\$126,659 21	
Deduct all amounts actually received for salvages, \$283 68, and reinsurance in other companies, \$44,813 26; Total . . . . .	<u>45,096 94</u>	
Net amount paid during the year for losses . . . . .		\$81,562 27
Cash dividend actually paid stockholders during the year . . . . .		40,000 00
Script and certificates of profits redeemed in cash, and interest paid to script holders . . . . .		16,822 20
Paid for commissions and brokerage . . . . .		38,861 81
Paid for salaries, fees, and all other charges of officers, clerks, agents and employees . . . . .		32,324 01
Paid for State, national and local taxes, in this and other States . . . . .		6,470 00
All other payments and expenditures . . . . .		21,116 31
Aggregate amount of actual expenditures during the year, in cash . . . . .		<u>\$237,162 60</u>

## VI.—MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year . . . . .	\$52,447,043 00	\$228,915 64
Written or received during the year . . . . .	69,887,096 00	301,390 99
Total . . . . .	<u>\$122,334,139 00</u>	<u>\$530,306 63</u>
Deduct those expired and marked off as terminated; also reduction of premiums by rebate, abatement and return . . . . .	66,492,759 00	249,007 14
In force at the end of the year . . . . .	\$55,841,380 00	\$281,299 49
Deduct amount reinsured . . . . .	5,320,980 00	28,820 59
Net amount in force, Dec. 31, 1883 . . . . .	<u>\$50,520,400 00</u>	<u>\$252,478 90</u>

## COLORADO BUSINESS.

## BUSINESS DONE IN THE STATE OF COLORADO DURING THE YEAR 1883.

Fire risks written . . . . .	\$111,950 00
Premiums received . . . . .	2,610 06
Losses paid . . . . .	1,199 23
Losses incurred . . . . .	<u>1,179 96</u>

AMERICAN INSURANCE COMPANY OF  
NEWARK, NEW JERSEY.

Incorporated February, 1846.

F. N. HARRIS, *President.*

S. H. WORDEN, *Secretary.*

I.—CAPITAL.

Whole amount of capital actually paid up in cash . . . . . \$600,000 00

II.—ASSETS.

ACCOUNT OF STOCKS, BONDS, ETC., OWNED BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>
U. S. registered 4 per cent bonds . . . . .	\$475,000 00	\$587,8012 50
Total market value of stocks and bonds . . . . .		587,812 50
Market value of real estate owned by the company, unincumbered . . . . .		398,865 57
Loans on bond and mortgage (first liens) not more than one year's interest due . . . . .		595,096 75
Loans on bond and mortgage (first liens) more than one year's interest due . . . . .		14,000 00
Interest due and accrued on bond and mortgage loans . . . . .		13,300 77
Value of land and buildings mortgaged (buildings insured for \$740,225 00 as collateral . . . . .	\$1,665,600 00	
Cash in company's principal office . . . . .		8,142 03
Cash belonging to the company deposited in banks, viz.: Essex County National bank, \$11,718 13; Newark City National bank, \$10,968 54; total . . . . .		22,686 67
Interest due and accrued on stocks and bonds not included in market value . . . . .		4,500 00
Gross premiums in course of collection . . . . .		16,348 78
All other property belonging to the Company, viz.: Rents due and reinsurance from other companies . . . . .		74,661 35
Gross amount of all the assets of the Company . . . . .		\$1,735,414 42
Amount to be deducted from above assets . . . . .		71,574 34
Aggregate amount of all the assets of the Company at actual value . . . . .		<u>\$1,663,840 08</u>

III.—LIABILITIES.

Gross claims for adjusted and unpaid losses, due and to become due . . . . .	\$11,885 03	
Gross losses in process of adjustment or in suspense, including all reported and supposed losses . . . . .	21,807 97	
Total gross amount of claims for losses . . . . .	\$33,693 00	
Deduct re-insurance thereon . . . . .	1,800 00	
Net amount of unpaid losses . . . . .		\$31,893 00
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, \$119,926 45; unearned premiums (50 per cent) . . . . .	\$109,963 23	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$118,471 92; unearned premiums (pro rata) . . . . .	68,487 65	
Total unearned premiums . . . . .		178,450 88
Cash dividends to stockholders remaining unpaid . . . . .		6,437 45
All other demands against the company, absolute and contingent . . . . .		<u>13,653 03</u>

Total amount of all liabilities except capital stock and net surplus . . . . .	\$230,434 36
Joint stock capital actually paid up in cash . . . . .	600,000 00
Surplus beyond capital and other liabilities . . . . .	833,405 72
Aggregate amount of all liabilities, including paid up capital stock and surplus . . . . .	<u>\$1,663,840 08</u>

## IV.—INCOME DURING THE YEAR.

	<i>From Fire Risks.</i>	
Gross premiums and bills in course of collection at close of last previous year as shown by that year's statement . . . . .	\$18,295 83	
Deduct amount of same not collected . . . . .	516 83	
Net collected . . . . .	\$17,779 00	
Gross premiums on risks written and renewed during the year . . . . .	303,845 18	
Total . . . . .	\$321,624 18	
Deduct premiums and bills in course of collection at this date . . . . .	16,348 78	
Entire premiums collected during the year	\$305,275 40	
Deduct re-insurance, rebate, abatement and return premiums . . . . .	21,766 33	
Net cash actually received for premiums . . . . .		\$283,509 07
Received for interest on bonds and mortgages . . . . .		38,975 98
Received for interest and dividends on stocks, collateral loans, etc. . . . .		20,000 00
Income received from all other sources . . . . .		12,254 51
Aggregate amount of income actually received during the year in cash . . . . .		<u>\$354,730 56</u>

## V.—EXPENDITURES DURING THE YEAR.

	<i>On Fire risks.</i>	
Gross amount actually paid for losses (including \$25,891 04, losses occurring in previous years) . . . . .	\$138,461 20	
Deduct all amounts actually received for salvages and re-insurance . . . . .	6,972 01	
Net amount paid during the year for losses . . . . .		131,489 19
Cash dividends actually paid stockholders . . . . .		79,013 30
Paid for commission and brokerage . . . . .		43,597 59
Paid for salaries, fees and all other charges of officers, clerks, agents, etc. . . . .		32,988 38
Paid for State, national and local taxes in this and other states . . . . .		9,996 61
All other miscellaneous expenses . . . . .		24,904 22
Aggregate amount of actual expenditures during the year in cash . . . . .		<u>\$312,989 29</u>

## VI.—MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year . . . . .	\$32,720,566 88	\$280,157 83
Written or renewed during the year 1883 . . . . .	37,837,939 00	303,845 18
Total . . . . .	\$70,558,503 88	\$584,003 01

Deduct those expired and marked off as terminated . . . . .	31,732,978 22	228,195 71
In force at the end of the year . . . . .	38,825,525 66	355,807 30
Deduct amount re-insured . . . . .	1,578,850 58	17,408 93
Net amount in force Decem- ber 31, 1883 . . . . .	<u>\$37,246,675 08</u>	<u>\$338,398 37</u>

COLORADO BUSINESS.

BUSINESS IN THE STATE OF COLORADO DURING THE YEAR 1883.

Fire risks written . . . . .	\$405,746 00
Entire premiums received for risks in this state . . . . .	5,952 40
Losses paid . . . . .	4,070 20
Losses incurred . . . . .	<u>4,870 20</u>

AMAZON FIRE INSURANCE COMPANY OF  
CINCINNATI, OHIO.

Incorporated October, 1871.

GAZZAM GANO . . . . . *President.*

I.—CAPITAL.

Whole amount of capital actually paid up in cash . . . . . \$300,000 00

II.—ASSETS.

	<i>Par Value.</i>	<i>Market Value.</i>	
100 shares Cincinnati Gas & Coal Co. Stock . . . . .	\$10,000 00	\$18,900 00	
255 " Cin. St. R. Road Stock . . . . .	12,750 00	13,387 50	
200 " L. M. R. R. Stock . . . . .	10,000 00	14,800 00	
57 " Miami Valley Ins.Co.Stock . . . . .	2,850 00	2,850 00	
100 " Union Nat. Bank Stock . . . . .	10,000 00	12,500 00	
5 " Norton Iron Works' Stock . . . . .	5,000 00	4,250 00	
15 " Belfont " " " . . . . .	1,500 00	1,800 00	
Fidelity Safe Deposit Trust Co . . . . .	1,000 00	1,000 00	
Piqua Water Works, 6 per ct. bonds, City Piqua, Ohio . . . . .	5,000 00	5,250 00	
Cin., Ham. and Indianapolis, 7 per ct. mortgage bonds . . . . .	5,000 00	5,400 00	
Total market value of stocks and bonds, (carried out) . . . . .	<u>\$63,100 00</u>	<u>\$80,137 50</u>	
Market value of real estate owned by the company . . . . .			\$ 80,137 50
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due . . . . .			256,650 00
Interest accrued on all said bonds and mortgage loans . . . . .			45,676 08
Value of lands mortgaged, exclusive of buildings and perishable improvements . . . . .		\$90,087 00	1,520 20
Value of buildings mortgaged (insured for \$18,000 00 as collateral) . . . . .		28,000 00	
Total value of said mortgaged premises . . . . .		<u>\$118,087 00</u>	



## LOANS ON COLLATERALS.

	Par value.	Market value.	Loaned thereon.
Norton Iron Work's Stock . . . . .	\$10,000 00	\$ 8,500.00	\$ 3,500 00
City of Stockton bonds . . . . .	2,000 00	2,200 00	1,700 00
Union Stock Yard Co. stocks . . . . .	10,000 00	8,000 00	6,000 00
Eagle Ins. Co. stocks . . . . .	7,500 00	7,500 00	6,000 00
Cin. Gas & Coke Co. stocks . . . . .	600 00	1,000 00	800 00
National Ins. Co. stocks . . . . .	1,800 00	2,700 00	
Germania " " " . . . . .	340 00	380 00	2,500 00
Union Nat. Bank " " " . . . . .	10,000 00	12,500 00	10,000 00
Cin. St. R. R. stocks . . . . .	10,000 00	10,500 00	
C. N. O. & P. R. R. stocks . . . . .	10,000 00	7,500 00	
Union Nat. Bank " " " . . . . .	5,000 00	6,250 00	20,300 00
D. & M. R. R., 5 per ct. bonds . . . . .	7,000 00	7,000 00	
City Hamilton, 6 per ct. " " . . . . .	5,000 00	5,000 00	10,000 00
Cin. Gas & Coke Co. stock . . . . .	10,000 00	18,900 00	
" " " " " " . . . . .	2,100 00	3,969 00	13,500 00
Queen City Nat. Bank stock . . . . .	5,000 00	5,250 00	4,000 00
Swift's Iron and Steel Co. mortgage bonds . . . . .	30,000 00	30000 00	20,000 00
Cin. St. R. R. stock . . . . .	6,000 00	6,300 00	5,000 00
Eagle Ins. Co. stock . . . . .	11,000 00	11,500 00	8,276 66
Cin. St. R. R. " " " . . . . .	6,000 00	6,300 00	5,000 00
" " " " " " . . . . .	6,000 00	6,300 00	5,000 00
" " " " " " . . . . .	8,250 00	8,662 50	6,500 00
Totals . . . . .	\$164,090 00	\$176,211 50	\$128,076 66

Amount loaned on collaterals . . . . .	\$128,076 66
Cash in company's principal office . . . . .	10,905 74
Cash belonging to company, deposited in banks, viz: Union Nat. Bank and Nat. LaFayette and Bank of Commerce . . . . .	27,798 94
Interest due and accrued on collateral loans . . . . .	292 25
Gross premiums in course of collection, not more than three months' due . . . . .	28,069 78
Bills receivable, not matured, taken for F. and M. risks . . . . .	1,423 15
All other property belonging to the company, viz: rents due and accrued, \$851 66; due from other insurance companies, \$2,201 78; total . . . . .	3,053 44
Aggregate amount of all the other assets of the com- pany, stated at their actual value . . . . .	\$583,003 64

## III.—LIABILITIES.

Gross claims for adjusted and unpaid losses, due and to become due . . . . .	\$10,575 97
Gross losses in process of adjustment or in suspense, including all reported and supposed losses . . . . .	3,683 10
Losses resisted, including interest, costs and ex- penses thereon . . . . .	4,549 96
Total gross amount of claims for losses . . . . .	\$18,809 03
Net amount of unpaid losses . . . . .	\$18,809 03
Gross premiums received and receivable upon all unexpired fire risks, running one year or less, from date of policy, \$147,294 67; unearned pre- miums (50 per ct.) as per schedule . . . . .	\$73,647 33
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$60,029 55; unearned premiums (pro rata) as per schedule . . . . .	33,195 00
Total unearned premiums as computed above . . . . .	\$106,842 33
Cash dividends to stockholders remaining unpaid . . . . .	49 50
All other demands against the company . . . . .	1,533 70
Total amount of all liabilities, except capital stock and net surplus . . . . .	\$127,234 56

Joint stock capital actually paid up in cash . . . . .	300,000 00
Surplus beyond capital, and all other liabilities . . . . .	155,769 08
Aggregate amount of all liabilities, including paid up capital stock and net surplus . . . . .	<u>\$583,003 64</u>

IV.—INCOME DURING THE YEAR.

	<i>Fire Risks.</i>	
Gross premiums and bills in course of collection at close of previous year . . . . .	\$ 27,167 01	
Deduct amount of same not collected . . . . .		
Net collected . . . . .	\$ 27,167 01	
Gross premiums on risks written and renewed during the year . . . . .	215,844 41	
Total . . . . .	\$243,011 42	
Deduct premiums and bills in course of collection during the year . . . . .	29,492 93	
Entire premiums collected during the year . . . . .	\$213,518 49	
Deduct reinsurance, rebate, abatement and return premiums . . . . .	29,839 29	
Net cash actually received for premiums . . . . .	\$183,679 20	
Received for interest on bonds and mortgages . . . . .		\$183,679 20
Received for interest and dividends on stocks and bonds, collateral loans, and from all other sources . . . . .		8,730 51
Income received from all other sources, viz: rent, \$7,044 16, brokerage and adjustment, \$260 39; total . . . . .		14,609 63
Aggregate amount of income actually received during the year in cash . . . . .		<u>\$214,323 89</u>

V.—EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses, including \$8,737 41; losses occurring in previous year . . . . .	\$103,803 64	
Net amount paid during the year for losses . . . . .	\$103,803 64	
Cash dividends actually paid stockholders . . . . .	17,950 50	
Amount of stockholder's dividends declared during the year . . . . .	18,000 00	
Paid for commission and brokerage . . . . .	36,379 20	
Paid for salaries, fees, and all other charges of officers, clerk, etc . . . . .	17,379 02	
Paid for State, national and local taxes in all other states . . . . .	7,754 31	
All other payments and expenditures, viz: interest on borrowed money, advertising, stationery, postage and legal and general expenses . . . . .	18,101 53	
Aggregate amount of actual expenditures during the year, in cash . . . . .	<u>\$201,368 20</u>	

VI—MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums thereon.</i>
In force on the 31st of December of the preceding year . . . . .	\$13,091,883 00	\$187,211 87
Written or renewed during the year . . . . .	14,868,203 00	215,844 41
Total . . . . .	\$27,960,146 00	\$403,056 28
Deduct those expired and marked off as terminated . . . . .	13,182,073 00	189,182 76
In force at the end of the year . . . . .	\$14,778,073 00	\$213,873 52
Deduct amount reinsured . . . . .	475,272 00	6,549 30
Net amount in force, Dec. 31st, 1883, . . . . .	<u>\$14,302,801 00</u>	<u>\$207,324 22</u>

## COLORADO BUSINESS.

Fire risks written . . . . .	\$70,525 00
Premiums received . . . . .	988 52
Losses paid . . . . .	11 92
Losses incurred . . . . .	607 00

## ACCIDENT INSURANCE COMPANY OF NORTH AMERICA, MONTREAL, CANADA.

Incorporated June, 1872.

SIR. A. T. GALT, *President.*

FRANK F. PERKINS, *Secretary*

### I.—CAPITAL.

Whole amount of capital actually paid up in cash . . . . . \$ 157,560 00

### II.—ASSETS.

	<i>Par Value.</i>	<i>Market Value.</i>	
Montreal harbor stock . . . . .	\$35,000 00	\$39,525 00	
Montreal warehouse bonds . . . . .	8,067 51	8,067 51	
Lake Champlain and St. Lawrence Junction R. R. bonds . . . . .	7,000 00	5,950 00	
Montreal corporation bonds . . . . .	2,000 00	2,160 00	
"                    " stock . . . . .	5,000 00	5,400 00	
Dominion stock . . . . .	549 67	549 67	
U. S. Government per cent bonds . . . . .	100,000 00	101,500 00	
<b>Total . . . . .</b>	<u>\$157,617 18</u>	<u>\$163,152 18</u>	
Total market value of stocks and bonds . . . . .			163,152 18
Loans on bonds and mortgages upon which not more than one year's interest is due . . . . .			3,243 95
Cash in company's principal office . . . . .			6,728 85
Cash belonging to company deposited in bank . . . . .			27,202 71
Interest due and accrued on stocks and bonds not included in market value . . . . .			1,899 58
Gross premiums in course of collection not more than three months due . . . . .			67,143 84
All other property belonging to company (safe and office furniture, \$1,397 47)			
Aggregate amount of all the assets of the company stated at actual value . . . . .			<u>\$269,371 11</u>

### III.—LIABILITIES.

Gross losses in process of adjustment, or in suspense, including all reported and supposed losses . . . . .	\$ 4,300 00
Gross bills received and receivable upon all unexpired accident risks running one year or less from date of policy . . . . .	73,076 41
Due and accrued for salaries, rent, advertising and for agency and other miscellaneous expenses . . . . .	1,000 00
All other demands against the company absolute and contingent . . . . .	16,785 96
<b>Total amount of all liabilities, except capital stock and net surplus . . . . .</b>	<u>\$ 95,162 37</u>
Joint stock capital actually paid up in cash . . . . .	157,560 00
Surplus beyond capital and all other liabilities . . . . .	16,648 74
Aggregate amount of all liabilities of the company, including paid-up capital stock and net surplus . . . . .	<u>\$269,371 11</u>

IV.—INCOME DURING THE YEAR.

	<i>Accident Risks.</i>	
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement . . . . .	\$ 45,590 66	
Net collected . . . . .	\$ 45,590 66	
Gross premiums on risks written or renewed during the year . . . . .	317,030 99	
Total . . . . .	\$362,621 65	
Deduct premiums and bills in course of collection at this date . . . . .	67,143 84	
Entire premiums collected during the year . . . . .	\$295,477 81	
Deduct reinsurance, rebates, abatement and return premiums . . . . .	38,897 00	
Net cash actually received for premiums Received for interest on bonds and mortgages . . .	\$256,580 81	\$256,580 81 4,751 40
Aggregate amount of income actually received, during the year, in cash . . .		<u>\$261,332 21</u>

V.—EXPENDITURES DURING THE YEAR.

	<i>Accident Risks.</i>	
Gross amount actually paid for losses . . . . .	\$94,928 05	
Deduct salvages actually received . . . . .	5,446 42	
Net amount paid during the year for losses . . . . .	\$89,481 63	
Cash dividends actually paid stockholders . . . . .		\$ 89,481 63
Paid for commission and brokerage . . . . .		9,394 80
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes . . . . .		82,345 27
Paid for State, national and local taxes in this and other States		30,325 32
All other payments and expenditures; advertising, postage, rents, etc., etc. . . . .		4,994 02
Profit and loss, depreciation in investments, agents' balances over their month's due, written off to suspense account . . .		25,640 85
Aggregate amount of actual expenditures during the year in cash . . . . .		<u>\$252,708,70</u>

VI.—MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Accident risks.</i>	<i>Premium thereon.</i>
In force on the 31st day of December of the preceding year . . . . .	\$13,630,200 00	\$112,518 14
Written or renewed during the year . . . . .	31,279,900 00	317,030 99
Total . . . . .	\$44,910,100 00	\$429,549 13
Deduct those marked off and expired as terminated . . . . .	23,701,300 00	280,840 55
In force at the end of the year . . . . .	\$21,208,800 00	\$148,708 58
Deduct amount reinsured . . . . .	624,500 00	2,555 77
Net amount in force December 31st, 1883	\$20,584,300 00	\$146,152 81
Deposited in the U. S. for security of policy holders . . . . .		<u>100,000 00</u>

BUSINESS IN THE STATE OF COLORADO DURING THE YEAR.

Accident risks written . . . . .	\$191,500 00
Entire premiums received for risks in this State . . . . .	1,167 55
Losses paid . . . . .	725 00
Losses incurred . . . . .	<u>725 00</u>

## AMERICAN FIRE INSURANCE COMPANY OF PHILADELPHIA.

Incorporated February, 1810.

THOS. H. MONTGOMERY, *President.*      ALBERT C. L. CRAWFORD, *Secretary*

### I.—CAPITAL.

Whole amount of capital actually paid up in cash . . . . . \$400,000 00

### II.—ASSETS.

Value of real estate owned by the company . . . . .	\$137,100 00
Loans on bonds and mortgage (first lien) upon which not more than one year's interest is due . . . . .	362,289 50
Interest due on all said bond and mortgage loans . . . . .	\$297 00
Interest accrued thereon . . . . .	<u>6,306 42</u>
Total . . . . .	6,603 42
Value of the lands mortgaged exclusive of buildings and perishable improvements . . . . .	\$271,600 00
Value of buildings mortgaged (insured for \$290,850 00 as collateral) . . . . .	<u>480,300 00</u>
Total value of said mortgaged premiums . . . . .	<u>\$751,900 00</u>

### ACCOUNT OF STOCKS AND BONDS OWNED BY COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>
U. S. 3 per cent registered bonds . . . . .	\$200,000 00	\$202,000 00
U. S. 4 per cent registered bonds, 1907 . . . . .	60,000 00	74,325 00
U. S. 4½ per cent registered bonds, 1891 . . . . .	90,000 00	103,387 50
Northern Pacific R. R. Company's first mortgage gold loans, 96 per cent, 1921 . . . . .	40,000 00	40,700 00
Delaware R. R. Co.'s mortgage bonds guaranteed 1895, 6 per cent . . . . .	5,000 00	5,800 00
Susquehanna Canal Company mortgage bonds, 6 per cent . . . . .	7,000 00	5,250 00
North Pennsylvania R. R. Co.'s first mortgage bonds, 6 per cent, 1884 . . . . .	14,000 00	14,630 00
Shamokin Valley & Pottsville R. R. Co.'s first mortgage 7 per cent bonds, 1901 . . . . .	20,000 00	24,000 00
Philadelphia & Reading R. R. Co.'s general mortgage bonds, 6 per cent gold loans . . . . .	20,000 00	20,200 00
Philadelphia & Reading R. R. Co.'s general mortgage bonds, 7 per cent currency . . . . .	125,000 00	133,125 00
N. Y., Lackawanna & Western R. R., 6 per cent first mortgage bonds, 1891, registered . . . . .	50,000 00	58,500 00
Lehigh Coal and Navigation Co.'s loan, 1897, registered 6 per cent . . . . .	20,000 00	23,300 00
Lehigh Coal and Navigation Co.'s bonds registered, 1914 . . . . .	20,000 00	20,200 00
Penn. Car Trust, series C., registered, 1891 . . . . .	50,000 00	50,000 00
N. Y. & Pacific Car Trust Co, series A, 7 per cent, 1886 . . . . .	3,000 00	3,000 00
N. Y. & Pacific Car Trust Co., series D, 7 per cent, 1887 . . . . .	20,000 00	20,000 00
Railway Car Trust of Pennsylvania, 5 per cent . . . . .	32,000 00	32,000 00
Schuylkill Navigation Co.'s first mortgage bonds, 6 per cent, 1897 . . . . .	12,000 00	12,720 00

	<i>Par value.</i>	<i>Market value.</i>
Penn R. R. Co.'s consolidated 6 per cent mortgage bonds, registered, 1905 . . . . .	20,000 00	24,400 00
Penn R. R. Co.'s general mortgage bonds, 6 per cent, registered, 1910 . . . . .	20,000 00	24,400 00
Louisville & Nashville Car Trust Co., 1889 . . . . .	10,000 00	10,000 00
Philadelphia & Erie R. R. Co.'s bonds, 5 per cent, registered, 1920 . . . . .	20,000 00	20,800 00
Norfolk & Western R. R. Co. 6 per cent, first mortgage gold bonds, New River divisions, 1932 . . . . .	10,000 00	10,000 00
Huntingdon & Broad Top Mountain R. R. Co.'s consolidated 5 per cent bonds, 1895 . . . . .	10,000 00	8,900 00
Philadelphia, Wilmington & Baltimore R. R. Co.'s bonds, 6 per cent, registered, 1892 . . . . .	10,000 00	11,000 00
Elmira & Williamsport R. R. Co.'s bonds, 5 per cent . . . . .	1,000 00	1,000 00
N. Y. & L. B. R. R. Co.'s bonds, 5 per cent, 1931 . . . . .	15,000 00	15,000 00
Delaware & Raritan Canal and Camden & Amboy R. R. & Transportation Co.'s mortgage bonds, 6 per cent, 1889 . . . . .	24,000 00	26,160 00
North Penn. R. R. Co.'s second mortgage, 7 per cent bonds, 1896 . . . . .	4,000 00	4,800 00
Belt Road & Stock Yard Co.'s first mortgage bonds, 6 per cent, 1911 . . . . .	20,000 00	21,000 00
Chicago & Western Indiana R. R. Co.'s first mortgage gold loan, 6 per cent, 1919 . . . . .	30,000 00	33,000 00
Philadelphia & Baltimore Central R. R. Co.'s bonds, 5 per cent, registered, 1911 . . . . .	25,000 00	25,000 00
Corning, Cowanesque & Antrim R. R. Co.'s bonds, registered, 1890 . . . . .	20,000 00	20,200 00
Philadelphia & Reading R. R. Co.'s 5 per cent mortgage bonds, first series, 1922 . . . . .	500 00	375 00
Philadelphia & Reading R. R. Co.'s convertible adjustable scrip . . . . .	2,100 00	1,947 75
Delaware & Chesapeake R. R. Co.'s bonds, 4 per cent, 1912 . . . . .	5,000 00	4,400 00
120 shares (\$50 each) Penn. R. R. Co.'s stock . . . . .	6,000 00	6,750 00
100 shares (\$50 each) North Penn. R. R. Co.'s stock . . . . .	5,000 00	6,945 00
<b>Total par and market value . . . . .</b>	<b>\$1,045,600 00</b>	<b>\$1,119,115 25</b>

1,119,115 25

LOANS ON COLLATERALS.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
\$1,000 Camden & Atlantic R. R. Co.'s 7 per cent bonds . . . . .	1,000 00	1,180 00	1,000 00
\$2,000 U. S. 4 per cent bonds . . . . .	2,000 00	2,477 50	2,000 00
\$1,000 Steubenville & Indiana R. R. Co.'s b'ds . . . . .	1,000 00	1,000 00	750 00
21 shares Lehigh Valley R. R. Co.'s stocks . . . . .	1,050 00	1,491 00	1,000 00
110 shares Penn. R. R. Co.'s stocks . . . . .	5,500 00	6,366 25	3,000 00
51 shares Penn. R.R. Co.'s stocks . . . . .	2,550 00	2,951 62	2,500 00
300 shares Penn. R. R. Co.'s stocks . . . . .	15,000 00	17,362 50	16,500 00
200 shares Philadelphia			

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereun.</i>	
& Reading R. R. Co.'s stocks	10,000 00	5,500 00		
10 shares Penn. R. R. Co.'s stocks	500 00	578 75		5,000 00
500 shares Philadelphia & Reading R. R. Co.'s stocks	25,000 00	13,750 00		11,000 00
900 shares Philadelphia & Reading R. R. Co.'s stocks	45,000 00	24,750 00		20,000 00
120 shares Charleston, S. C., Mining & Man'g Co.'s stocks	12,000 00	19,800 00		
\$11,000 Texas & Pacific R'way. Co.'s consolidated 6 per cent gold mortgage bonds . . .	11,000 00	9,900 00		20,000 00
Total par and market value and amount loaned thereon . . . . .	<u>\$131,600 00</u>	<u>\$107,107 62</u>		<u>\$82,750 00</u>
Cash in Company's principal office . . . . .				82,750 00
Cash belonging to Co. deposited in bank of North America . . . . .				4,324 42
Interest due and accrued on stocks not included in market val.				45,578 23
Interest due and accrued on collateral loans . . . . .				600 00
Premiums in course of collection, commission and expenses off All other property belonging to the Company, viz.: Rents, \$326 30; ground rents, well secured, \$7,253 34; total . . . . .				628 24
				37,950 51
Aggregate amount of all the assets of the Company stated at their actual value . . . . .				<u>\$1,804,519 21</u>

## III.—LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due . . . . .	\$36,890 07	
Gross losses in process of adjustment or in suspense, including all reported and supposed losses . . . . .	54,094 50	
Losses resisted including interest, costs and other expenses thereon . . . . .	2,200 00	
Total gross amount of claims for losses	<u>93,184 57</u>	
Net amount of unpaid losses . . . . .		93,184 57
Gross premiums without any deduction received and receivable upon all unexpired fire risks running one year or less, from date of policy, \$663,899 68; unearned premiums (fifty per cent)	\$331,949 84	
Gross premiums without any deduction received and receivable upon all unexpired fire risks running more than one year from date of policy	121,663 29	
Amount required to safely reinsure all outstanding risks . . . . .	453,613 13	
Amount reclaimable by the insured on perpetual fire insurance policies . . . . .	304,438 64	
Cash dividends to stockholders remaining unpaid . . . . .	695 00	
All other demands against the Company . . . . .	1,038 91	
Total amount of all liabilities except capital stock and net surplus . . . . .		<u>852,970 25</u>
Joint stock capital actually paid up in cash . . . . .		400,000 00
Surplus beyond capital and all other liabilities . . . . .		551,548 96
Aggregate amount of all liabilities including paid up capital stock and net surplus . . . . .		<u>\$1,804,519 21</u>

IV.—INCOME DURING THE YEAR.

Gross premiums in course of collection at commencement of the year not more than three months due . . . . .	\$ 36,597 95
Gross premiums on risks written or renewed during the year . . . . .	876,707 68
Net collected . . . . .	\$913,305 63
Deduct premiums in course of collection . . . . .	37,950 51
Total . . . . .	\$875,355 12
Deduct reinsurance rebate, abatement and return of premiums . . . . .	117,088 76
Net cash actually received for premiums . . . . .	\$758,266 36
Received for interest on bonds and mortgages . . . . .	15,043 14
Received for interest and dividends on stocks and bonds, collateral loans, and from all other sources . . . . .	59,589 17
Income received from all sources, viz.: Rents, policies, surveys, etc . . . . .	7,457 97
Deposit premiums received from perpetual fire risks, \$29,301 70	
Aggregate amount of income actually received during the year in cash . . . . .	<u>\$840,356 64</u>

V.—EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$60,798 47, losses occurring in previous years) . . . . .	\$491,576 11
Deduct all amounts actually received for salvages and all amounts actually received for reinsurance in other companies, \$26,963 67; total deductions . . . . .	26,963 67
Net amount paid during the year for losses . . . . .	\$464,612 44
Cash dividends actually paid stockholders . . . . .	40,040 00
Paid for commissions and brokerage . . . . .	156,062 31
Paid for salaries, fees and all other charges of officer, clerks, etc . . . . .	92,311 96
Paid for State, national and local taxes in this and other states . . . . .	22,880 48
All other payments and expenditures, viz.: Office expenses, agencies, real estate, maps, etc. . . . .	2,708 77
Amount of deposit premiums returned during the year on perpetual fire risks . . . . .	\$4,994 74
Aggregate amount of actual expenditures during the year in cash . . . . .	<u>\$778,615 96</u>

VI.—MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year . . . . .	\$55,843,419 00	\$650,226 99
Written or renewed during the year . . . . .	72,892,533 00	876,707 68
Total . . . . .	\$128,735,952 00	\$1,526,934 67
Deduct those expired and marked off as terminated . . . . .	55,821,801 00	634,260 77
In force at the end of the year . . . . .	\$72,914,151 00	\$892,673 90
Deduct amount reinsured . . . . .	1,933,507 00	28,755 67
Net amount in force . . . . .	<u>\$70,980,644 00</u>	<u>\$863,918 23</u>



PERPETUAL RISKS.

Amount of risks.	Total deposits.
Perpetual risks in force on December 31, 1882 . . . . .	\$11,397,462 00
Perpetual risks written during year . . . . .	1,044,731 00
Total . . . . .	\$12,442,193 00
Deduct those marked off as cancelled . . . . .	193,226 00
In force December 31, 1883 . . . . .	\$12,248,967 00
	\$23,231 23

COLORADO BUSINESS.

BUSINESS IN THE STATE OF COLORADO DURING THE YEAR 1883.

Fire risks written . . . . .	\$746,527 00
Premiums received in this state . . . . .	19,120 75
Losses paid . . . . .	9,760 07
Losses incurred . . . . .	8,245 76

ÆTNA FIRE INSURANCE COMPANY OF HARTFORD, CONNECTICUT.

Incorporated June, 1819.

LUCIUS HENDEE, *President.*

JOTHAM GOODNOW, *Secretary.*

I.—CAPITAL.

Whole amount of capital paid up in cash . . . . . \$4,000,000 00

II.—ASSETS.

ACCOUNT OF STOCKS AND BONDS OWNED BY THE COMPANY.

			Par value.	Market value.
United States Currency Bonds . . . . .	6	per cent semi-annual interest,	\$100,000 00	\$134,000 00
United States Bonds . . . . .	4½	quarterly "	55,000 00	63,250 00
United States Bonds . . . . .	4	" "	122,000 00	152,500 00
Alabama State Bonds . . . . .	3, 4 and 5	semi-annual "	10,000 00	8,300 00
Connecticut State Bonds . . . . .	5	" "	102,500 00	102,500 00
Connecticut " . . . . .	5	" "	40,000 00	41,200 00
New Hampshire " . . . . .	6	" "	48,000 00	60,000 00
Rhode Island " . . . . .	6	" "	43,000 00	51,600 00
South Carolina " (Consolidated) . . . . .	6	" "	15,000 00	12,400 00
Tennessee " . . . . .	6	" "	60,000 00	60,000 00
Hartford County, Conn., Bonds . . . . .	4	" "	50,000 00	50,000 00
Hartford County, " " . . . . .	4½	" "	25,000 00	26,500 00
Hudson County, N. J., Bonds . . . . .	6	" "	11,000 00	11,550 00
Barkhamsted, Conn., Town Bonds . . . . .	6	" "	26,000 00	27,350 00
Hartford, " " . . . . .	6	annual "	100,000 00	130,000 00
Norwich, " " . . . . .	7	semi-annual "	26,000 00	27,300 00
Norfolk, " " . . . . .	6	" "	100,000 00	120,000 00
Pawtucket, R. I., " " . . . . .	7	" "	24,000 00	25,680 00
Windsor Locks, Conn., " " . . . . .	6	" "	60,000 00	65,000 00
Middletown, " " . . . . .	8	" "	20,000 00	22,400 00
Bloomington, Ill., City Bonds . . . . .	6	" "	50,000 00	62,500 00
Boston, Mass., " " . . . . .	6	" "	11,000 00	13,200 00
Brooklyn, N. Y., " " . . . . .	7	" "	50,000 00	62,500 00
Buffalo, " " . . . . .	7	" "	45,000 00	51,750 00
Cleveland, Ohio, " " . . . . .	7	" "	50,000 00	59,000 00
Cincinnati, City Water bonds . . . . .	7	" "		

ÆTNA INSURANCE COMPANY—ASSETS CONTINUED.

			Par value.	Market value.
Chicago, Ill., City Bonds . . . . .	7	per cent, semi-annual interest,	\$ 53,000 00	\$ 62,540 00
Detroit, Mich., City Bonds . . . . .	7	" " " " " "	50,000 00	57,500 00
Hartford, Conn., " " " " " "	6	" " " " " "	112,000 00	122,080 00
Indianapolis, Ind., " " " " " "	7	3-10 " " " " " "	50,000 00	60,000 00
Jersey City, N. J., " " " " " "	6	" " " " " "	15,000 00	15,000 00
Lockport, N. Y., " " " " " "	7	" " " " " "	25,000 00	30,000 00
Montreal, Canada, Corporation Stock . . . . .	6	" " " " " "	13,000 00	13,650 00
Montreal, " " " " " Bonds . . . . .	6	" " " " " "	10,000 00	10,300 00
Newark, N. J., City Bonds . . . . .	7	" " " " " "	50,000 00	60,000 00
New Brunswick, N. J., City Bonds . . . . .	7	" " " " " "	20,000 00	22,400 00
New York " " " " " Stocks . . . . .	6	" " " " " quarterly	21,000 00	23,100 00
Rahway, N. J., " " " " " Bonds . . . . .	7	" " " " " semi-annual	45,000 00	11,250 00
Providence, R. I., " " " " " " " " " " " "	6	" " " " " " " " " " " "	50,000 00	59,000 00
East Saganaw, Mich., " " " " " " " " " " " "	6	" " " " " " " " " " " "	12,000 00	12,600 00
Titusville, Pa., City, School and Water Bonds . . . . .	8	" " " " " " " " " " " "	7,000 00	7,210 00
Titusville, " " " " " Bonds . . . . .	5	" " " " " " " " " " " "	20,000 00	20,000 00
Corry, " " " " " " " " " " " " " " " "	6	" " " " " " " " " " " "	10,000 00	10,500 00
Toledo, Ohio, " " " " " Special Bonds . . . . .	7	3-10 " " " " " " " " " " " "	13,000 00	14,560 00
Toledo, " " " " " Water " " " " " " " " " " " "	8	" " " " " " " " " " " "	5,000 00	5,600 00
Rochester, N. Y., City Bonds . . . . .	7	" " " " " " " " " " " "	25,000 00	29,500 00
Oswego, " " " " " " " " " " " " " " " "	7	" " " " " " " " " " " "	25,000 00	27,500 00
Ottumwa, Iowa, Bonds . . . . .	5	" " " " " " " " " " " "	25,000 00	25,034 72
North East School District (Hartford) Bonds . . . . .	4	" " " " " " " " " " " "	25,000 00	25,000 00
School District, No. 2, Enfield, Conn., " " " " " " " " " " " "	4½	" " " " " " " " " " " "	10,000 00	10,000 00
School District, No. 24, Town Woodbridge, N. J., . . . . .	6	" " " " " " " " " " " "	18,000 00	18,900 00
Montezuma, Iowa, School Bonds . . . . .	6	" " " " " " " " " " " "	10,000 00	10,500 00
State Center, " " " " " " " " " " " " " " " "	5	" " " " " " " " " " " "	15,000 00	15,225 00
Blakesburgh, " " " " " " " " " " " " " " " "	6	" " " " " " " " " " " "	3,000 00	3,127 50
Chelsea, " " " " " " " " " " " " " " " "	5½	" " " " " " " " " " " "	2,000 00	2,050 00
Ottumwa, " " " " " " " " " " " " " " " "	5	" " " " " " " " " " " "	15,000 00	15,150 00
Atlantic Dock Company Bonds . . . . .	5	" " " " " " " " " " " "	31,000 00	31,930 00
Albany and Susquehanna R. R., First Consol. G. Mort. Bonds . . . . .	7	" " " " " " " " " " " "	20,000 00	24,000 00
Albany and Susquehanna R. R., Second Mortgage Bonds . . . . .	7	" " " " " " " " " " " "	50,000 00	52,000 00
Buffalo and Erie R. R. Bonds . . . . .	7	" " " " " " " " " " " "	35,000 00	43,100 00
Cleveland, Columbus, Cin. & Indianapolis R.R., S.F. 1st Mort. B'ds, . . . . .	7	" " " " " " " " " " " "	25,000 00	30,250 00
Cleveland, Columbus, Cin. & Indianapolis " 1st Consol " " " " " "	7	" " " " " " " " " " " "	60,000 00	70,800 00
Cleveland, Painesville and Ashtabula R. R. " " " " " " " " " " " "	7	" " " " " " " " " " " "	32,000 00	36,160 00
Cleveland and Toledo R. R., General S. F. " " " " " " " " " " " "	7	" " " " " " " " " " " "	96,000 00	101,760 00

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ÆTNA INSURANCE COMPANY.—ASSETS CONTINUED.

			Par value.	Market value.
Chicago, Burlington & Quincy R. R., Consol. Mortgage Bonds . . . . .	7	per cent, semi-annual interest,	\$ 75,000 00	\$ 97,500 00
Chicago, Burlington & Quincy " " " " " " " " " " " "	4	" " " " " " " " " " " "	50,000 00	44,000 00
Chicago and Northwestern " First " " " " " " " " " " " "	7	" " " " " " " " " " " "	50,000 00	53,000 00
Chicago and Northwestern " S. F. " " " " " " " " " " " "	6	" " " " " " " " " " " "	25,000 00	27,500 00
Chicago and Northwestern " General Consol. Gold " " " " " " " " " " " "	7	" " " " " " " " " " " "	25,000 00	31,000 00
Chicago and Northwestern " Consol. S. F. " " " " " " " " " " " "	7	" " " " " " " " " " " quarterly	25,000 00	32,500 00
Chicago, R. I. and Pacific " " " " " " " " " " " " " " " "	6	" " " " " " " " " " " semi-annual	60,000 00	77,400 00
Chicago and West Indiana " " " " " " " " " " " " " " " "	6	" " " " " " " " " " " " " " " "	50,000 00	55,000 00
Chicago, Milwaukee & St. P. (Chicago & Mil. Div.) R.R. 1st " " " " " " " " " " " "	7	" " " " " " " " " " " " " " " "	25,000 00	31,250 00
Chicago, Milwaukee & St. P. (Hastings & Dak. Div.) " " " " " " " " " " " "	7	" " " " " " " " " " " " " " " "	25,000 00	30,000 00
Chicago, Milwaukee & St. P. (Iowa & Dak. Div.) " " " " " " " " " " " "	7	" " " " " " " " " " " " " " " "	10,000 00	12,250 00
Chicago, Milwaukee & St. P. (Iowa & Minn. Div.) " " " " " " " " " " " "	7	" " " " " " " " " " " " " " " "	10,000 00	11,900 00
Cincinnati, Hamilton and Dayton R. R. " " " " " " " " " " " " " " " "	7	" " " " " " " " " " " " " " " "	20,000 00	20,800 00
Columbus and Xenia " " " " " " " " " " " " " " " "	7	" " " " " " " " " " " " " " " "	50,000 00	56,000 00
Dayton and Western " " " " " " " " " " " " " " " "	6	" " " " " " " " " " " " " " " "	28,000 00	28,000 00
Delaware and Hudson Canal Co. " " " " " " " " " " " " " " " "	7	" " " " " " " " " " " " " " " "	30,000 00	34,950 00
Delaware and Hudson Canal Co. (Penn. Div.) " " " " " " " " " " " " " " " "	7	" " " " " " " " " " " " " " " "	25,000 00	31,750 00
Harlem River and Port Chester R. R., First " " " " " " " " " " " " " " " "	7	" " " " " " " " " " " " " " " "	100,000 00	130,000 00
Harlem River and Port Chester " First " " " " " " " " " " " " " " " "	6	" " " " " " " " " " " " " " " "	50,000 00	57,500 00
Housatonic " First " " " " " " " " " " " " " " " "	6	" " " " " " " " " " " " " " " "	50,000 00	55,000 00
Housatonic R. R., (Rolling Stock Certificates) " " " " " " " " " " " " " " " "	5	" " " " " " " " " " " " " " " "	31,000 00	31,000 00
Indianapolis and Cincinnati R. R. Mortgage Bonds . . . . .	7	" " " " " " " " " " " " " " " "	25,000 00	27,500 00
Iowa Midland R. R., First " " " " " " " " " " " " " " " "	8	" " " " " " " " " " " " " " " "	25,000 00	32,000 00
Jackson, Lansing and Saginaw R. R., " " " " " " " " " " " " " " " "	6	" " " " " " " " " " " " " " " "	25,000 00	26,750 00
Keokuk and Des Moines " First " " " " " " " " " " " " " " "	5	" " " " " " " " " " " " " " " "	40,000 00	41,600 00
Lake Shore " " " " " " " " " " " " " " " "	7	" " " " " " " " " " " " " " " "	30,000 00	36,600 00
Lake Shore and Michigan Southern R. R., First Consol. Bonds . . . . .	7	" " " " " " " " " " " " " " " "	15,000 00	18,600 00
Lake Shore and Michigan Southern " Second Consol. " " " " " " " " " " " "	7	" " " " " " " " " " " " " " " "	50,000 00	60,000 00
Michigan Central " Second Mortgage " " " " " " " " " " " " " " " "	7	" " " " " " " " " " " " " " " "	50,000 00	62,000 00
Minn. and St. Louis (Iowa Extension) " First " " " " " " " " " " " "	7	" " " " " " " " " " " " " " " "	25,000 00	30,000 00
Michigan Southern and N. Indiana " First Gen. " " " " " " " " " " " "	7	" " " " " " " " " " " " " " " "	25,000 00	26,000 00
Morris and Essex " First " " " " " " " " " " " " " " " "	7	" " " " " " " " " " " " " " " "	25,000 00	33,750 00
Morris and Essex " Second " " " " " " " " " " " " " " " "	7	" " " " " " " " " " " " " " " "	25,000 00	28,750 00
Morris and Essex " First Con. " " " " " " " " " " " " " " " "	7	" " " " " " " " " " " " " " " "	50,000 00	62,000 00
New York Central R. R. Bonds . . . . .	6	" " " " " " " " " " " " " " " "	38,000 00	39,520 00
New York Central " " " " " " " " " " " " " " " "	7	" " " " " " " " " " " " " " " "	37,000 00	38,110 00
New York Central and Hudson River R. R., First Mort. Bonds . . . . .	7	" " " " " " " " " " " " " " " "	175,000 00	232,750 00
New York and Harlem " First " " " " " " " " " " " " " " " "	7	" " " " " " " " " " " " " " " "	10,000 00	12,700 00

ÆTNA FIRE INSURANCE COMPANY. 57

ÆTNA INSURANCE COMPANY.—ASSETS CONTINUED.

	Par value.	Market value.
New York, Lake Erie and Western R. R., First Mort. Bonds, Gold, 7 per cent. semi-annual interest,	\$ 45,000 00	\$ 58,500 00
Pittsburgh, Ft. Wayne and Chicago " First " " " " "	75,000 00	103,500 00
Pittsburgh, Ft. Wayne and Chicago " Second " " " " "	80,000 00	108,000 00
Pittsburgh, Ft. Wayne and Chicago " Third " " " " "	40,000 00	51,200 00
Pittsburgh, Ft. Wayne and Chicago " Equipment Bonds . . . . .	46,000 00	47,380 00
St. Johnsbury and Lake Champlain " First Mortgage Bonds . . . . .	55,000 00	60,500 00
Vermont Valley " Bonds . . . . .	50,000 00	52,500 00
Kansas Pacific R. R., First Con. Mortgage Bonds . . . . .	25,000 00	24,500 00
Minneapolis Union R. R., Gold " " " " " "	50,000 00	53,500 00
St. Paul, Minn. and Manitoba R. R., First " " " " " "	23,000 00	25,530 00
St. Paul and Sioux City " First Gold . . . . .	20,000 00	22,400 00
Atlantic Mutual Insurance Company Scrip . . . . .	37,340 00	37,340 00
50 Shares Connecticut River Company Stock . . . . .	5,000 00	1,000 00
150 " Albany and Susquehanna Railroad Company Stock . . . . .	50,000 00	65,000 00
150 " Central Ohio " " " " " "	7,500 00	6,900 00
1000 " Cleveland and Pittsburgh " " " " " "	50,000 00	69,000 00
200 " Chicago, Burlington and Quincy " " " " " "	20,000 00	24,000 00
200 " Chicago, Rock Island and Pacific " " " " " "	20,000 00	23,600 00
200 " Connecticut River " " " " " "	20,000 00	32,800 00
250 " Dubuque and Sioux City " " " " " "	25,000 00	32,750 00
200 " Ft. Wayne and Jackson " Preferred " " " " "	20,000 00	17,400 00
100 " Joliet and Chicago " " " " " "	10,000 00	14,000 00
200 " Keokuk and Des Moines " Preferred " " " " "	20,000 00	5,000 00
1000 " Morris and Essex " " " " " "	50,000 00	61,500 00
800 " New York Cent'l & Hudson River " " " " " "	80,000 00	90,400 00
1000 " New York, New Haven & Hartford " " " " " "	100,000 00	175,000 00
750 " Pittsburgh, Ft. Wayne & Chicago " " " " " "	75,000 00	100,500 00
500 " New York and Harlem " " " " " "	25,000 00	47,500 00
100 " Ashuelot " " " " " "	10,000 00	11,500 00
200 " Valley (New York) " " " " " "	20,000 00	18,600 00
100 " New Britain National Bank " " " " " "	10,000 00	15,000 00
100 " First National Bank " " " " " "	10,000 00	16,000 00
250 " Farmers' and Mechanics' National Bank " " " " " "	25,000 00	33,750 00
50 " Merchants' Bank " " " " " "	5,000 00	500 00
50 " Merchants' National Bank " " " " " "	5,000 00	5,150 00
200 " Mechanics' National Bank " " " " " "	20,000 00	20,600 00
200 " Ætina National Bank " " " " " "	20,000 00	25,600 00
200 " American National Bank " " " " " "	10,000 00	15,000 00

ÆTNA INSURANCE COMPANY.—ASSETS CONTINUED.

	Par value.	Market value.
400 Shares Charter Oak National Bank Stock, Hartford Conn. . . . .	\$ 40,000 00	\$ 58,000 00
200 " City National Bank " " " " " "	20,000 00	18,000 00
150 " Connecticut River Banking Company Stock, Hartford Conn. . . . .	7,500 00	7,500 00
550 " National Exchange Bank " " " " " "	27,500 00	41,250 00
500 " Farmers' and Mechanics' National Bank " " " " " "	50,000 00	62,500 00
200 " First National Bank " " " " " "	20,000 00	23,200 00
1000 " Hartford National Bank " " " " " "	100,000 00	180,000 00
970 " Phenix National Bank " " " " " "	97,000 00	165,870 00
550 " State Bank " " " " " "	55,000 00	59,950 00
400 " American Exchange National Bank " " " " " "	40,000 00	52,000 00
300 " National Butchers' and Drovers' Bank " " " " " "	7,500 00	11,250 00
100 " National City Bank " " " " " "	10,000 00	27,000 00
500 " National Bank of Commerce " " " " " "	50,000 00	77,000 00
100 " Hanover National Bank " " " " " "	10,000 00	15,200 00
300 " Importers' and Traders' National Bank " " " " " "	30,000 00	81,000 00
400 " Bank of the Manhattan Company " " " " " "	20,000 00	31,000 00
100 " Market National Bank " " " " " "	10,000 00	14,000 00
700 " Merchants' National Bank " " " " " "	35,000 00	45,500 00
200 " Merchant's Exchange National Bank " " " " " "	10,000 00	9,500 00
1200 " Mechanics' National Bank " " " " " "	30,000 00	45,000 00
400 " Metropolitan National Bank " " " " " "	40,000 00	62,000 00
200 " Nassau Bank " " " " " "	10,000 00	13,500 00
300 " Bank of New York National Banking Association Stock, New York City . . . . .	30,000 00	51,000 00
200 " Bank of North America Stock, New York City . . . . .	14,000 00	14,840 00
300 " Phenix National Bank " " " " " "	6,000 00	6,300 00
200 " People's Bank " " " " " "	5,000 00	7,500 00
150 " National Bank of the Republic Stock, New York City . . . . .	15,000 00	17,700 00
50 " Third National Bank " " " " " "	5,000 00	6,250 00
400 " Union National Bank " " " " " "	20,000 00	35,000 00
130 " American Loan and Trust Company Stock, New York City . . . . .	10,000 00	11,000 00
150 " New York Life Insurance and Trust Company Stock, New York City . . . . .	15,000 00	70,500 00
100 " United States Trust Company Stock, New York City . . . . .	10,000 00	49,000 00
100 " Union Trust Company " " " " " "	10,000 00	35,000 00
100 " Central Trust Company " " " " " "	10,000 00	26,000 00
100 " Metropolitan Trust Company " " " " " "	10,000 00	13,000 00
Totals . . . . .	\$5,999,840 00	\$7,405,897 22

Total market value of stocks and bonds . . . . . \$7,405,897 22

ÆTNA INSURANCE COMPANY.—ASSETS CONTINUED.

Market value of real estate owned by the company . . . . .	\$364,500 00
Loans on bonds and mortgages, upon which not more than one year's interest is due . . . . .	44,800 00
Interest accrued thereon . . . . .	368 45

LOANS ON COLLATERALS.

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Loaned.</i>
Mercantile National Bank, Hartford, Conn., 5 shares . . . . .	\$100 each . . . . . \$ 500 00	\$ 625 00	\$ 500 00
American National Bank, Hartford, Conn., 10 shares . . . . .	50 " . . . . . 500 00	750 00	360 00
National Exchange Bank, Hartford, Conn., 10 shares . . . . .	50 " . . . . . 500 00	750 00	500 00
Travelers Insurance Company, 10 shares . . . . .	100 " . . . . . 1,000 00	2,900 00	1,080 00
Broad Brook Company, 224 shares . . . . .	25 " . . . . . 5,600 00	14,000 00	5,000 00
New York, New Haven and Hartford Railroad Co., 46 shares . . . . .	100 " . . . . . 4,600 00	8,050 00	1,820 00
Williamatic Linen Company, Williamatic, Conn., 8 shares . . . . .	25 " . . . . . 200 00	424 00	400 00
Holyoke Water Power Company, Holyoke, Mass., 22 shares . . . . .	100 " . . . . . 2,200 00	4,950 00	2,970 00
Rockville National Bank, Rockville, Conn., 20 shares . . . . .	100 " . . . . . 2,000 00	2,700 00	900 00
Second National Bank, Springfield, Mass., 7 shares . . . . .	100 " . . . . . 700 00	1,225 00	540 00
National Bank of Commerce, New York, 25 shares . . . . .	100 " . . . . . 2,500 00	3,850 00	3,600 00
Mechanics National Bank, New York, 25 shares . . . . .	25 " . . . . . 625 00	937 50	
Chicago, Burlington & Quincy Railroad Stock, 3 shares . . . . .	100 " . . . . . 300 00	360 00	
Union Pacific Railroad Stock, 18 shares . . . . .	100 " . . . . . 1,800 00	1,350 00	
Atchison, Topeka & Santa Fe, 11 shares . . . . .	100 " . . . . . 1,100 00	880 00	2,430 00
Total amount loaned thereon . . . . .			\$ 20,100 00
Cash in company's principal office . . . . .			9,844 89
Cash belonging to the company deposited in banks, viz: . . . . .			\$7,845,510 56
Ætina National Bank, of Hartford . . . . .			\$ 36,327 32
Phoenix " " . . . . .			272,075 13
Charter Oak " " . . . . .			75,000 00
Farmers' and Mechanics' National Bank, of Hartford . . . . .			50,000 00
State " " . . . . .			50,000 00
City National " " . . . . .			70,000 00
Hartford National " " . . . . .			120,000 00
First National " " . . . . .			75,000 00
National Exchange " " . . . . .			70,000 00
Connecticut River Banking Company " " . . . . .			20,000 00
United States Bank " " . . . . .			30,000 00
United States Trust Company, New York . . . . .			94,882 85
New York Life and Trust Company, New York . . . . .			25,000 00
Bank of Montreal, Ottawa . . . . .			11,431 34

ÆTNA INSURANCE COMPANY.—ASSETS CONCLUDED.

Merchants National Bank, Cincinnati . . . . .	\$11,230 92
Grangers Bank of California, San Francisco . . . . .	5,669 24
Bank of California, San Francisco . . . . .	4,655 66
Total cash items . . . . .	\$1,021,272 45
Interest due and accrued on collateral loans and special deposits . . . . .	863 53
Gross Premiums in course of collection not more than three months due . . . . .	324,997 26
Aggregate amount of all the Assets of the company, stated at actual value . . . . .	\$9,192,643 80

## III.—LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due . . . . .	\$27,749 74	
Gross losses in process of adjustment . . . . .	141,724 36	
Losses resisted, including interest and costs and other expenses thereon . . . . .	12,933 33	
Total gross amount of claims for losses . . . . .	\$182,407 43	
Deduct reinsurance thereon, Connecticut, \$3,321.00; New Hampshire, \$2,500. . . . .	5,821 00	
Net amount of unpaid losses . . . . .		\$176,586 43
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,556,150 98; unearned premiums, (fifty per cent) . . . . .		778,075 49
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$1,655,853 14; unearned premiums, pro rata . . . . .		890,636 07
Gross premiums received and receivable on all unexpired inland navigation risks, \$19,368 92; unearned premiums (fifty per cent) . . . . .		9,684 46
Amount reclaimable by the insured on perpetual fire insurance policies, being ninety-five per cent of the premium or deposit received. . . . .		13,541 30
All other demands against the company, absolute and contingent . . . . .		54,662 20
Total . . . . .		\$1,923,185 95
Joint stock capital actually paid up in cash . . . . .		4,000,000 00
Surplus beyond capital, and all other liabilities . . . . .		3,209,457 85
Aggregate amount of all liabilities, including paid up capital stock and net surplus . . . . .		<u>\$9,192,643 80</u>

## IV.—INCOME DURING THE YEAR.

	<i>From Fire risks.</i>	<i>From Inland risks.</i>	
Gross premiums and bills in course of collection at close of previous year, as shown by that year's statement . . . . .	\$278,783 67	\$54,186 57	
Deduct amount of same not collected . . . . .	294 74		
Net collected . . . . .	\$ 278,488 93	\$54,186 57	
Gross premiums on risks written and renewed during the year . . . . .	2,537,789 66	119,076 95	
Total . . . . .	\$2,816,278 59	\$173,263 52	
Deduct premiums in course of collection at this date. . . . .	299,331 45	25,665 81	
Entire premiums collected during the year . . . . .	2,516,947 14	147,597 71	
Deduct reinsurance, rebate, abatement and return premiums . . . . .	213,967 84	23,724 20	
Totals. . . . .	\$2,302,979 30	\$123,873 51	
Net cash actually received for premiums . . . . .			\$2,426,852 81
Received for interest and bond and mortgages . . . . .			2,484 38
Received for interest and dividends on stocks and bonds, collateral loans, and from all other sources . . . . .			421,502 05
Income received from all other sources . . . . .			8,397 22
Aggregate amount of income actually received during the year in cash . . . . .			<u>\$2,859,536 46</u>

V.—EXPENDITURES DURING THE YEAR.

	<i>On Fire risks.</i>	<i>On Inland risks.</i>	
Gross amount actually paid for losses	\$1,218,363 55	\$76,314 31	
Net amount paid during the year for losses . . . . .	<u>\$1,218,363 55</u>	<u>\$76,314 31</u>	
Cash dividends actually paid stockholders during the year . . . . .			\$1,294,677 86
Paid for commission and brokerage . . . . .			720,000 00
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes . . . . .			394,934 07
Paid for State, national and local taxes in this and other States			148,269 88
All other payments and expenditures . . . . .			<u>46,553 71</u>
Aggregate amount of actual expenditures during the year, in cash . . . . .			<u>\$2,737,374 54</u>

VI—MISCELLANEOUS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Inland Risks.</i>	<i>Premiums.</i>
In force on the 31st of December of the preceding year . . . . .	\$278,498,990	\$3,008,564 91	\$654,932	\$18,375 60
Written or renewed during the year . . . . .	<u>235,468,652</u>	<u>2,540,423 66</u>	<u>52,621,162</u>	<u>119,076 95</u>
Total . . . . .	\$513,967,642	\$5,548,988 57	\$53,336,094	\$137,952 55
Deduct those expired and marked off as terminated . . . . .	<u>223,278,043</u>	<u>2,282,165 00</u>	<u>52,461,794</u>	<u>118,373 63</u>
In force at the end of the year	\$290,689,599	\$3,266,823 57	\$874,300	\$19,578 92
Deduct amount reinsur'd	<u>3,302,657</u>	<u>40,565 45</u>	<u>6,000</u>	<u>210 00</u>
Net am't in force	<u>\$287,386,942</u>	<u>\$3,226,258 12</u>	<u>\$868,300</u>	<u>\$19,368 92</u>

COLORADO BUSINESS.

BUSINESS DONE IN THE STATE OF COLORADO DURING THE YEAR 1883.

Fire risks written . . . . .	\$1,126,980 00
Entire premiums received for risks in this State . . . . .	17,753 95
Losses paid . . . . .	6,377 48
Losses incurred . . . . .	<u>8,377 48</u>

## BOYLSTON MUTUAL INSURANCE COMPANY OF BOSTON, MASS.

Organized December, 1872.

JOSEPH W. BALCH, *President.*

WASHINGTON GLOVER, *Secretary.*

### I.—CAPITAL.

Whole amount of capital actually paid up in cash . . . . . \$557,200 00

### II.—ASSETS.

#### ACCOUNT OF STOCKS, BONDS, ETC., OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>
250 shares Merchant's Nat. Bank . . . . .	\$ 25,000 00	\$ 33,437 50
200 " State National Bank . . . . .	20,000 00	25,800 00
100 " Merchandise Nat. Bank . . . . .	10,000 00	9,600 00
300 " National Bank of the Re- public . . . . .	30,000 00	38,400 00
300 " Washington Nat. Bank . . . . .	30,000 00	39,450 00
300 " Columbian Nat. Bank . . . . .	30,000 00	38,700 00
200 " Fremont Nat. Bank . . . . .	20,000 00	21,400 00
17 " New England Nat. Bank . . . . .	1,700 00	2,273 75
67 " National Revere Bank . . . . .	6,700 00	7,906 00
55 " Boston & Albany R. R . . . . .	5,500 00	9,680 00
300 " Boston & Providence R. R . . . . .	30,000 00	10,100 00
250 " Filchburg R. R . . . . .	25,000 00	30,000 00
100,000 Boston & Providence R. R. bonds, 7 per cent . . . . .	100,000 00	124,000 00
25,000 Farmington & Lowell, 5 per cent . . . . .	25,000 00	23,937 50
10,000 New England Mortgage Secu- rity Co., 7 per cent . . . . .	10,000 00	10,100 00
9,500 Cedar Rapids & Missouri R. R. bonds, 7 per cent . . . . .	9,500 00	10,331 25
9,000 Cedar Rapids & Missouri R. R. bonds, 7 per cent . . . . .	9,000 00	10,102 50
10,500 Cedar Rapids & Missouri R. R. bonds, 7 per cent . . . . .	10,500 00	12,915 00
51,000 U. S. 4½ per cent bonds . . . . .	51,000 00	58,331 25
Totals . . . . .	\$448,900 00	\$556,464 75
Total market value of stocks and bonds . . . . .		\$556,464 75
Market value of real estate owned by Company, unencumbered . . . . .		16,000 00
Loans on bond and mortgage, first liens . . . . .		170,000 00
Interest due and accrued on all bond and mortgage loans . . . . .		3,272 95
Value of lands mortgaged, exclusive of buildings and perishable improvements . . . . .	\$188,300 00	
Value of buildings mortgaged (insured for \$127,750 as collateral . . . . .	138,500 00	
Total value of said mortgaged premises . . . . .	\$326,800 00	

LOANS ON COLLATERALS.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
5 shares Boston & Providence R. R. Co . . .	\$ 500 00	\$ 880 00	\$ 400 00
100 " 1st National Bank of Concord, N.H.	10,000 00	20,000 00	13,000 00
188 " Ocean Mills Co . .	18,800 00	7,520 00	
74 " Darol Mills Co . . .	7,400 00	4,400 00	
100 " Shore Mills Co . . .	10,000 00	10,000 00	
5,000 Toledo, Cincinnati & St. Louis R. R. bonds, 6 per cent . . . . .	5,000 00	1,250 00	20,000 00
2,400 Atchison, Topeka & Santa Fe R. R. bonds, 5 per cent . . . . .	24,000 00	20,160 00	20,000 00
5,000 Chicago & West Mich. R. R. bonds, 5 per cent . . . . .	5,000 00	4,350 00	
181 shares Cedar Rapids & Mo. R. Rail Road . . . . .	18,100 00	18,462 00	15,000 00
10,000 Fremont, Elkhorn & Mo. Valley R. R. bonds . . . . .	10,000 00	10,200 00	8,000 00
105 shares Roxbury Mill Corp.	4,410 00	10,500 00	
150 " Lake Superior Iron Co. . . . .	3,750 00	7,500 00	18,000 00
52 " Ocean Mills Co . .	5,200 00	2,080 00	
6,000 Eastern R. R. bonds, 6 per cent . . . . .	6,000 00	6,660 00	
1,000 U. S. 4½ per cent bonds . . . . .	1,000 00	1,140 00	
2,200 City of Cairo 6 per cent bonds . . . . .	2,200 00	1,760 00	10,000 00
2,000 Chicago, B. & Q. R. R. bonds, 4 per cent . . . . .	2,000 00	1,760 00	
2,000 Atchison, Topeka & Santa Fe R. R. bonds, 6 per cent . . . . .	2,000 00	2,080 00	
1,000 Oregon Improvement Co. bonds . . . . .	1,000 00	850 00	5,000 00
3,000 New Eng. Mortg. Security Co. bonds, 7 per cent . . . . .	3,000 00	3,030 00	
1,000 Eastern R. R. bonds, 6 per cent . . . . .	1,000 00	1,110 00	1,000 00
<b>Totals . . . . .</b>	<b>\$140,360 00</b>	<b>\$135,692 00</b>	<b>\$110,400 00</b>

Amount loaned on collateral . . . . .	\$110,400 00
Cash in Company's principal office . . . . .	5,763 08
Cash belonging to the Company deposited in banks, viz: Washington National Bank, \$14,365 58; Merchandise National Bank, \$26,105 28; total . . . . .	40,470 86
Interest due and accrued on stocks and bonds not included in market value . . . . .	1,340 83
Interest due and accrued on collateral loans . . . . .	611 59
Gross premiums in course of collection, not more than three months' due . . . . .	49,006 89
Bills receivable, not matured, taken for marine and inland risks . . . . .	21,585 65

The gross amount of all assets of the Company . . . . .	\$974,916 60
Deductions from above assets: Amount embodied in expense account advanced by and due our agent at Washington, D. C. . . . .	5 25

Aggregate amount of all the assets of the Company stated at their actual value . . . . . \$974,911 35

III.—LIABILITIES.

Gross losses in process of adjustment, or in suspense, including all reported and supposed losses. . . . .	\$60,400 00
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Losses resisted, including interest costs and other expenses thereon . . . . .	13,000 00	
Total gross amount of claims for losses . . . . .	\$73,400 00	
Net amount of unpaid losses . . . . .		\$ 73,400 00
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, \$226,396 98; unearned premiums (fifty per cent) as per schedule . . . . .	\$113,198 49	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$142,354 51; unearned premiums (prorata) as per schedule . . . . .	89,786 50	
Gross premiums received and receivable upon all unexpired marine risks . . . . .	27,544 58	
Total unearned premiums as computed above . . . . .		230,529 57
Interest due and declared, remaining unpaid or uncalled for (script interest) . . . . .		954 60
Due and accrued for salaries, rent, advertising, and for agency and miscellaneous expenses . . . . .		300 00
All other demands against the company, absolute and contingent, due and to become due, admitted and contested, commission and brokerage, and other charges due and to become due to agents and brokers on premiums paid and in course of collection, \$3,000 00; return premiums \$1,200; total . . . . .		4,200 00
Total amount of all liabilities except capital stock and net surplus . . . . .		\$309,384 17
Joint stock capital actually paid up in cash . . . . .		557,200 00
Surplus beyond capital and all other liabilities . . . . .		108,327 18
Amount of such surplus which constitutes a permanent reserve fund, represented by script, which by the terms of its issue cannot be redeemed so as to diminish said reserve . . . . .	\$78,400 00	
Aggregate amount of all liabilities including paid up capital stock and net surplus . . . . .		\$974,911 35

## IV.—INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement . . . . .	<i>Fire risks.</i> \$ 31,877 67	<i>Marine and inland risks.</i> \$ 38,157 41	
Deduct amount of same not collected . . . . .	222 75		
Net collected . . . . .	\$ 31,654 92	\$ 38,157 41	
Gross premiums on risks written and renewed during the year, as shown by risk and premium exhibits . . . . .	391,957 55	198,440 40	
Total . . . . .	\$423,612 47	\$236,597 81	
Deduct premiums and bills in course of collection . . . . .	32,449 66	38,142 88	
Entire premiums collected during the year . . . . .	\$391,162 81	\$198,454 93	
Deduct reinsurance, abatement, rebate and return premiums . . . . .	73,202 46	45,510 26	
Net cash actually received for premiums . . . . .	\$317,960 35	\$152,944 67	
Interest received on bonds and mortgages . . . . .			\$470,905 02
Received for interest and dividends on stocks and bonds, collateral loans, and from all other sources . . . . .			9,115 00
Income received from all other sources, acct. bad debts . . . . .			34,897 76
			47 32
Aggregate amount of income actually received during the year in cash . . . . .			\$514,965 10

## V.—EXPENDITURES DURING THE YEAR.

	<i>Fire risks.</i>	<i>Marine and Inland risks.</i>	
Gross amount actually paid for losses	\$214,465 94	\$219,438 41	
Deduct all amounts actually received for salvages and reinsurance . . .	15,461 44	70,886 39	
Net amount paid during the year for losses . . .	\$199,004 50	\$148,552 02	
Cash dividends actually paid stockholders . . . . .			\$347,556 52
Interest paid to script holders . . . . .			33,432 00
Paid for commissions and brokerage . . . . .			4,836 60
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employes . . . . .			69,488 25
Paid for State, National and local taxes in this and other States			28,410 00
All other payments and expenditures, viz: Rent, office expenses, agency expenses, and all other . . . . .			7,917 47
			32,199 19
Aggregate amount of actual expenditures during the year in cash . . . . .			<u>\$523,840 03</u>

## VI.—MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and Inland risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year . . .	\$25,625,506 00	\$279,156 58	\$ 1,136,481 00	\$ 31,640 98
Written or renewed during the year . . . . .	39,041,939 00	391,957 55	22,425,567 00	198,440 40
Totals . . . . .	\$64,667,445 00	\$671,114 13	\$23,562,048 00	\$230,081 38
Deduct those expired and marked off as terminated, also reduction of premiums by rebate, abatement and return . . . . .	30,255,083 00	280,509 00	22,384,010 00	194,683 69
In force at end of the year	\$34,412,362 00	\$330,605 13	\$1,178,038 00	\$ 35,397 69
Deduct amount reinsured. . . . .	1,996,138 00	21,853 64	376,686 00	7,853 11
Net amount in force Dec. 31, 1883. . . . .	<u>\$32,416,224 00</u>	<u>\$308,751 49</u>	<u>\$801,352 00</u>	<u>\$ 27,544 58</u>

## COLORADO BUSINESS.

## BUSINESS DONE IN THE STATE FOR 1883.

Fire risks written . . . . .	\$137,037 00
Entire premiums received . . . . .	1,587 69
Losses paid. . . . .	1,017 57
Losses incurred . . . . .	942 37

## BRITISH AMERICA ASSURANCE COMPANY, TORONTO, CANADA.

Incorporated 1833.

JOHN MORRISON, *Governor.*

SILAS P. WOOD, *Secretary.*

### I.—CAPITAL.

Whole amount of capital actually paid up in cash . . . . . \$500,000 00

### II.—ASSETS.

	<i>Par value.</i>	<i>Market value.</i>
United States government bonds, 1907	\$275,000 00	\$341,000 00
“ “ “ 1896	60,000 00	78,000 00
“ “ “ 1897	20,000 00	26,400 00
“ “ “ 1898	94,000 00	125,960 00
“ “ “ 1899	26,000 00	35,230 00
Deposited with company's trustees in New York . . . . .	150,000 00	150,000 00
Totals . . . . .	<u>\$625,000 00</u>	<u>\$756,590 00</u>
Total market value of stocks and bonds . . . . .		\$756,590 00
Cash in company's principal office . . . . .		20,342 42
Cash belonging to company deposited in bank, Canadian Bank of Commerce, N. Y . . . . .		2,272 32
Interest due and accrued on stocks and bonds not included in market value . . . . .		30 79
Gross premiums in course of collection not more than three months due . . . . .		21,470 10
All other property belonging to the company . . . . .		6,497 23
Aggregate amount of all the assets of the company stated at actual value . . . . .		<u>\$807,202 86</u>

### III.—LIABILITIES.

Losses resisted including interest ) . . . . .	\$82,563 69	
Costs and other expenses thereon ) . . . . .	10,730 67	
Total gross amount of claims for losses . . . . .	<u>\$93,294 36</u>	
Deduct reinsurance thereon . . . . .	1,450 00	
United Fire Reins Company in New York . . . . .		\$91,844 36
Net amount of unpaid losses . . . . .		<u>\$91,844 36</u>
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premi- ums on perpetual fire risks, \$416,002 99; unearned premiums (fifty per cent) . . . . .	\$208,001 49	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$167,148 92; unearned premiums pro rata . . . . .	86,830 14	
Gross premiums received and receivable upon all unexpired Inland Navigation risks, \$10,246 45; unearned premiums (fifty per cent) . . . . .	5,123 22	
Total unearned premiums . . . . .	<u>\$299,954 85</u>	<u>\$299,954 85</u>
Total amount of all liabilities except capital stock and net surplus . . . . .		<u>\$301,799 21</u>
Surplus beyond capital and all other liabilities . . . . .		415,403 65
Aggregate amount of all liabilities, including net surplus . . . . .		<u>\$807,202 86</u>

## IV.—INCOME DURING THE YEAR.

	<i>From fire risks.</i>	<i>Marine and Inland risks.</i>	
Gross premiums and bills in course of collection at close of last previous year as shown by that year's statement . . . . .	\$ 31,169 26	\$ 58 62	
Deduct amount of same not collected . . . . .	5,920 96	58 62	
Net collected . . . . .	\$25,248 30		
Gross premiums on risks written and renewed during the year . . . . .	632,138 41	21,270 52	
Total . . . . .	\$657,386 71	\$21,270 52	
Deduct premiums and bills in course of collection at this date . . . . .	21,388 19	81 91	
Entire premiums collected during the year . . . . .	635,998 52	21,188 61	
Deduct reinsurance rebate, abatement and return premiums . . . . .	108,288 17	5,957 17	
Net cash actually received for premiums . . . . .	527,710 35	15,231 44	
Received for interest and dividends on stock and bonds, collateral loans and interest . . . . .			542,941 79
Aggregate amount of income actually received during the year in cash . . . . .			<u>47,573 69</u>
			<u>\$590,515 48</u>

## V.—EXPENDITURES DURING THE YEAR.

	<i>Fire Risks.</i>	<i>Marine and Inland risks.</i>	
Gross amount actually paid for losses . . . . .	\$386,443 33	\$18,594 56	
Deduct all amounts actually received for salvages and reinsurance in other companies . . . . .	16,309 74	3,202 07	
Net amount paid during the year for losses . . . . .	\$370,133 59	\$15,392 49	
Paid for commissions and brokerage . . . . .			\$385,526 08
Paid for salaries, fees, and all other charges of officers, clerks, agents and employes . . . . .			108,283 20
Paid for State, national and local taxes, in this and other States . . . . .			24,576 45
All other payments and expenditures . . . . .			9,389 03
Aggregate amount of actual expenditures during the year, in cash . . . . .			<u>65,995 13</u>
			<u>\$593,769 89</u>

## VI.—MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums thereon.</i>	<i>Marine and Inland risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year . . . . .	\$45,641,004 00	\$576,404 00	\$305,885 00	\$11,066 76
Written or renewed during the year . . . . .	46,865,903 00	632,138 41	982,733 00	21,270 52
Total . . . . .	\$92,506,907 00	\$1,208,542 41	\$1,288,618 00	\$32,336 28
Deduct those expired or terminated and marked off; also reduction of premiums by rebate, abatement and return . . . . .	47,684,284 00	603,231 27	1,034,502 00	21,471 81

	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force at end of the year . . .	\$44,822,623 00	\$605,311 14	\$254,116 00	\$10,864 47
Deduct amount reinsured . . . . .	2,677,480 00	22,159 23	84,280 00	618 02
Net amount in force, Dec. 31, 1883 . . .	<u>\$42,145,143 00</u>	<u>\$583,151 91</u>	<u>\$169,836 00</u>	<u>\$10,246 45</u>

## COLORADO BUSINESS.

BUSINESS DONE IN THE STATE OF COLORADO DURING THE YEAR 1883.

Fire risks written . . . . .	\$272,890 00
Entire premiums received for risks in this State . . . . .	6,856 60
Losses paid . . . . .	5,321 84
Losses incurred . . . . .	<u>9,168 28</u>

## CALIFORNIA INSURANCE COMPANY OF SAN FRANCISCO.

Incorporated February, 1861.

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

## I.—CAPITAL.

Whole amount of capital actually paid up in cash . . . . . \$600,000 00

## II.—ASSETS

ACCOUNT OF STOCKS, BONDS, ETC., OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>
150 United States 4 per cent bonds . .	\$150,000 00	\$185,250 00
25 Oakland Gas Co. bonds, 5 per cent	25,000 00	25,500 00
15 Los Angeles Gas Co. bonds, 6 per cent . . . . .	15,000 00	15,750 00
50 Southern Pacific R. R. bonds, 6 per cent . . . . .	50,000 00	51,750 00
33 Spring Valley Water Co. bonds, 6 per cent . . . . .	33,000 00	38,940 00
272 shares Bank of California stock . .	27,200 00	45,560 00
300 " First National Gold Bank stock . . . . .	30,000 00	37,350 00
150 " Safe Deposit & Trust Co. stock . . . . .	15,000 00	7,425 00
200 " Grangers' Bank . . . . .	20,000 00	10,800 00
100 " California Wire Works Co. . . . .	10,000 00	10,000 00
200 " Pacific Rolling Mills Co. . . . .	20,000 00	24,000 00
200 " Wells, Fargo & Co. . . . .	20,000 00	22,800 00
400 " Oakland Bank of Savings . . . . .	40,000 00	22,400 00
250 " Geary St., Park & Ocean R. R. Co. . . . .	25,000 00	24,831 25
80 Northern Pacific R. R. bonds . . . .	80,000 00	82,400 00
Total . . . . .	<u>\$560,200 00</u>	<u>\$604,756 25</u>

Total market value of stocks and bonds . . . . .	\$604,756 25
Market value of real estate owned by the Company . . . . .	130,882 55
Loans on bond and mortgage (first liens) . . . . .	14,804 00

## LOANS ON COLLATERALS.

	<i>Par value.</i>	<i>Market value.</i>	<i>Amount loaned.</i>
100 shares San Francisco Gas stock . . . . .	\$10,000 00	\$5,100 00	\$3,800 00
Total amount loaned on collaterals . . . . .			3,800 00
Cash in Company's principal office . . . . .			10,023 07
Cash belonging to the Company deposited in banks, viz: Third National Bank, Cincinnati, \$19,644 30; Grangers' Bank, \$113 18; Wells, Fargo & Co., \$57,166 67; Sather & Co., \$2,022 97; Union Savings Bank, Oakland, \$6,020 13; Oakland Bank of Savings, \$30,169 20; Merceca Security Savings Bank, \$40,114 89; total . . . . .			155,251 34
Interest due and accrued on stocks and bonds not included in market value . . . . .			7,620 80
Gross premiums in course of collection not more than three months due . . . . .			21,083 81
Bills receivable (not matured) taken for fire marine and inland risks . . . . .			19,962 70
Aggregate amount of all assets of the Company, stated at their actual value . . . . .			<u>\$974,184 52</u>

## III.—LIABILITIES.

Gross losses in process of adjustment or in sus- pense, including all reported and supposed losses . . . . .	\$23,655 41
Losses resisted, including interest, costs, and other expenses thereon . . . . .	2,500 00
Net amount of unpaid losses . . . . .	\$26,155 41
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, \$284,495 23; unearned premi- ums (50 per cent.) . . . . .	\$142,247 61
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$54,808 55; unearned premiums (pro rata) . . . . .	35,388 61
Gross premiums received and receivable on all unexpired marine risks . . . . .	54,469 14
Total unearned premiums as computed above . . . . .	232,055 36
All other demands against the company, absolute and con- tingent, due and to become due, admitted and contested, viz: Commission, brokerage and other charges due and to become due to agents and brokers on premiums paid and in course of collection . . . . .	3,162 57
Total amount of all liabilities except capital stock and net surplus . . . . .	\$261,373 34
Joint stock capital actually paid up in cash . . . . .	600,000 00
Surplus beyond capital and all other liabilities . . . . .	112,811 18
Aggregate amount of all liabilities, including paid up capital stock and net surplus . . . . .	<u>\$974,184 52</u>

## IV.—INCOME DURING THE YEAR.

Gross premiums and bills in course of collection, at close of last previous year . . . . .	<i>Fire risks.</i> \$34,691 70	<i>Marine and Inland risks.</i> \$18,736 30
Deduct amount of same not collected, irrecoverable . . . . .	231 41	
Net collected . . . . .	<u>\$34,461 29</u>	<u>\$18,736 30</u>

	<i>Fire risks.</i>	<i>Marine and Inland risks.</i>	
Gross premiums on risks written and renewed during the year . . . . .	358,589 16	108,985 51	
Total . . . . .	\$392,589 16	\$127,721 81	
Deduct premiums and bills in course of collection at this date . . . . .	21,083 81	19,962 70	
Entire premiums collected during the year . . . . .	\$371,505 35	\$107,759 11	
Deduct reinsurance, rebate, abatement and return of premiums . . . . .	49,822 36	28,472 93	
Net cash actually received for premiums . . . . .	\$321,682 99	\$79,286 18	
Received for interest on bonds and mortgages . . . . .			\$400,369 17
Received for interest and dividends on stocks and bonds, collateral loans, and from all other sources . . . . .			1,519 75
Income received from all other sources . . . . .			32,926 92
			7,020 00
Aggregate amount of income actually received during the year in cash . . . . .			<u>\$442,435 84</u>

## V.—EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$11,585 88, losses occurring in previous years) . . . . .	<i>On Fire risks.</i> \$107,936 63	<i>Marine and Inland risks.</i> \$27,233 53	
Deduct all amounts actually received for salvages . . . . .			
Net amount paid during the year for losses . . . . .	107,936 63	27,233 53	\$135,170 16
Cash dividends actually paid stockholders . . . . .			72,000 00
Adjusting expenses, \$666 58; traveling, \$19,419 50; total . . . . .			20,116 08
Paid for commission and brokerage . . . . .			49,565 07
Paid for salaries, fees and all other charges of officers, clerks, agents, etc. . . . .			33,641 47
Paid for State, national and local taxes in this and other states			9,159 12
All other payments and expenditures . . . . .			26,030 75
Aggregate amount of actual expenditures during the year in cash . . . . .			<u>\$345,682 65</u>

## VI.—MISCELLANEOUS RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and Inland risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year . . . . .	\$17,080,292 00	\$ 247,790 80	\$785,515 00	\$ 54,415 64
Written or renewed during the year . . . . .	26,351,022 00	358,127 87	5,734,905 00	107,610 05
Total . . . . .	\$43,431,314 00	\$605,918 67	\$6,520,420 00	\$162,025 69
Deduct those expired and marked off as terminated . . . . .	19,065,775 00	252,644 88	5,514,934 00	96,930 80
In force at the end of the year . . . . .	\$24,365,539 00	\$353,273 79	\$1,005,486 00	\$65,094 89
Deduct amount reinsured . . . . .	847,963 00	13,970 01	202,581 00	10,625 75
Net amount in force Dec. 31, 1883 . . . . .	<u>\$23,517,576 00</u>	<u>\$339,303 78</u>	<u>\$802,905 00</u>	<u>\$54,469 14</u>

## COLORADO BUSINESS.

## BUSINESS IN THE STATE OF COLORADO DURING THE YEAR.

Fire risks written . . . . .	\$675,243 00
Premiums received . . . . .	10,062 92
Losses paid . . . . .	9,215 68
Losses incurred . . . . .	<u>9,215 68</u>

CITY OF LONDON FIRE INSURANCE COMPANY  
(LIMITED) OF LONDON, ENGLAND.

Incorporated, 1881.

HENRY E. KNIGHT, *Chairman.*

JOHN C. PAIGE, *Résident Manager.*

## I.—CAPITAL.

Whole amount of capital actually paid up in cash . . . . . \$ 1,000,000 00

## II.—ASSETS.

## ACCOUNT OF STOCKS AND BONDS OWNED.

Deposited for the benefit and security of the Company in the U. S., viz:	<i>Par value.</i>	<i>Market value.</i>	
U. S. 4 per cent consols of 1907, registered, deposited with the Sup't of Ins., State of New York . . . . .	\$200,000 00	\$249,500 00	
U. S. 3 per cent consols, issue of August 1st, 1882, registered, deposited with Ins. Dep't of Ohio . . . . .	100,000 00	103,000 00	
U. S. 4 per cent consols of 1907, registered, deposited with Ins. Dept. of Georgia . . . . .	25,000 00	31,187 50	
U. S. 4 per cent consols of 1907, registered, with Ins. Dep't of North Carolina . . . . .	10,000 00	12,475 00	
U. S. 4 per cent consols of 1907, registered, in hands trustees at Boston, Mass . . . . .	235,000 00	293,162 00	
Totals . . . . .	<u>\$570,000 00</u>	<u>\$689,325 00</u>	
Total market value of stocks and bonds . . . . .			\$689,325 00
Cash in hands of Trustees . . . . .		\$ 553 37	
Cash belonging to Company deposited in bank, viz: Howard National Bank, Boston, \$2,312 01; London and San Francisco Bank, San Francisco, Cal., \$2,480 26; total . . . . .		4,790 27	
Total cash items . . . . .			5,345 64
Gross premiums in course of collection not more than three months' due . . . . .			74,193 66
All other property belonging to the Company . . . . .			<u>282 98</u>
Aggregate amount of all the assets of the Company stated at their actual value . . . . .			<u>\$769,147 28</u>



## III.—LIABILITIES.

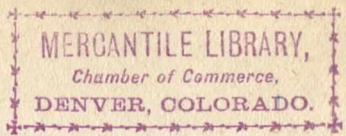
Gross claims for adjusted and unpaid losses, due and to become due . . . . .	\$47,929 53	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses . . . . .	39,813 43	
Losses resisted, including interest costs and other expenses thereon . . . . .	2,600 00	
Total gross amount of claims for losses . . . . .	\$90,342 96	
Deduct reinsurance thereon . . . . .	16,156 85	
Net amount of unpaid losses . . . . .	\$74,186 11	\$74,186 11
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$466,927 94; unearned premiums (50 per cent) . . . . .	\$234,963 97	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$72,744 17; unearned premiums (pro rata) . . . . .	51,026 50	
Total unearned premiums . . . . .	\$285,990 47	
All other demands against the company absolute and contingent . . . . .	7,357 86	
Total amount of all liabilities, except capital stock and net surplus . . . . .	\$367,534 44	
Surplus beyond capital and liabilities . . . . .	401,612 84	
Aggregate amount of liabilities, including net surplus . . . . .	\$769,147 28	

## IV.—INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of last previous year as shown by that year's statement . . . . .	\$66,979 26	
Deduct amount of same not collected . . . . .	452 52	
Net amount collected . . . . .	66,526 74	
Gross premiums on risks written and renewed during the year . . . . .	760,802 15	
Total . . . . .	\$827,328 89	
Deduct premiums and bills in course of collection at this date . . . . .	74,193 66	
Entire premiums collected during the year . . . . .	\$753,135 23	
Deduct reinsurance, rebate, abatement and return premiums . . . . .	216,330 06	
Net cash actually received for premiums . . . . .	\$536,805 17	
Received for interest on bonds and bank deposits . . . . .	17,197 02	
Aggregate amount of income actually received during the year in cash . . . . .	\$554,002 19	

## V.—EXPENDITURES DURING THE YEAR.

	<i>On Fire risks.</i>	
Gross amount actually paid for losses . . . . .	\$408,481 41	
Deduct all amounts received for salvages . . . . .	49,843 41	
Net amount paid during the year for losses . . . . .	\$358,638 00	
Paid for commission and brokerage, local agents and managers . . . . .	150,234 39	
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes . . . . .	31,172 42	
Paid for State, national and local taxes in this and other states . . . . .	19,205 60	
All other payments and expenditures . . . . .	4,001 28	



CITIZENS' INSURANCE COMPANY.

75

Aggregate amount of actual expenditures during the year, in cash . . . . . \$563,251 69

VI.—MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year . . . . .	\$35,109,402 32	\$448,816 59
Estimated open policies not yet due		418 60
Written or renewed during the year	61,057,693 87	760,802 15
<b>Total . . . . .</b>	<b>\$96,167,096 19</b>	<b>\$1,210,037 34</b>
Deduct those expired and marked off as terminated . . . . .	49,159,061 85	581,916 41
<b>In force at the end of the year . . . . .</b>	<b>\$47,008,034 34</b>	<b>\$628,120 93</b>
Deduct amount reinsured . . . . .	5,688,118 00	85,448 82
<b>Net amount in force December 31st, 1883 . . . . .</b>	<b>\$41,319,916 34</b>	<b>\$542,672 11</b>

COLORADO BUSINESS.

Fire risks written . . . . .	\$745,568 00
Premiums received . . . . .	14,923 34
Losses paid . . . . .	8,732 23
Losses incurred . . . . .	7,841 93

CITIZENS' INSURANCE COMPANY, ST. LOUIS, MISSOURI.

Incorporated February, 1837.

I. B. M. KEHLOR, *President.* \_\_\_\_\_ JOHN P. HARRISON, *Secretary.*

I.—CAPITAL.

Whole amount of capital actually paid up in cash . . . . . \$200,000 00

II.—ASSETS.

Value of real estate owned by the company unincumbered . . .	\$ 13,000 00
Loans on bond and mortgage (first liens) not more than one year's interest due . . . . .	25,850 00
Interest accrued thereon . . . . .	377 00
<b>Value of lands mortgaged, exclusive of buildings and perishable improvements . . . . .</b>	<b>\$11,400 00</b>
Value of buildings mortgaged (insured for \$30,000 00 as collateral) . . . . .	50,000 00
<b>Total value of said mortgaged premises</b>	<b><u>\$61,400 00</u></b>

## ACCOUNT OF STOCKS, BONDS, ETC., OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>	
100,000 N. Mo. R. R. bonds . . . . .	\$100,000 00	\$121,500 00	
35,000 Laclède Gas Co. bonds . . . . .	35,000 00	35,875 00	
32,000 Venice Elevator bonds . . . . .	32,000 00	32,150 00	
21,000 Advance Elevator bonds . . . . .	21,000 00	21,105 00	
22,000 St. Louis Chamber Com' ree bd's	22,000 00	22,000 00	
15,000 City St. Joseph, Mo., bonds . . .	15,000 00	12,000 00	
10,000 St. Louis Grain Elev. Co. bonds	10,000 00	10,700 00	
Total par and market value	<u>\$235,000 00</u>	<u>\$255,340 00</u>	<u>\$255,340 00</u>

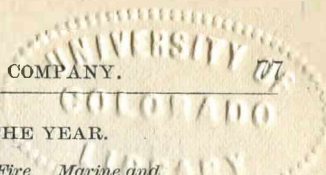
## LOANS ON COLLATERALS.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>	
East St. Louis Elevator Co. bonds . . . . .	\$180,000 00	\$180,000 00	\$75,000 00	
Laclède Gas Co. stock	25,000 00	25,000 00	20,000 00	
Advance Elevator Co. stock . . . . .	5,000 00	6,250 00	5,500 00	
Total amount	<u>\$210,000 00</u>	<u>\$211,250 00</u>	<u>\$100,500 00</u>	
Loaned on collaterals . . . . .				\$100,500 00
Cash in company's principal office . . . . .				394 24
Cash belonging to company deposited in bank, Commercial Bank				8,660 96
Interest due and accrued on collateral loans . . . . .				812 40
Gross premiums in course of collection, not more than three months' due . . . . .				<u>9,785 37</u>
Aggregate amount of all assets, as stated by the com- pany . . . . .				<u>\$414,719 9</u>

## III.—LIABILITIES.

Gross losses in process of adjustment, or in sus- pense, including all reported and supposed losses . . . . .	\$6,575 00	
Losses resisted, including interest, costs and other expenses thereon . . . . .	2,000 00	
Total gross amount of claims for losses . . . . .	<u>\$8,575 00</u>	
Net amount of unpaid losses . . . . .		\$8,575 00
Gross premiums received and receivable upon all unexpired fire risks, running one year or less, from date of policy, including interest pre- miums on perpetual fire risks, \$44,767 00; un- earned premiums (50 per ct.) . . . . .	\$22,383 50	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$15,655 00; unearned premiums (pro rata) . . . . .	8,900 60	
Total unearned premiums as computed above . . . . .		\$31,284 10
Other items including all other demands against the company . . . . .		<u>1,756 35</u>
Total amount of all liabilities, except capital stock and net surplus . . . . .		\$41,615 45
Joint stock capital actually paid up in cash . . . . .		200,000 00
Surplus beyond capital and all other liabilities . . . . .		<u>173,104 52</u>
Aggregate amount of all liabilities, including paid- up capital stock and net surplus . . . . .		<u>\$414,719 97</u>

CITIZENS' INSURANCE COMPANY.



IV.—INCOME DURING THE YEAR.

	<i>Fire risks.</i>	<i>Marine and Inland risks.</i>	
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement . . . . .	\$9,995 75	\$251 80	
Net collected . . . . .	\$9,995 75	\$251 80	
Gross premiums on risks written and renewed during the year . . . . .	61,377 19	7,242 00	
Total . . . . .	\$71,372 94	\$7,493 80	
Deduct premiums and bills in course of collection at this date . . . . .	9,168 17	617 20	
Entire premiums collected during the year . . . . .	\$62,204 77	\$6,876 60	
Deduct reinsurance, rebate, abatement and return premiums . . . . .	2,959 69	1,178 72	
Net cash actually received for premiums . . . . .	\$59,245 08	\$5,697 88	
Received for interest on bonds and mortgages . . . . .			\$64,942 96
Received for interest and dividends on stocks and bonds, collateral loans, and from all other sources . . . . .			1,750 00
Aggregate amount of income actually received during the year in cash . . . . .			<u>\$87,431 67</u>

V.—EXPENDITURES DURING THE YEAR.

	<i>Fire risks.</i>	<i>Marine and Inland risks.</i>	
Gross amount actually paid for losses, (including \$3,900 55; losses occurring in previous year . . . . .	\$31,289 93	\$2,914 68	
Net amount paid during the year for losses . . . . .	<u>31,289 93</u>	<u>2,914 68</u>	
Cash dividend actually paid stockholders . . . . .			\$34,204 61
Paid for commissions and brokerage . . . . .			12,000 00
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employes . . . . .			10,237 51
Paid for State, national and local taxes in this and other States . . . . .			6,600 00
All other payments and expenditures . . . . .			5,023 92
Aggregate amount of actual expenditures during the year in cash . . . . .			<u>\$72,702 92</u>

VI.—MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and Inland</i>	<i>Premiums.</i>
In force on the 31st day of December of the preceding year . . . . .	\$4,288,718 00	\$58,632 00	. . . . .	. . . . .
Written or renewed during the year . . . . .	6,198,126 00	61,377 19	1,290,680 00	7,242 00
Total . . . . .	\$10,486,844 00	\$120,009 19	\$1,290,680 00	\$ 7,242 00
Deduct those expired and marked off as terminated; also reduction of premiums by rebate, abatement and return . . . . .	6,044,851 00	59,257 19	1,290,680 00	7,242 00

	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force at the end of year . . . . .	\$4,441,993 00	\$60,752 00	.....	.....
Deduct amount reinsured . . . . .	38,000 00	330 00	.....	.....
Net amount in force Dec. 31st, 1883 . . . . .	<u>\$4,403,993 00</u>	<u>\$60,422 00</u>	.....	.....

COLORADO BUSINESS.

BUSINESS IN THE STATE OF COLORADO DURING THE YEAR.

Fire risks written . . . . .	\$126,560 00
Premiums received . . . . .	1,913 00
Losses paid . . . . .	2,022 00
Losses incurred . . . . .	<u>2,022 00</u>

U. S. BRANCH OF THE  
COMMERCIAL UNION ASSURANCE COMPANY,  
LONDON, ENGLAND.

Incorporated September, 1861.

ALFRED BETT, *Manager.*

CHARLES SEWALL, *Assistant Manager.*

I.—CAPITAL.

Whole amount of capital actually paid up in cash . . . . . \$1,250,000 00

II.—ASSETS.

ACCOUNT OF STOCKS AND BONDS OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>
United States 4 per cent registered bonds . . . . .	\$480,000 00	\$595,200 00
United States 4½ per cent registered bonds . . . . .	435,000 00	500,250 00
Chicago & Northwestern 5 per cent R. R. bonds . . . . .	100,000 00	103,500 00
Chicago & Northwestern 7 per cent registered bonds . . . . .	50,000 00	65,500 00
Chicago, Burlington & Quincy 5 per cent R. R. bonds . . . . .	100,000 00	106,000 00
Chicago, Rock Island & Pacific 6 per cent R. R. bonds . . . . .	60,000 00	77,400 00
Illinois Central R. R. Leased Lines certificates guaranteed . . . . .	100,000 00	81,750 00
Totals . . . . .	<u>\$1,325,000 00</u>	<u>\$1,529,600 00</u>
Total market value of stocks and bonds . . . . .		\$1,529,600 00
Market value of real estate owned by the Company . . . . .		184,096 96
Cash in Company's principal office . . . . .		622 55

Cash belonging to the Company deposited in banks, viz: Phoenix National Bank, \$116,447 51; National Bank of Commerce, \$29,842 07; New York Life and Trust Co., \$120,000 00; Chicago Branch Bank of Montreal, \$24,429 96; Anglo California Bank, \$2,554 35; total . . . . .	293,273 89
Interest due and accrued on stocks and bonds not included in market value . . . . .	13,314 58
Interest due and accrued on trust . . . . .	420 82
Gross premiums in course of collection not more than three months due . . . . .	296,786 06
Bills receivable, not matured, taken for fire, marine and inland risks . . . . .	3,560 24
All other property belonging to the Company, viz: Rents due and accrued, \$879 00; due from other companies for reinsurance on losses already paid; Washington Fire, Marine and Inland, \$2,500 00; Royal Canadian Insurance Co., \$1,903 43; Phoenix, of London, \$78 51; total . . . . .	5,360 94
Aggregate amount of all the assets of the Company stated at their actual value . . . . .	<u>\$2,327,636 04</u>

III.—LIABILITIES.

Gross losses in process of adjustment or in suspense, including all reported and supposed losses . . . . .	\$161,663 49	
Losses resisted, including interest, costs and other expenses . . . . .	27,246 62	
Total net amount of claims for losses . . . . .		\$ 188,910 11
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, \$1,468,672 42; unearned premiums (50 per cent), . . . . .	\$734,336 21	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$698,420 83; unearned premiums ( <i>pro rata</i> ), . . . . .	376,307 27	
Gross premiums received and receivable upon all unexpired inland navigation risks, \$80 00; unearned premiums (50 per cent) . . . . .	40 00	
Total unearned premiums as computed above . . . . .		\$1,110,683 48
All other demands against the Company absolute and contingent . . . . .		37,540 65
Total amount of all liabilities except capital stock and net surplus . . . . .		\$1,337,134 24
Surplus beyond capital and all other liabilities . . . . .		990,501 80
Aggregate amount of all liabilities, including paid up capital stock and net surplus . . . . .		<u>\$2,327,636 04</u>

IV.—INCOME DURING THE YEAR.

	<i>Fire risks.</i>	<i>Marine and Inland risks</i>
Gross premiums in course of collection at close of last previous year as shown by that year's statement . . . . .	\$268,707 91	
Deduct amount of same not collected . . . . .		
Net collected . . . . .	\$268,707 91	
Gross premiums on risks written and renewed during the year . . . . .	2,107,391 91	\$2,461 55
Total . . . . .	\$2,376,099 82	\$2,461 55
Deduct premiums and bills in course of collection at this date . . . . .	296,786 06	
Entire premiums collected during the year . . . . .	\$2,079,313 76	\$2,461 55
Deduct reinsurance, rebate, abatement and return of premiums . . . . .	460,828 47	
		\$1,620,946 84

Net cash actually received for premiums . . . . .	<i>Fire risks.</i> \$1,618,485 29	<i>Marine and Inland risks.</i> \$2,461 55	
Received for interest and dividends on stocks and bonds, collateral loans . . . . .			60,913 87
Income received from all other sources . . . . .			4,073 84
Aggregate amount of income actually received during the year in cash . . . . .			<u>\$1,685,934 55</u>

## V.—EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses, (including \$181,168 97 losses occurring in previous year) . . . . .	<i>Fire risks.</i> \$1,102,407 33	<i>Marine and Inland risks.</i> \$5,261 16	
Deduct all amounts actually received salvages, reinsurance, etc. . . . .	127,573 00	46 00	
Net amount paid during the year for losses . . . . .	<u>\$974,834 33</u>	<u>\$5,215 16</u>	\$980,049 49
Paid for commission and brokerage . . . . .			265,735 00
Paid for salaries, fees, and all other charges of officers, clerks, agents, etc. . . . .			105,061 69
Paid for State, National and local taxes in this and other States			36,173 42
All other payments and expenditures . . . . .			114,100 48
Aggregate amount of actual expenditures during the year in cash . . . . .			<u>\$1,501,120 03</u>

## VI.—MISCELLANEOUS.

## RISKS AND PREMIUMS.

In force on the 31st day of December of the preceding year . . . . .	<i>Fire risks.</i> \$237,325,990 00	<i>Premiums thereon.</i> \$2,238,549 84	<i>Marine and Inland risks.</i>	<i>Premiums thereon.</i>
Written or renewed during the year . . . . .	174,239,545 00	2,107,391 91	\$1,212,780 28	\$2,461 55
Totals . . . . .	<u>\$411,565,535 00</u>	<u>\$4,345,941 75</u>	<u>\$1,212,780 28</u>	<u>\$2,461 55</u>
Deduct those expired and marked off as terminated . . . . .	155,881,855 00	1,967,105 21	1,202,780 28	2,381 55
In force at the end of the year . . . . .	\$255,683,680 00	\$2,378,836 54	\$10,000 00	\$80 00
Deduct amount reinsured . . . . .	24,030,588 00	211,743 24		
Net amount in force Dec. 31, 1883	<u>\$231,653,092 00</u>	<u>\$2,167,093 30</u>	<u>\$10,000 00</u>	<u>\$80 00</u>

## COLORADO BUSINESS.

## BUSINESS DONE IN THE STATE OF COLORADO DURING THE YEAR.

Fire risks written . . . . .	\$875,081 69
Entire premiums received . . . . .	Not given.
Losses paid . . . . .	\$7,409 23
Losses incurred . . . . .	<u>9,259 23</u>

COMMERCIAL INSURANCE COMPANY,  
CALIFORNIA.

Incorporated February, 1872.

JOHN H. WISE, *President.*

CHAS. A. LATON, *Secretary.*

I.—CAPITAL.

Whole amount of capital actually paid up in cash . . . . . \$2,000,000 00

II.—ASSETS.

ACCOUNT OF STOCKS, BONDS, ETC., OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>	
1900 shares Merchants' Exchange Bank . . . . .	\$190,000 00	\$43,700 00	
50 United States four per cent bond	50,000 00	61,875 00	
16 Shasta county bonds . . . . .	16,000 00	17,200 00	
150 shares Spring Valley W. W. bonds	13,000 00	12,900 00	
120 shares North Beach and Mersian R. R. . . . .	12,000 00	11,280 00	
Totals . . . . .	<u>\$283,000 00</u>	<u>\$146,955 00</u>	
Total market value of stocks and bonds . . . . .			\$146,955 00
Market value of real estate owned by the comp'y unincumber'd			1,500 00
Loans on bond and mortgage (first liens) . . . . .			184,636 36
Interest due and accrued on bonds and mortgage loans . . . . .			717 33
Value of lands mortgaged, exclusive of buildings and perishable improvements . . . . .		\$300,200 00	
Value of buildings mortgaged (insured for \$140,575 as collateral) . . . . .		<u>186,850 00</u>	
Total value of said mortgaged premises . . . . .			<u>\$487,050 00</u>

LOANS ON COLLATERALS.

	<i>Par value.</i>	<i>Market value.</i>	<i>Am't loaned thereon.</i>
120 shares California Fur M. Co . . . . .	\$12,000 00	\$12,000 00	4,000 00
Merchandise in warehouse . . . . .	500 00	500 00	250 00
50 shares Safe Deposit Co . . . . .	5,000 00	2,500 00	2,000 00
Total . . . . .	<u>\$17,500 00</u>	<u>\$15,000 00</u>	<u>\$6,250 00</u>
Amount loaned on collaterals . . . . .			\$6,250 00
Endorsed commercial Notes . . . . .			2,950 00
Cash in company's principal office . . . . .			8,081 99
Cash deposited in bank belonging to company . . . . .			28,326 35
Interest due and accrued on collateral loans . . . . .			40 29
Gross premiums in course of collection, not more than three months due . . . . .			46,143 17
Bills receivable, not matured, taken for fire, marine and inland risks . . . . .			<u>10,773 10</u>
Aggregate amount of all the assets of the company, stated at their actual value . . . . .			<u>\$436,373 59</u>



## III.—LIABILITIES.

Net losses in process of adjustment or in suspense, including all reported and supposed losses . . . . .		\$14,100 00
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, \$147,105 56; unearned premiums (fifty per cent) . . . . .	\$73,552 78	
Gross premium received and receivable upon all unexpired fire risks running more than one year from date of policy, \$14,915 33; unearned premiums (pro rata) . . . . .	9,581 95	
Gross premiums received and receivable upon all unexpired inland navigation risks, \$31,988 55; unearned premiums (fifty per cent) . . . . .	15,994 27	
Gross premiums received and receivable upon all unexpired marine risks, . . . . .	1,511 06	
Total unearned premiums as computed above . . . . .		\$100,640 06
All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz: commissions, brokerage due and to become due to agents and brokers, on premiums paid and in course of collection \$7,781 07; return premiums \$6,900 00 . . . . .		\$14,681 07
Total amount of all liabilities, except capital stock and net surplus . . . . .		\$129,421 13
Joint stock capital actually paid up in cash . . . . .		200,000 00
Surplus beyond capital and all other liabilities . . . . .		106,952 46
Aggregate amount of all other liabilities, including paid up capital, stock and net surplus . . . . .		\$436,373 59

## IV.—INCOME DURING THE YEAR.

	<i>Fire risks.</i>	<i>Marine and Inland.</i>	
Net premiums and bills in course of collection at close of last previous year, as shown by that year's statement . . . . .	\$21,362 46	\$1,607 08	
Gross premiums on risks written and renewed during the year, as shown in risk and premium exhibit . . . . .	217,787 10	52,398 05	
Total . . . . .	\$239,149 56	\$54,005 13	
Deduct premiums and bills in course of collection at this date . . . . .	44,596 36	1,546 81	
Entire premiums collected during the year . . . . .	\$194,553 20	\$52,458 32	
Deduct reinsurance, rebate, abatement and return premiums . . . . .	30 598 81	7,001 42	
Net cash actually received for premiums . . . . .	\$163,954 39	\$43,456 90	
Received for interest on bonds and mortgages . . . . .			\$209,411 29
Received for interest and dividends on stock and bonds, collateral loans and all other sources . . . . .			13,562 98
Income received from all other sources . . . . .			5,748 79
			249 61
Aggregate amount of income actually received during the year, in cash . . . . .			\$428,972 67

## V.—EXPENDITURES DURING THE YEAR.

Net amount actually paid for losses (including \$6,775 00 losses occurring in previous years) . . . . .	<i>Fire risks.</i> \$52,181 70	<i>Marine and Inland risks.</i> \$34,537 04	
Cash dividends actually paid stockholders . . . . .			\$86,718 84
Paid for commissions and brokerage . . . . .			24,000 00
Paid for salaries, fees, and all other charges of officers, clerks,			35,619 16

employees and agents. . . . .	24,621 70
Paid for State, national and local taxes in this and other States . . . . .	2,663 72
All other payments and expenditures. . . . .	18,666 81
	<u>45,951 23</u>
Aggregate amount of actual expenditures during the year, in cash . . . . .	<u>\$192,290 13</u>

## VI.—MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premium thereon.</i>	<i>Marine and Inland risks.</i>	<i>Premium thereon.</i>
In force on 31st day of December of preceding year . . . . .	\$6,878,563	\$115,762 84	\$555,845	\$41,567 70
Written and renewed during the year . . . . .	13,982,015	217,787 10	1,946,606	52,398 05
Total . . . . .	<u>\$20,860,578</u>	<u>\$333,549 94</u>	<u>\$2,502,451</u>	<u>\$93,965 75</u>
Deduct those expired and marked off as terminated; also reduction of premiums by rebate, abatement and return . . . . .	9,927,384	164,718 92	2,143,232	59,804 16
In force at end of the year . . . . .	\$10,933,194	\$168,831 02	\$359,219	\$34,161 59
Deduct amount reinsur'd . . . . .	330,363	6,810 13	22,950	761 98
Net amt. in force Dec. 31, 1883 . . . . .	<u>\$10,602,831</u>	<u>\$162,020 89</u>	<u>\$336,269</u>	<u>\$33,399 61</u>

## COLORADO BUSINESS.

## BUSINESS DONE IN THE STATE FOR 1883.

Fire risks written . . . . .	\$295,820 00
Premiums received . . . . .	5,374 38
Losses paid . . . . .	2,940 69
Losses incurred . . . . .	2,940 69

CONNECTICUT FIRE INSURANCE COMPANY,  
HARTFORD, CONNECTICUT.

Incorporated June, 1850.

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

## I.—CAPITAL.

Whole amount of capital actually paid up in cash . . . . .	<u>\$1,000,000 00</u>
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## II.—ASSETS.

Market value of real estate owned by the Company . . . . .	\$ 38,685 00
Loans on bonds and mortgages upon which not more than one year's interest is due . . . . .	418,850 00
Value of lands mortgaged, exclusive of buildings and presumable improvements . . . . .	\$563,500 00
Value of buildings mortgaged (insured for \$441,825 as collateral) . . . . .	602,300 00
Total value of said mortgaged premises . . . . .	<u>\$1,665,800 00</u>

## ACCOUNT OF STOCKS AND BONDS OWNED BY COMPANY.

	<i>Par value.</i>	<i>Market value.</i>
BONDS.		
U. S. registered 4 per cent consols . . . . .	\$120,000 00	\$148,500 00
State of Connecticut . . . . .	11,000 00	11,000 00
City of Hartford . . . . .	15,000 00	15,750 00
City of New Britain . . . . .	15,000 00	15,750 00
City of Middletown, 7's . . . . .	10,000 00	10,600 00
City of Middletown, 6's . . . . .	10,000 00	10,000 00
City of Toledo, Ohio . . . . .	10,000 00	10,500 00
City of Erie, Penn . . . . .	10,000 00	10,300 00
Cass County, Dakota . . . . .	13,000 00	13,000 00
Michigan Central R. R. Co. . . . .	20,000 00	24,800 00
Canada Southern R. R. Co. . . . .	50,000 00	49,000 00
Quincy, Alton & St. Louis R. R. Co. . . . .	49,000 00	46,550 00
New York, New Haven & Hartford R. R. Co., guaranteed . . . . .	40,000 00	50,800 00
Tiffin, Ohio, Gas Co. . . . .	14,000 00	14,000 00
Erie R. R. gold consols . . . . .	20,000 00	25,600 00
Broadway & Seventh Avenue R. R. Co. . . . .	20,000 00	20,000 00
Dayton & Michigan R. R. Co. . . . .	25,000 00	25,000 00
Chicago, Burlington & Quincy R. R. Co. . . . .	7,000 00	6,020 00
Detroit, Lansing & Northern R. R. Co. guaranteed . . . . .	2,000 00	2,040 00
Pittsburg, Ft. Wayne & Chicago R. R. Co. . . . .	9,000 00	9,000 00
STOCKS.		
627 shares Chicago, Burlington & Quincy R. R. Co. . . . .	62,700 00	75,867 00
100 " Chicago, Iowa & Nebraska R. R. Co. . . . .	10,000 00	16,000 00
600 " New York, New Haven & Hartford R. R. Co. . . . .	60,000 00	106,200 00
300 " Pittsburgh, Fort Wayne & Chicago R. R. Co. . . . .	30,000 00	40,200 00
110 " Boston & Albany R. R. Co. . . . .	11,000 00	19,360 00
200 " New York Central & Hud- son River R. R. Co. . . . .	20,000 00	22,600 00
200 " Detroit, Lansing & Northern R. R. Co., preferred . . . . .	20,000 00	22,600 00
100 " Chicago, Rock Island & Pac- ific R. R. Co. . . . .	10,000 00	11,800 00
310 " Importers' & Traders' Na- tional Bank, New York . . . . .	31,000 00	83,700 00
230 " Fulton National Bank, New York . . . . .	6,900 00	8,625 00
188 " Farmers' & Mechanics' Na- tional Bank, Hartford . . . . .	18,800 00	23,782 00
412 " National Exchange Bank, Hartford . . . . .	20,600 00	30,900 00
300 " Hartford National Bank, Hartford . . . . .	30,000 00	52,500 00
185 " First National Bank, Hart- ford . . . . .	18,500 00	21,275 00
100 " Aetna National Bank, Hart- ford . . . . .	10,000 00	12,700 00
150 " Phoenix National Bank, Hartford . . . . .	15,000 00	25,950 00
93 " Charter Oak National Bank, Hartford . . . . .	9,300 00	13,485 00
100 " Mercantile National Bank, Hartford . . . . .	10,000 00	12,500 00
45 " Connecticut Trust & Safe Deposit Co., Hartford . . . . .	4,500 00	5,220 00
100 " First National Bank, Min- neapolis, Minnesota . . . . .	10,000 00	13,000 00
22 " Second National Bank, New Haven, Connecticut . . . . .	2,200 00	3,564 00
	<u>\$880,500 00</u>	<u>\$1,140,038 00</u>
Total market value of stocks and bonds owned by the Company . . . . .		<u>\$1,140,038 00</u>

## LOANS ON COLLATERALS.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
New York, New Haven & Hartford R. R. Co., stock . . . . .	\$ 1,000 00	\$1,770 00	\$ 1,200 00
Willimantic Linen Co's stock . . . . .	2,500 00	5,400 00	14,000 00
Michigan Central R. R. Co's stock . . . . .	10,000 00	9,000 00	
Union Stock Yard and Transit Co's stock, Chicago, Illinois . . . . .	6,000 00	10,500 00	8,050 00
Collins Co's stock, Hartford . . . . .	2,000 00	2,250 00	
American Hosiery Co's stock, New Britain . . . . .	4,500 00	14,625 00	4,200 00
Stanley Rule and Level Co's stock, New Britain . . . . .	2,750 00	7,975 00	
Totals . . . . .	\$28,750 00	\$51,520 00	\$27,450 00
Loaned on collaterals . . . . .			27,450 00
Cash in company's principal office . . . . .			\$1,625,023 00
Cash belonging to company deposited in National Exchange Bank . . . . .			516 39
Total cash items . . . . .			144,981 92
Net premiums in course of collection not more than three months due . . . . .			145,498 31
			67,207 89
Aggregate amount of all the assets as given by the Company . . . . .			\$1,837,729 20

## III.—LIABILITIES.

Gross losses in process of adjustment or in suspense, including all reported and supposed losses . . . . .	\$66,625 00
Losses resisted, including interest, costs and all other expenses thereon . . . . .	3,612 00
Total gross amount or claims for losses . . . . .	\$70,237 00
Net amount of unpaid losses . . . . .	\$ 70,237 00
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, \$390,607 52; unearned premiums (50 percent) . . . . .	\$295,303 76
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$333,923 46; unearned premiums (pro rata) . . . . .	189,770 56
Total unearned premiums as computed above . . . . .	485,074 32
Total amount of all liabilities except capital stock and net surplus . . . . .	555,311 32
Joint stock capital actually paid up in cash . . . . .	1,000,000 00
Surplus beyond capital and all other liabilities . . . . .	282,417 88
Aggregate amount of all liabilities, including capital stock and net surplus . . . . .	\$1,837,729 20

## IV.—INCOME DURING THE YEAR.

Entire premiums actually collected during the year . . . . .	\$928,220 50
Deduct reinsurance, rebate, abatement and return premiums . . . . .	138,578 10
Net cash actually received for premiums . . . . .	\$789,642 40
	\$789,642 40

Received for interest on bonds and mortgages . . . . .	18,168 80
Received for interest and dividends on stocks and bonds, stock loans and all other sources . . . . .	66,729 87
Aggregate amount of income received during the year in cash . . . . .	<u>\$874,541 07</u>

## V.—EXPENDITURES.

Gross amount actually paid for losses . . . . .	\$476,631 57
Cash dividends actually paid stockholders . . . . .	100,000 00
Paid for commission and brokerage . . . . .	123,239 97
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes . . . . .	47,802 64
Paid for State, local and national taxes in this and other states	17,113 63
All other payments and expenditures . . . . .	53,922 00
Aggregate amount of actual expenditures during the year in cash . . . . .	<u>\$818,709 81</u>

## VI.—MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of Dec. of the preceding year . . . . .	\$ 72,291,681 00	\$809,731 32
Written or renewed during the year . . . . .	83,737,730 00	928,220 50
Totals . . . . .	\$156,029,411 00	\$1,737,951 82
Deduct those expired and marked off as terminated . . . . .	76,031,614 00	813,420 84
In force at the end of the year . . . . .	<u>\$79,997,797 00</u>	<u>\$924,530 98</u>

## COLORADO BUSINESS.

## BUSINESS IN THE STATE OF COLORADO DURING THE YEAR.

Fire risks written . . . . .	\$671,500 00
Premiums received . . . . .	7,782 57
Losses paid . . . . .	2,419 44
Losses incurred . . . . .	<u>2,419 44</u>

CONTINENTAL INSURANCE COMPANY,  
NEW YORK.

Incorporated November, 1852.

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

## I.—CAPITAL.

Whole amount of capital actually paid up in cash . . . . .	<u>\$1,000,000 00</u>
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## II.—ASSETS.

Value of real estate owned by the company unincumbered . . . . .	\$659,450 00
Loans on bonds and mortgages (first liens) . . . . .	324,100 00
Interest accrued on all said bond and mortgage loans . . . . .	8,582 23
Value of land mortgaged, exclusive of buildings and perishable improvements . . . . .	\$354,600 00
Value of buildings mortgaged (insured for \$301,875 00 as collateral) . . . . .	396,600 00
Total value of said mortgaged premises . . . . .	<u>\$751,200 00</u>

## CONTINENTAL INSURANCE COMPANY.

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## ACCOUNT OF BONDS, STOCKS, ETC., OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>
250 shares American Exchange National Bank . . . . .	\$25,000 00	\$31,750 00
69 shares Bank of America . . . . .	6,900 00	10,350 00
50 " Bowery National Bank. . . . .	5,000 00	7,500 00
1,250 " Mechanics' " " . . . . .	30,000 00	45,000 00
250 " Mercantile " " . . . . .	25,000 00	29,500 00
350 " Merchants' " " . . . . .	17,500 00	22,225 00
200 " Metropolitan " " . . . . .	20,000 00	29,800 00
100 " Nassau Bank . . . . .	5,000 00	6,500 00
700 " Phenix National Bank. . . . .	14,000 00	14,420 00
180 " St. Nicholas Bank . . . . .	18,000 00	24,300 00
200 " Central Trust Company . . . . .	20,000 00	50,000 00
3 " New York Guaranty and Indemnity Company . . . . .	300 00	300 00
1,500 shares N. Y. and Harlem R. R. Co Cedar Rapids, Ia. Falls and N. W. Railway Co., 1st guar. m'tge 6 per cent bonds, 1920, registered . . . . .	50,000 00	52,500 00
Central R. R. and B'k'g Co., of Georgia Tripartite, 1st m'tge 7 per cent bonds, 1893, registered . . . . .	50,000 00	55,000 00
Chicago and Northwestern R. R. Co., 1st m'tge sinking fund 6 per cent registered bonds, 1920 . . . . .	50,000 00	55,000 00
Chicago, Milwaukee & St. Paul R. R. Co., 1st m'tge 6 per cent bonds, 1910, Chicago & Pacific div., reg's'td . . . . .	50,000 00	55,000 00
Chicago, St. Paul, Minn. and Omaha Ry Co., 1st consolidated m'tge 6 per cent bonds, 1930, registered . . . . .	100,000 00	108,000 00
Columbia and Greenville R. R. Co., 1st mortgage 6 per cent bonds, 1916, registered . . . . .	50,000 00	48,500 00
Erie Railway Co., consolidated 1st m'tge 7 per cent bonds, 1920, reg's'td . . . . .	50,000 00	63,500 00
New York, Lake Erie and Western R. R. Co., 1st m'tge 6 per cent prior lien bonds, 1908, registered . . . . .	50,000 00	52,500 00
Indiana, Bloomington & W. R. R. Co., 1st m'tge preferred, 7 per cent bonds, 1900, registered . . . . .	125,000 00	145,000 00
Indianapolis & St. Louis R. R. Co., 1st m'tge, 7 per cent bonds, 1910 . . . . .	30,000 00	33,600 00
Milwaukee, L. S. & Western Ry. Co., 1st cons. m'tge 6 per cent bonds, 1921, registered . . . . .	50,000 00	50,000 00
Morris & Essex R. R. Co., 1st consolidated, guarantee m'tge 7 per cent bonds, 1915, registered . . . . .	50,000 00	61,500 00
New York, Lackawanna and Western R. R. Co., 1st m'tgage, 6 per cent bonds, 1921, registered . . . . .	100,000 00	118,000 00
St. Paul, Minn. & Manitoba R. R. 6 per cent bonds (Dakota extension) 1910, registered . . . . .	100,000 00	108,000 00
Alabama, new bonds, class A, 1906 . . . . .	10,000 00	8,000 00
South Carolina, 6 per cent, consolidated Brown bonds, 1893 . . . . .	12,000 00	12,000 00
Tennessee 6 per cent bonds . . . . .	26,000 00	9,880 00
United States registered 6 per cent bonds, currency . . . . .	900,000 00	1,189,520 00
United States registered 4 per cent bonds . . . . .	50,000 00	61,750 00
United States registered 3 per cent bonds . . . . .	50,000 00	50,500 00
Totals . . . . .	\$2,214,700 00	\$2,751,895 00
Total market value of stocks and bonds . . . . .		<u>\$2,751,895 00</u>

## LOANS ON COLLATERALS.

	<i>Par value.</i>	<i>Market value.</i>	<i>Amount loaned.</i>
30 shares Mechanics' Brooklyn stock . .	\$1,500	\$3,000	\$1,200 00
1,246 shares Oregon R. R. and Navigat'n Co. stock . . . . .	124,600	118,370	
200 shares Northern Pacific R. R. Co. preferred stock . . . . .	20,000	10,400	100,000 00
22 shares Fidelity & Casualty Co., of New York stock . . . . .	2,200	2,640	2,000 00
300 shares St. Paul, Minn. & Manitoba R.R.Co.st'k . . . . .	30,000	28,500	
\$32,000 St. Paul, Minn. & Manitoba first consolidated 6 per cent bonds . . . . .	32,000	32,000	
8,000 St. Paul, Minn. & Manitoba sec'n'd m'tge, 6 per cent bonds . . . . .	8,000	8,640	70,000 00
5,000 St. Paul & Minn. (Dak. ext.) first m'tge 6 per cent bonds . . . . .	5,000	5,400	
9,000 Mil. L.S. and W'n R. R. 1st m'tge, 6 per cent bonds . . . . .	9,000	9,000	
1,000 Oregon R.R. Navigation Co., 1st m'tge, 6 per cent bonds . . . . .	1,000	1,040	
150 shares Brooklyn City R. R. Co. stock . . . . .	1,500	3,150	1,400 00
200 shares Western U. Tel. Co. stock . . . . .	20,000	14,800	
100 shares Chicago & Alton R. R. Co. common stock . . . . .	10,000	13,300	
150 shares Boston & N. Y. Air Line R. R. stock . . . . .	15,000	12,000	
300 shares Chicago, Minn. & St. Paul, Omaha R. R. prefer'd stock . . . . .	30,000	28,500	100,000 00
90 shares Lake Shore & Mich. South'n stock . . . . .	9,000	8,820	
50 shares Chicago, B. & Quincy R. R. Co. stock . . . . .	5,000	6,000	
275 shares C. R. I. & Pacific R. R. Co. stock . . . . .	27,500	32,450	
100 shares St. Paul, Minn. & Manitoba R.R.Co. stock . . . . .	10,000	9,500	
200 shares Lake Shore & Mich. South'n stock . . . . .	20,000	19,600	
300 shares Chicago & N. W. R. R. preferred stock . . . . .	30,000	42,900	50,000 00
\$6,000 Tripartite bonds of Central R. R. & Banking Co., Georgia . . . . .	6,000	6,600	4,500 00

	<i>Par value.</i>	<i>Market value.</i>	<i>Amount loaned.</i>
10 shares American Exchange Nat'l Bank . . . . .	1,000	1,270	900 00
\$77,000 Col., Hoeking Val. & Toledo R'way Co. 5 per cent bonds, 1931 . . . . .	77,000	61,600	50,000 00
1,200 shares Canada Pac- ific R'way Co. stock . . . . .	120,000	66,000	50,000 00
\$26,000 Ches. & Ohio R'wy Co., 6 per cent, series B, bonds . . . . .	26,000	24,700	20,000 00
Totals . . . . .	<u>\$641,300</u>	<u>\$570,180</u>	<u>\$450,000 00</u>

Amount loaned on collaterals . . . . . \$450,000 00  
Cash in company's principal office . . . . . 9,123 11-  
Cash belonging to the company deposited in bank, viz:

St. Nicholas Bank . . . . .	\$202,034 48
Union Dime Savings Institution, N. Y . . . . .	2,131 01
Nassau National Bank, Brooklyn . . . . .	6,235 31
Dime Savings Bank, Brooklyn, E. D . . . . .	1,127 63
Williamsburg Savings Bank, Brooklyn, E. D . . . . .	800 00
German Savings Bank, Brooklyn, E. D . . . . .	925 07
Manufacturers' Bank, Brooklyn, E. D . . . . .	605 09
	<u>\$213,859 49</u>

Interest due and accrued on stocks not included in market value . . . . . 48,932 50  
Interest due and accrued on collateral loans . . . . . 2,455 91  
Gross premiums in course of collection not more  
than three months due . . . . . \$401,438 17  
Gross premiums in course of collection less than  
three months due . . . . . 35,000 00

\$366,438 17  
Bills receivable, not matured, taken for fire, marine and inland  
risks . . . . . 26,205 60  
All other property belonging to the company, rents due and ac-  
crued, \$6,900 . . . . . 6,900 00  
To be answered by companies doing an installment business .  
What amount of installment notes is now held by  
the company . . . . . \$1,303,548 34

Aggregate amount of all assets of the company stated  
at their actual value . . . . . \$4,867,942 01

### III.—LIABILITIES.

Gross losses in process of adjustment or in sus-  
pense including all reported and supposed losses . . . . . \$343,717 91  
Losses resisted, including interest, costs and other  
expenses thereon . . . . . 32,900 00

Total gross amount of claims for losses . . . . . \$376,617 91  
Deduct reinsurance thereon . . . . . 33,486 87

Net amount of unpaid losses . . . . . \$343,131 04

Gross premiums received and receivable upon all  
unexpired fire risks running one year or less  
from date of policy, \$1,165,329 70; unearned pre-  
miums (fifty per cent) . . . . . \$582,664 85

Gross premiums received and receivable upon all  
unexpired fire risks running more than one  
year from date of policy, \$2,083,940 57; unearned  
premiums (pro rata) . . . . . 1,167,472 96

Gross premiums received and receivable upon all  
unexpired inland navigation risks, \$51,365 75;  
unearned premiums (fifty per cent) . . . . . 25,682 88

Total unearned premiums as computed above . . . . . \$1,775,820 69



Principal unpaid on script or certificates of profits which have been authorized or ordered to be redeemed . . . . .		29,952 00
Interest due and declared remaining unpaid or uncalled for . .		6,601 20
Cash dividends to stockholders remaining unpaid . . . . .		639 80
All other demands against the company, absolute and contingent, due or to become due, admitted and contested, viz:		
Commissions, brokerage and other charges due and to become due to agents and brokers on premiums paid and in course of collection . . . . .		50,000 00
Total amount of all liabilities, except capital stock and net surplus . . . . .	\$2,206,144 73	
Joint stock capital actually paid up in cash . . . . .	1,000,000 00	
Surplus amount carried to guaranty surplus fund . . . . .	\$600,000 00	
“ “ special reserve fund . . . . .	600,000 00	
Uallotted surplus . . . . .	461,797 28	
Amount of such surplus represented by script . . . . .	\$44,015 00	1,661,797 28

## TO BE ANSWERED BY COMPANIES DOING AN INSTALLMENT BUSINESS.

Amount of unearned premiums represented by installment notes, being the whole amount of such notes . . . . .	\$1,303,548 34
Aggregate amount of all liabilities, including paid-up capital stock and net surplus . . . . .	\$4,867,942 01

## IV.—INCOME DURING THE YEAR.

	<i>Fire risks.</i>	<i>Marine and Inland risks.</i>	
Gross premiums received in cash without any deduction . . . . .	\$2,575,532 81	\$564,578 19	
Deduct only reinsurance, rebate, abatement and return premiums . . . . .	445,847 65	92,518 49	
Net cash actually received for premiums . . . . .	\$2,129,685 16	\$472,059 70	
Received for interest on bonds and mortgages . . . . .			\$2,601,744 86
Received for interest and dividends on stocks and bonds, collateral loans, and from all other sources . . . . .			21,744 08
Income received from all other sources, viz: Rents . . . . .	\$49,553 93		154,999 74
Aggregate amount of income actually received during the year in cash . . . . .			49,553 93
			\$2,828,042 61

## V.—EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$299,948 99, losses occurring in previous years . . . . .	<i>Fire risks.</i>	<i>Marine and Inland risks.</i>	
	\$1,299,373 95	\$336,325 76	
Deduct all amounts actually received for salvages, \$28,767 83, and all reinsurance in other companies, \$132,129 16 . . . . .	129,104 00	31,792 99	
Net amount paid during the year for losses . . . . .	\$1,170,269 95	\$304,532 77	1,474,802 72
Cash dividends actually paid to stockholders (amount of stockholders' dividends declared during the year, \$150,500 00 . . . . .			149,948 40
Script or certificate of property redeemed in cash and interest paid to script holders . . . . .			9,982 96
Paid or allowed for commissions and brokerage . . . . .			479,233 37
Paid for salaries, fees and all other charges of officer, clerks, agents and all other employes . . . . .			254,886 22
Paid for State, national and local taxes in this and other states . . . . .			63,638 84
All other payments and expenditures, . . . . .			181,263 22
Aggregate amount of actual expenditures during the year in cash . . . . .			\$2,613,755 73

## VI.—MISCELLANEOUS.

## RISKS AND PREMIUMS.

In force on the 31st day of December of the preceding year . . .	Premiums thereon.	Fire risks.	Marine and Inland risks.	Premiums thereon.
Written or renewed during the year . . . . .	\$351,568,202 00	\$2,828,845 61	\$2,359,543 00	\$52,733 50
	380,112,308 00	2,730,081 57	224,855,637 00	621,523 08
Total . . . . .	\$731,680,510 00	\$5,558,927 18	\$227,215,180 00	\$674,256 58
Deduct those expired and marked off as terminated . . . . .	325,165,425 00	2,094,689 79	219,631,999 00	618,673 51
In force at the end of the year . . .	\$406,515,085 00	\$3,464,237 39	\$7,583,181 00	\$55,583 07
Deduct am't reinsured . . . . .	20,589,605 00	214,967 12	149,750 00	4,217 32
Net amount in force .	\$385,925,480 00	\$3,249,270 27	7,433,431 00	51,365 75

## COLORADO BUSINESS.

BUSINESS DONE IN THE STATE OF COLORADO DURING THE YEAR 1883.

Fire risks written . . . . .	\$627,423 00
Premiums received . . . . .	11,154 98
Losses paid . . . . .	2,933 19
Losses incurred . . . . .	2,953 97

## CITIZENS' INSURANCE COMPANY, NEW YORK.

Incorporated April, 1836.

JAMES M. MCLEAN, *President.*FRANK M. PARKER, *Secretary.*

## I.—CAPITAL.

Whole amount of capital actually paid up in cash . . . . . \$300,000 00

## II.—ASSETS.

ACCOUNT OF STOCKS, BONDS, ETC., OWNED BY THE COMPANY.

	Par value.	Market value.
U. S. 4 per cent registered bonds . . .	\$150,000 00	\$185,625 00
U. S. 4½ per cent registered bonds . . .	150,000 00	172,125 00
U. S. 3 per cent registered bonds . . .	100,000 00	101,000 00
Lake Shore & Michigan Southern R. R. bonds . . . . .	50,000 00	62,500 00
Union Trust Co. stock . . . . .	10,000 00	35,000 00
National Citizens' Bank stock . . . . .	24,500 00	30,625 00
Union Pacific R. R. stock . . . . .	10,000 00	7,400 00
National Bank of Commerce, stock . . .	10,000 00	15,400 00
N. Y. Central & Hudson R. R. stock . . .	10,000 00	11,200 00
Virginia State bonds . . . . .	10,000 00	2,500 00
Totals . . . . .	\$524,500 00	\$623,375 00

Total market value of stocks and bonds . . . . .	\$623,375 00
Market value of real estate owned by Company, unencumbered	112,000 00
Loans on bonds and mortgages (first liens) . . . . .	56,900 00
Interest accrued on all said bond and mortgage loans . . . . .	284 50
Value of lands mortgaged, exclusive of buildings and improvements . . . . .	\$ 50,500 00
Value of buildings mortgaged (insured for \$45,200 as collateral) . . . . .	69,500 00
Total value of said mortgaged premises	\$120,000 00

## LOANS ON COLLATERALS.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>	
National Butchers' and Drivers' Bank stock	\$ 1,050 00	\$ 1,575 00	\$ 900 00	
Chicago & Northwestern R. R. preferred stock	7,000 00	10,000 00	7,500 00	
Metropolitan Gas Light Co. stocks . . . . .	20,000 00	40,000 00	50,000 00	
Michigan Central R. R. Co. stocks . . . . .	30,000 00	25,500 00		
Lafayette, Bloomington & Muncie R. R. bonds	30,000 00	28,200 00	35,000 00	
Texas & Pacific R. R. income bonds . . . . .	20,000 00	9,550 00		
Delaware, Lackawana & Western R. R. stock	20,000 00	23,400 00	20,000 00	
National Citizens' Bank stock . . . . .	17,500 00	21,875 00	16,000 00	
National Citizens' Bank stock . . . . .	500 00	625 00	5,000 00	
Oriental Bank stock . . . . .	1,000 00	1,350 00		
Man'f's Nat'l Bank stock	900 00	900 00		
Williamsburg Gas Light Co. stock . . . . .	1,500 00	1,680 00		
Second Avenue R. R. Co. stock . . . . .	2,000 00	4,200 00		
Totals . . . . .	\$151,450 00	\$168,855 00	\$134,400 00	
Amount loaned on collaterals . . . . .			\$134,400 00	
Cash in Company's principal office . . . . .			4,388 25	
Cash belonging to the Co. deposited in National Citizens' Bank . . . . .			60,894 91	
Dividend account deposited in National Citizens' Bank . . . . .			112 70	
Total cash items . . . . .			63,395 86	
Interest due and accrued on stocks not included in market val.			4,257 50	
Interest due and accrued on collateral loans . . . . .			530 33	
Gross premiums uncollected on policies issued within three months . . . . .			43,740 76	
Rents due and accrued . . . . .			700 00	
Aggregate amount of all the assets of the Company			\$1,041,583 95	

## III.—LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due . . . . .	\$25,384 41
Gross losses in process of adjustment or in suspense, including all reported and supposed losses . . . . .	50,747 93
Total gross amount of claims for losses	76,132 34
Deduct reinsurance thereon . . . . .	1,446 85
Net amount of unpaid losses . . . . .	\$74,685 49
Gross premiums without any deduction received and receivable upon all unexpired fire risks running one year or less, from date of policy, \$325,230 22; unearned premiums (fifty per cent)	\$162,615 11

Gross premiums without any deduction received and receivable upon all unexpired fire risks running more than one year from date of policy \$142,992 59; unearned premiums (pro rata) . . . . .	76,168 63	
Total unearned premiums as computed above . . . . .	\$238,783 74	
Less 50 per cent of premiums paid on reinsurance in force . . . . .	11,386 20	227,397 54
Cash dividends to stockholders remaining unpaid . . . . .		112 70
Due and accrued for salaries, rents, advertising, etc. . . . .		1,600 00
All other demands against the Company, absolute and contingent . . . . .		7,852 00
Total amount of all liabilities except capital stock and net surplus . . . . .		311,647 73
Joint stock capital actually paid up in cash . . . . .		300,000 00
Surplus beyond capital and all other liabilities . . . . .		429,936 22
Amount of such surplus which constitutes a permanent reserve fund represented by script . . . . .	\$150,000 00	
Aggregate amount of all liabilities including paid up capital stock and net surplus . . . . .		\$1,041,583 95

## IV.—INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement . . . . .	<i>Fire risks.</i> \$39,351 87	
Deduct amount of same not collected . . . . .	8-6 03	
Net collected . . . . .	\$38,545 84	
Gross premiums on risks written and renewed during the year as shown in risk and premium exhibit . . . . .	433,012 28	
Total . . . . .	\$471,558 12	
Deduct premiums and bills in course of collection at this date . . . . .	45,406 75	
Entire premiums collected during the year . . . . .	\$426,151 37	
Deduct reinsurance, rebate, abatement and return premiums . . . . .	61,013 02	
Net cash actually received for premiums . . . . .	\$365,138 35	365,138 35
Received for interest on bonds and mortgages . . . . .		3,336 06
Received for interest and dividends on stocks and bonds, collateral loans, and from all other sources . . . . .		33,650 64
Income received from all other sources, viz.: Rents, etc. . . . .		4,953 87
Aggregate amount of income actually received during the year in cash . . . . .		\$407,079 82

## V.—EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$58,492 43; losses occurring in previous years). . . . .	<i>Fire risks.</i> \$233,800 71	
Deduct all amounts actually received for salvages and reinsurance . . . . .	15,246 95	
Net amount paid during the year for losses . . . . .	\$218,603 76	\$218,603 76
Cash dividends actually paid stockholders . . . . .		40,433 30
Paid for commission and brokerage . . . . .		60,439 87
Paid for salaries, fees, and all other charges of officers, clerks, agents and employes . . . . .		51,323 65
Paid for State, national and local taxes in this and other States . . . . .		6,561 39
All other payments and expenditures, . . . . .		55,695 58
Aggregate amount of actual expenditures during the year in cash . . . . .		\$413,057 55

## VI—MISCELLANEOUS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1882 . . . . .	\$72,063,274 54	\$496,974 00
Written or renewed during the year . . . . .	67,477,475 50	433,012 28
Totals . . . . .	\$139,541,350 04	\$929,986 28
Deduct expirations and cancellations . . . . .	71,780,850 08	461,763 47
In force December 31, 1883 . . . . .	\$67,760,499 96	\$468,222 81
Deduct amount reinsured . . . . .	3,059,114 20	22,772 40
Net amount in force . . . . .	<u>\$64,701,385 76</u>	<u>\$445,450 41</u>

U. S. BRANCH OF THE  
FIRE INSURANCE ASSOCIATION (LIMITED) LON-  
DON, ENGLAND.

Incorporated 1880.

JOHN H. WELLMAN, New York, . . . . . U. S. Attorney.

## I.—ASSETS.

## ACCOUNT OF STOCKS AND BONDS OWNED BY COMPANY.

	<i>Par value.</i>	<i>Market value.</i>
U. S. 4 per cent registered bonds . . . . .	\$390 000 00	\$482,625 00
U. S. 4 per cent coupon bonds . . . . .	200 00	249 50
U. S. 3 per cent registered bonds . . . . .	50,000 00	59,500 00
State of Georgia 7 per cent bonds, 1890 . . . . .	14,000 00	15,820 00
“ “ 7 “ “ “ 1886 . . . . .	7,500 00	7,725 00
“ “ 6 “ “ “ 1886 . . . . .	300 00	309 00
“ “ 6 “ “ “ 1889 . . . . .	3,000 00	3,120 00
Total par and market value . . . . .	<u>\$465,000 00</u>	<u>\$560,348 50</u>
Total market value of stocks and bonds . . . . .		\$560,348 50
Cash in company's principal office . . . . .	\$ 5,877 03	
Cash belonging to company deposited in banks, viz:		
Central Trust Co., New York . . . . .	76,000 00	
Merchants' National Bank, New York . . . . .	248,360 85	
National Reverse Bank, Boston . . . . .	1,450 99	
Drexel & Co., Philadelphia . . . . .	717 03	
Continental National Bank, Chicago . . . . .	13,736 15	
Deposited with N. Y. State Insurance Department . . . . .	5,000 00	
Total cash . . . . .		\$351,142 05
Gross premiums uncollected on policies issued within three months . . . . .		74,905 46
All other property belonging to the company . . . . .		1,011 94
Aggregate amount of all the assets of the company in the U. S., stated at their actual value . . . . .		<u>\$987,407 95</u>

II.—LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due . . . . .	\$42,446 51	
Gross losses in process of adjustment or in suspense, including all reported and supposed losses . . . . .	66,219 06	
Losses resisted, including interest, cost and other expenses thereon . . . . .	3,820 50	
Total gross amount of claims for losses . . . . .	112,486 07	
Deduct reinsurance thereon . . . . .	13,788 44	
Net amount of unpaid losses . . . . .		\$98,697 63
Gross premiums without any deduction received and receivable upon all unexpired fire risks running one year or less from date of policy . . . . .	\$631,533 55	
Unearned premiums (50 per cent) as per schedule . . . . .	315,765 78	
Gross premiums without any deduction received and receivable upon all unexpired fire risks running more than one year from date of policy, \$200,377 96; unearned premiums (pro rata) as per schedule . . . . .	116,572 51	
Total unearned premiums as computed above . . . . .		\$432,339 29
Amount reclaimed by the insured on perpetual fire insurance policies, being 95 per cent of the premiums or deposits received . . . . .		1,007 00
Due and accrued for salaries, rents and miscellaneous expenses . . . . .		3,331 64
All other demands against the company, viz: Taxes and assessments, \$567 66; commission, brokerage, etc., \$6,482 95; return premiums, \$5,109 10; total . . . . .		12,159 71
Total amount of all liabilities in the U. S. . . . .		\$547,535 27
Net surplus beyond all liabilities in the U. S. . . . .		439,872 68
Aggregate amount of all liabilities, including net surplus . . . . .		\$987,407 95

III.—INCOME DURING THE YEAR.

Gross premiums in course of collection at close of previous year . . . . .	<i>Fire risks.</i> \$ 60,666 00	
Gross premiums on risks written or renewed during the year . . . . .	944,559 94	
Total . . . . .	\$1,005,225 94	
Deduct premiums and bills in course of collection at this date . . . . .	74,953 06	
Entire premiums collected during the year . . . . .	930,272 88	
Deduct reinsurance, rebates, abatement and return premiums . . . . .	202,518 59	
Net cash actually received for premiums . . . . .	727,754 29	
Received for interest and dividends on stocks and bonds, collateral loans, and from all other sources . . . . .		23,143 86
Aggregate amount of income actually received, during the year, in cash . . . . .		\$750,898 15

IV.—EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses, (including \$82,066 72; losses occurring in previous years . . . . .	<i>Fire risks.</i> \$553,773 10
Deduct all amounts actually received for salvages, \$6,366 70; and all amounts actually received for reinsurance in other companies, \$42,418 52.	
Total deductions . . . . .	48,785 22

Net amount paid during the year for losses . . . . .	\$504,987 88	\$504,987 88
Paid for commission and brokerage . . . . .		120,954 20
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes . . . . .		60,646 33
Paid for State, national and local taxes in this and other States . . . . .		18,339 34
All other payments and expenditures . . . . .		55,670 96
Aggregate amount of actual expenditures during the year in cash in the United States . . . . .		<u>\$760,598 71</u>

## V.—MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1882 . . . . .	\$60,272,407 72	\$ 784,874 29
Written or renewed in 1883 . . . . .	79,309,884 40	944,559 94
Totals . . . . .	139,582,292 12	1,729,434 23
Deduct expirations and cancellations . . . . .	74,338,861 77	854,839 07
In force December 31, 1883 . . . . .	65,243,430 35	874,595 16
Deduct amount reinsured . . . . .	2,923,686 82	41,623 65
Net amount in force . . . . .	<u>62,319,743 53</u>	<u>832,971 51</u>

## COLORADO BUSINESS.

## BUSINESS IN THE STATE OF COLORADO DURING THE YEAR 1883.

Fire risks written . . . . .	\$490,916 00
Premiums received . . . . .	10,355 98
Losses paid . . . . .	6,405 59
Losses incurred . . . . .	<u>8,390 59</u>

## FIRE ASSOCIATION OF PHILADELPHIA, PENN.

Incorporated March, 1820.

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

## I.—CAPITAL.

Whole amount of capital actually paid up in cash . . . . . \$500,000 00

## II.—ASSETS.

## ACCOUNT OF STOCKS, BONDS, ETC., OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>
U. S. 4 per cent registered bonds . . . . .	\$200,000 00	247,500 00
City of Pittsburg 7 per cent loan . . . . .	50,000 00	51,500 00
City of Camden 7 per cent loan . . . . .	6,000 00	6,780 00
Lehigh Valley R. R. 6 per cent registered consolidated bonds . . . . .	100,000 00	122,000 00
Lehigh Valley R. R. 7 per cent registered consolidated . . . . .	32,000 00	42,240 00
Pennsylvania R. R. general mortgage 6 per cent bonds . . . . .	58,000 00	70,760 00
Catawissa R. R. 7 per cent coupon bonds . . . . .	10,000 00	12,200 00

FIRE ASSOCIATION OF PHILADELPHIA.

	<i>Par Value.</i>	<i>Market Value.</i>
Masonic Temple 5 per cent loan . . . . .	\$20,000 00	\$21,600 00
Penn. R. R. Co. 30 <sup>30</sup> shares . . . . .	151,500 00	175,361 25
Chestnut Hill R. R. Co. 70 shares. . . . .	3,500 00	7,612 50
City of Philadelphia 6 per cent loan, untaxed. . . . .	402,600 00	523,380 00
Lehigh Coal and Navigation Co. 7 per cent bonds . . . . .	100,000 00	123,500 00
Penn. R. R. Consoli'd Mortgage bonds . . . . .	50,000 00	58,000 00
Shamokin Valley & Pottsville R. R. coupon bonds . . . . .	20,000 00	23,600 00
Philadelphia, Germantown & Norristown R. R. 33 <sup>1</sup> shares . . . . .	16,550 00	35,996 25
Penn. & N. Y. Canal Co. coupon bonds . . . . .	8,000 00	10,000 00
Texas & Pacific R. R. first mortgage coupon bonds . . . . .	13,000 00	13,780 00
City of Cincinnati coupon bonds. . . . .	121,000 00	158,510 00
City of Cincinnati coupon bonds . . . . .	4,000 00	5,240 00
Northern Central Railway Co. first mortgage coupon bonds . . . . .	168,000 00	198,240 00
Huntington & Broad Top Mountain R. R. & C. Co's coupon bonds . . . . .	15,000 00	17,325 00
U. S. 4 <sup>1</sup> / <sub>2</sub> per cent registered bonds . . . . .	275,000 00	315,562 50
Louisville & Nashville R. R. general mortgage coupon bonds. . . . .	100,000 00	92,000 00
Philadelphia Passenger R'y Co's coupon bonds . . . . .	50,000 00	51,500 00
Fire Association of Philadelphia, 600 shares . . . . .	30,000 00	162,000 00
Belt R. R. & Stock Yard Co's first mortgage coupon bonds . . . . .	50,000 00	52,500 00
Philadelphia & Erie R. R. registered bonds . . . . .	100,000 00	104,000 00
Texas & Pacific R. R. consolidated mortgage coupon bonds . . . . .	50,000 00	45,500 00
Philadelphia & Reading R. R. consolidated script . . . . .	2,800 00	2,492 00
Penn. R. R. Co. 6 per cent bonds . . . . .	132,000 00	141,900 00
<b>Totals . . . . .</b>	<b>\$2,338,950 00</b>	<b>\$2,892,579 50</b>
Total market value of stocks and bonds . . . . .		\$2,892,579 50
Market value of real estate owned by the Co. (unincumbered) . . . . .		90,300 00
Loans on bonds and mortgages upon which not more than one year's interest is due . . . . .		923,710 94
Loans on bonds and mortgages upon which more than one year's interest is due . . . . .		3,400 00
Interest due and accrued on all said bond and mortgage loans . . . . .		21,714 21
Value of lands mortgaged, exclusive of buildings and perishable improvements . . . . .	\$1,601,850 00	
Value of buildings mortgaged (insured for \$791,410 00 as collateral) . . . . .		1,098,650 00
<b>Total value of said mortgaged premises</b>		<b>\$2,700,500 00</b>

LOANS ON COLLATERALS.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
10 sh's Fire As'c'n Phila.	\$ 500 00	\$ 2,700 00	\$ 2,000 00
12 " " " "	600 00	3,240 00	2,400 00
2 " " " "	100 00	540 00	150 00
2 " " " "	100 00	540 00	200 00
5 " " " "	250 00	1,350 00	800 00
3 " " " "	150 00	810 00	500 00
6 " " " "	300 00	1,620 00	1,000 00
2 " " " "	100 00	540 00	400 00



	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
Pittsburgh, Cincinnati & S. L. R. R. 7 per cent bonds . . . . .	\$10,000 00	\$12,100 00	\$3,000 00
100 shares N. J. Cent. R. R. 800 " Philadelphia & Reading R. R. . . . .	10,000 00	8,650 00	25,000 00
Philadelphia & Reading general m'tg' bonds . . . . .	40,000 00	23,600 00	
400 shares Philadelphia & Reading R. R. . . . .	2,000 00	1,800 00	20,000 00
500 shares Lombard & So. Streets P. R. W. Co. . . . .	20,000 00	11,800 00	
	12,500 00	16,000 00	
Total . . . . .	<u>\$96,600 00</u>	<u>\$85,290 00</u>	<u>\$55,450 00</u>
Amount loaned on collaterals . . . . .			\$ 55,450 00
Cash in Company's principal office . . . . .			5,130 60
Cash belonging to Company deposited in bank, viz: Fidelity In- surance Trust and Safe Deposit Co., \$47,029 86; Merchants' National Bank, \$71,700 74; total . . . . .			118,730 60
Interest due and accrued on stocks and bonds not included in market value . . . . .			39,023 12
Interest due and accrued on collateral loans . . . . .			151 10
Cash premiums in course of collection, not more than three months' due . . . . .			145,762 37
All other property belonging to the Company . . . . .			13,723 67
Aggregate amount of all the assets of the Company stated at their actual value . . . . .			<u>\$4,279,676 11</u>

## III.—LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due . . . . .	\$50,973 59	
Gross losses in process of adjustment, or in sus- pense, including all reported and supposed losses . . . . .	170,122 52	
Losses resisted, including interest costs and other expenses thereon . . . . .	11,568 25	
Total gross amount of claims for losses . . . . .	<u>\$238,664 36</u>	
Deduct reinsurance thereon . . . . .	38,851 37	
Net amount of unpaid losses . . . . .		199,812 99
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, \$1,169,579 27; unearned pre- miums (50 per cent) . . . . .	\$584,789 63	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$778,150 02; unearned premiums (pro rata) . . . . .	413,676 31	
Total unearned premiums as computed above . . . . .		998,465 94
Amount reclaimable by the insured on perpetual fire insurance policies . . . . .		1,766,881 89
Total amount of all liabilities, except capital stock and net surplus . . . . .		<u>\$2,965,160 82</u>
Joint stock capital actually paid up in cash . . . . .		500,000 00
Surplus beyond capital and all other liabilities. . . . .		814,515 29
Aggregate amount of all liabilities, including paid up capital stock and net surplus . . . . .		<u>\$4,279,676 11</u>

## IV.—INCOME DURING THE YEAR.

Cash premiums and bills in course of collection at close of last previous year, as shown by that year's statement . . . . .	<i>Fire risks.</i> \$112,870 73
Net collected . . . . .	\$112,870 73

Gross premiums on risks written and renewed during the year, as shown in risk and premium exhibit. . . . .	\$1,847,553	76
Total . . . . .	\$1,960,424	49
Deduct premiums and bills in course of collection at this date . . . . .	115,762	37
Entire premiums collected during the year . . . . .	\$1,844,662	12
Deduct reinsurance, rebate, abatement and return premiums . . . . .	377,577	95
Net cash actually received for premiums . . . . .	\$1,467,084	17
Received for interest on bonds and mortgages. . . . .	48,794	80
Received for interest and dividends on stock and bonds, collateral loans, etc. . . . .	158,865	19
Interest received from all other sources, viz: rents, etc. . . . .	10,002	01
Deposit premiums (less 10 per cent) received for perpetual fire risks . . . . .	\$55,254	01
Aggregate amount of income actually received during the year in cash . . . . .	\$1,684,746	17

V.—EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including <i>Fire Risks.</i> \$25,471 01, losses occurring in previous years. . . . .	\$1,176,217	53
Deduct all amounts actually received for salvages and reinsurance . . . . .	71,509	03
Net amount paid during the year for losses . . . . .	\$1,104,708	50
Cash dividends actually paid to stockholders. . . . .	200,000	00
Paid for commissions and brokerage . . . . .	331,610	79
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employes . . . . .	77,029	47
Paid for State, national and local taxes, in this and other States . . . . .	41,017	45
All other payments and expenditures . . . . .	23,780	36
Amount of deposit premiums returned during the year on perpetual fire risks . . . . .	\$41,352	83
Aggregate amount of actual expenditures during the year, in cash . . . . .	\$1,778,146	57

VI.—MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31st, 1882 . . . . .	\$126,905,924	00
Written or renewed during the year . . . . .	144,933,934	00
Total . . . . .	\$271,839,858	00
Deduct those marked off and terminated. . . . .	102,508,062	00
In force at the end of the year . . . . .	\$169,331,796	00
Deduct amount reinsured . . . . .	11,934,843	00
Net amount in force December 31st, 1883, . . . . .	\$157,396,953	00

PERPETUAL RISKS.

	<i>Amount of risks.</i>	<i>Total deposits.</i>
In force December 31st, 1882 . . . . .	\$83,846,067	00
Perpetual risks written during the year . . . . .	2,301,402	00
Total . . . . .	\$86,147,469	00
Deduct those marked of as cancelled . . . . .	1,625,049	00
In force December 31st, 1883. . . . .	\$84,522,420	00

## COLORADO BUSINESS.

## BUSINESS DONE IN THE STATE OF COLORADO DURING THE YEAR.

Fire risks written . . . . .	\$461,775 00
Premiums received . . . . .	7,848 10
Losses paid . . . . .	1,740 29
Losses incurred . . . . .	1,775 73

## FIREMAN'S FUND INSURANCE COMPANY, SAN FRANCISCO, CALIFORNIA.

Incorporated May, 1863.

DAVID J. STAPLES, *President.*

WILLIAM J. DUTTON, *Secretary.*

## I.—CAPITAL.

Whole amount of capital actually paid up in cash . . . . . \$750,000 00

## II.—ASSETS.

Value of real estate owned by the company . . . . .	\$212,000 00
Loans on bonds and mortgages upon which not more than one year's interest is due . . . . .	93,950 00
Interest due on all said bond and mortgage loans . . . . .	391 93
Value of all lands mortgaged, exclusive of buildings and perishable improvements . . . . .	177,200 00
Value of buildings mortgaged (insured for \$75,450 00 as collateral) . . . . .	114,500 00
Total value of said mortgaged premiums . . . . .	<u>\$291,700 00</u>

## ACCOUNT OF STOCKS AND BONDS OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value</i>
United States bonds, registered, 4 per cent . . . . .	\$560,000 00	\$688,800 00
United States bonds, coupons, 4 per cent . . . . .	20,000 00	24,600 00
Oakland City Gas Light Co. bonds . . . . .	25,000 00	25,500 00
Oakland City sewer bonds . . . . .	20,000 00	20,000 00
California Dry Dock Co. bonds . . . . .	12,000 00	12,540 00
Market Street Cable R. R. Co. bonds . . . . .	25,000 00	27,750 00
99 shares First National Gold Bank, S. F. stock . . . . .	9,900 00	12,375 00
100 " North Beach and Mission R. R. stock . . . . .	10,000 00	9,500 00
100 " Geary Street Park and Ocean R. R. Co. stock . . . . .	10,000 00	10,000 00
150 " Pacific Rolling Mills stock . . . . .	15,000 00	18,750 00
250 " Judson Manufacturing Co. stock . . . . .	25,000 00	12,000 00
100 " California Dry Dock Co.'s stock . . . . .	10,000 00	5,800 00
200 " Presidio and Fevries R. R. Co. stock . . . . .	20,000 00	13,600 00
100 " California Street R. R. Co. stock . . . . .	10,000 00	12,250 00

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FIREMAN'S FUND INSURANCE COMPANY.

		<i>Par Value.</i>	<i>Market Value.</i>	
120	" Sutter Street R. R. Co. stock	\$12,000 00	\$11,430 00	
15	" Pioneer Woolen Factory stock	15,000 00	14,100 00	
	" Pioneer Woolen Factory scrip	900 00	900 00	
	Total par and market value	<u>\$799,800 00</u>	<u>\$919,895 00</u>	\$919,895 <sup>00</sup>

LOANS ON COLLATERAL SECURITY.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>	
440 shares Masonic Hall Association	\$4,400 00	\$4,400 00	\$3,000 00	
60 shares Safe Deposit Co.	6,000 00	3,000 00	2,950 00	
10 shares California St. R. R. Co.	1,000 00	1,225 00		
15 shares Presidio and Ferris R. R. Co.	1,500 00	1,000 00		
257 shares Risdon Iron Works Co.	25,700 00	7,710 00	6,000 00	
200 shares Judson Manufacturing Co.	20,000 00	9,600 00		
100 shares Gold & Stock Telegraph Co.	10,000 00	8,000 00	6,000 00	
25 shares Judson Manufacturing Co.	2,500 00	1,200 00	500 00	
30 shares Judson Manufacturing Co.	3,000 00	1,440 00	1,000 00	
200 shares California Iron and Steel Co.	20,000 00	7,000 00	7,100 00	
100 shares Judson Manufacturing Co.	10,000 00	4,800 00		
50 shares California St. R. R. Co.	5,000 00	6,125 00	800 00	
Totals	<u>\$109,100 00</u>	<u>\$55,500 00</u>	<u>\$27,350 00</u>	\$27,350 00
Cash in Company's principal office			\$9,801 14	
Cash belonging to the Company deposited in banks, viz: Bank of California, S. F., \$26,406 46; Bank of Sathes & Co., \$24,629 64; Grangers' Bank, S. F., \$861 28; Merchants' National Bank, Chicago, \$32,032 64.			\$93,731 16	\$93,731 16
Interest due and accrued on bonds and stocks not included in market value			8,394 31	
Interest due and accrued on collateral loans			259 34	
Gross premiums in course of collection, not more than three months' due			70,895 02	
Bills receivable, not matured, taken for fire, marine and inland risks			46,036 15	
All other property belonging to the company, viz: Rents due and accrued			122 85	
Aggregate amount of all the assets of the Company stated at their actual value				<u>\$1,473,025 76</u>

III.—LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$28,263 25
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	48,827 01
Losses resisted, including interest, costs and other expenses thereon	<u>5,129 87</u>
Total gross amount of claims for losses	<u>\$82,220 13</u>

Deduct reinsurance thereon . . . . .	\$7,421 77	
Net amount of unpaid losses . . . . .		\$74,798 36
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$464,496 66; unearned premiums (50 per cent) . . . . .	232,248 33	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$200,948 14; unearned premiums (pro rata) . . . . .	105,319 14	
Gross premiums (cash and bills) received and receivable upon all unexpired marine and inland navigation risks . . . . .	107,339 29	
Total unearned premiums . . . . .		\$444,906 76
All other demands against the company, absolute and contingent . . . . .		8,769 78
Total amount of all liabilities, except capital stock and net surplus . . . . .		528,474 90
Joint stock capital actually paid up in cash . . . . .		750,000 00
Surplus beyond capital and all other liabilities . . . . .		194,550 86
Aggregate amount of all liabilities, including paid-up capital stock and net surplus . . . . .		\$1,473,025 76

## IV.—INCOME DURING THE YEAR.

	<i>Fire risks.</i>	<i>Marine and Inland risks.</i>
Gross premiums and bills in course of collection at close of last previous year . . . . .	\$65,558 14	\$57,708 19
Deduct amount of same not collected . . . . .	143 80	
Net collected . . . . .	\$65,414 34	\$57,708 19
Gross premiums on risks written and renewed during the year . . . . .	787,356 21	301,097 62
Total . . . . .	\$852,770 55	\$358,805 81
Deduct premiums and bills in course of collection at this date . . . . .	60,660 31	56,346 59
Entire premiums collected during the year . . . . .	\$792,110 24	\$302,459 22
Deduct reinsurance, rebate, abatement and return premiums . . . . .	203,984 91	93,377 18
Net cash actually received for premiums . . . . .	\$588,125 33	\$209,082 04
Interest received on bonds and mortgages . . . . .		\$797,207 37
Received for interest and dividends on stocks and bonds, collateral loans, and from all other sources . . . . .		7,023 77
Income received from all other sources . . . . .		30,270 37
		13,666 46
Aggregate amount of income actually received during the year in cash . . . . .		\$848,167 97

## V.—EXPENDITURES DURING THE YEAR.

	<i>Fire risks.</i>	<i>Marine and Inland risks.</i>
Gross amount actually paid for losses . . . . .	\$338,523 10	\$80,271 69
Deduct all amounts actually received for salvages, etc. . . . .	36,628 17	15,274 54
Net amount paid during the year for losses . . . . .	\$301,894 93	\$64,997 15
		\$366,892 08

Cash dividends actually paid stockholders . . . . .	\$90,000 00
Paid for commissions and brokerage . . . . .	91,636 59
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employes . . . . .	66,199 77
Paid for State, national and local taxes in this and other States	13,918 84
All other payments and expenditures . . . . .	78,616 98
Aggregate amount of actual expenditures during the year in cash . . . . .	<u>\$707,264 26</u>

VI.—MISCELLANEOUS.

RISKS AND PREMIUMS.

In force on the 31st day of December of the preceding year . . .	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and Inland risks.</i>	<i>Premiums thereon.</i>
Written or renewed dur- ing the year . . . .	\$54,291,108 40	\$ 697,315 12	\$ 2,164,557 00	\$134,303 56
	<u>58,086,433 03</u>	<u>787,356 21</u>	<u>15,888,264 00</u>	<u>301,097 62</u>
Totals . . . .	\$112,377,541 43	\$1,484,671 33	\$18,052,821 00	\$435,401 18
Deduct those expired and marked off as terminated . . . . .	<u>55,419,415 61</u>	<u>729,516 05</u>	<u>15,678,171 00</u>	<u>294,726 59</u>
In force at end of the year	\$56,958,125 82	\$755,155 28	\$2,374,650 00	\$ 140,674 59
Deduct amount rein- sured. . . . .	<u>4,880,974 75</u>	<u>89,710 48</u>	<u>554,695 00</u>	<u>33,335 30</u>
Net amount in force Dec. 31, 1883. . . . .	<u>\$52,077,151 07</u>	<u>\$665,444 80</u>	<u>\$1,819,955 00</u>	<u>\$ 107,339 29</u>

COLORADO BUSINESS.

BUSINESS DONE IN THE STATE OF COLORADO DURING THE YEAR 1883.

Fire risks written . . . . .	\$616,841 32
Premiums received . . . . .	15,917 72
Losses paid. . . . .	15,289 47
Losses incurred . . . . .	<u>18,716 66</u>

FARRAGUT FIRE INSURANCE COMPANY,  
NEW YORK.

Incorporated January, 1872.

JOHN H. FARMAN, *President.* SAMUEL DARBEE, *Secretary.*

I.—CAPITAL.

Whole amount of capital actually paid up in cash . . . . . \$200,000 00

II.—ASSETS.

ACCOUNT OF STOCKS, BONDS, ETC., OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>
United States bonds, 4½ per cent . . . . .	\$150,000 00	\$172,125 00
“ “ “ 3 “ . . . . .	70,000 00	70,262 50
Delaware and Hudson Canal Co. stock	42,640 00	44,985 20

	<i>Par Value.</i>	<i>Market Value.</i>
N. Y. Central and Hudson River R.R.	\$20,000 00	\$22,550 00
Fourth National Bank	10,000 00	12,800 00
Long Island Loan and Trust Co	15,000 00	15,093 08
	<u>\$307,640 00</u>	<u>\$337,820 78</u>
Total market value of stocks and bonds		\$337,820 78
Market value of real estate owned by the company		6,000 00
Loans on bonds and mortgages upon which not more than one year's interest is due		21,100 00
Interest accrued thereon		277 08
Value of lands mortgaged, exclusive of buildings and perishable improvements		\$20,500
Value of buildings mortgaged (insured for \$19,000 as collateral)		<u>19,000</u>
Total value of said mortgaged premises		<u>\$39,500</u>

## LOANS ON COLLATERALS.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
Broadway R.R. Co. b'nds	\$2,000 00	\$2,240 00	\$2,000
" " " "	1,000 00	1,120 00	600
Union Pacific " " "	3,000 00	3,540 00	3,000
Commercial Fire Ins. Co stock	1,200 00	1,080 00	900
Bushwick R. R. Co. stock	300 00	495 00	300
	<u>\$7,500 00</u>	<u>\$8,475 00</u>	<u>\$6,800</u>
Amount loaned on collaterals			\$6,800 00
Cash in the company's principal office			538 88
Cash belonging to company deposited in bank			20,281 29
Interest due and accrued on stocks and bonds			400 00
Interest due and accrued on collateral loans			9,965 00
Gross premiums in course of collection not more than three months due			14,344 08
All other property belonging to the company			<u>4,134 67</u>
Aggregate amount of all the assets of the company stated at actual value			<u>\$411,796 43</u>

## III.—LIABILITIES.

Gross premiums for adjusted and unpaid losses due and to become due	\$2,338 19
Gross losses in course of adjustment, or in suspense, including all reported and supposed losses	19,892 00
Losses resisted, including interest, costs, and other expenses thereon	2,962 50
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$146,713 42; unearned premiums (50 per cent)	73,359 21
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$41,426 99; unearned premiums (pro rata)	21,654 73
Cash dividends to stockholders remaining unpaid	2,041 66
All other demands against the company, absolute and contingent	<u>2,360 83</u>
Total amount of all liabilities except capital stock and net surplus	\$124,609 12
Joint stock capital actually paid up in cash	200,000 00
Surplus beyond capital and all other liabilities	<u>87,187 31</u>
Aggregate amount of all liabilities, including paid up capital stock and net surplus	<u>\$411,796 43</u>

IV.—INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of last previous year as shown by that year's statement . . . . .	<i>Fire risks.</i> \$12,169 98	
Deduct amount of same not collected . . . . .	346 49	
<b>Total</b> . . . . .	<b>\$11,823 49</b>	
Gross premiums on risks written and renewed during the year . . . . .	183,866 76	
<b>Total</b> . . . . .	<b>\$195,690 25</b>	
Deduct premiums and bills in course of collection at this date . . . . .	14,344 08	
Entire premiums collected during the year . . . . .	\$181,346 17	
Deduct reinsurance, rebate, abatement and return of premiums . . . . .	15,722 20	
Net cash actually received for premiums . . . . .		165,623 97
Received for interest on bonds and mortgages . . . . .		1,116 56
Received for interest and dividends on stocks and bonds, collateral loans, and from all other sources . . . . .		15,635 45
Income received from all other sources . . . . .		595 05
<b>Aggregate amount of income actually received during the year in cash</b> . . . . .		<b>\$182,881 03</b>

V.—EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses, including losses occurring in previous year . . . . .	\$11,090 85	
Net amount paid during the year for losses . . . . .	\$94,438 66	
Cash dividends actually paid stockholders . . . . .	24,000 00	
Paid for State, national and local taxes in this and other states . . . . .	4,023 26	
Paid for commission and brokerage . . . . .	26,742 45	
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes . . . . .	22,232 00	
All other payments and expenditures . . . . .	19,432 04	
<b>Aggregate amount of actual expenditures during the year in cash</b> . . . . .		<b>\$190,868 51</b>

VI.—MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December, of the preceding year . . . . .	\$31,960,896 00	\$183,202 95
Written or renewed during the year . . . . .	30,209,068 00	183,866 76
<b>Total</b> . . . . .	<b>\$62,169,964 00</b>	<b>\$367,069 71</b>
Deduct expirations and cancellations . . . . .	31,336,197 00	173,392 75
In force December 31, 1883 . . . . .	\$30,833,767 00	\$193,676 96
Deduct amount reinsured . . . . .	1,095,350 00	5,531 55
<b>Net amount in force</b> . . . . .	<b>\$29,738,417 00</b>	<b>\$188,145 41</b>

COLORADO BUSINESS.

BUSINESS IN THE STATE OF COLORADO DURING THE YEAR.

Fire risks written . . . . .	\$89,369 00
Premiums received . . . . .	1,031 46
Losses paid . . . . .	None.
Losses incurred . . . . .	None.



## FIDELITY AND CASUALTY COMPANY, NEW YORK, N. Y.

Incorporated March, 1876.

WM. M. RICHARDS, *President.*

JOHN M. CRANE, *Secretary.*

### I.—CAPITAL.

Whole amount of capital actually paid up in cash . . . . . \$250,000 00

### II.—ASSETS

#### ACCOUNT OF BONDS, STOCKS, ETC., OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>
United States bonds, 3 per cents . . .	\$230,000 00	\$233,450 00
"    "    4    "    1907 . . .	15,000 00	18,562 00
	<u>\$245,000 00</u>	<u>\$252,012 00</u>
Total market value of stocks and bonds . . . . .		\$252,012 00
Loans on bonds and mortgages upon which not more than one year's interest is due . . . . .		600 00

#### LOANS ON COLLATERALS.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
Del., Lac. and W. R. R. Co.	\$20,000 00	\$23,400 00	\$17,000 00
Western Union Tel. Co.	40,000 00	29,600 00	
Chicago, St. Paul, M. & O. Ry Co., pref'd . . . . .	20,000 00	18,800 00	
Lake Shore & Mich. So. R. R. Co. . . . .	10,000 00	9,800 00	50,000 00
Wabash, St. Louis & Pac. R'y Co., 7's of '79 . . . . .	2,000 00	1,760 00	
Oregon R. & N. Co. . . . .	1,400 00	1,300 00	
East Tenn., Va. & Ga. R'y Co., con. 1st mt'g b'ds	85,000 00	61,200 00	50,000 00
Erie Ry. Co., 2d con . . . . .	5,000 00	4,600 00	
Ches. & O. Ry., Class B . . . . .	5,000 00	4,800 00	
Chic. & N. W. R. R. Co. (Deb.) . . . . .	10,000 00	9,300 00	25,000 00
St. L., I. M. & S. R. R. Co.	12,000 00	8,760 00	
Fort Worth & Denver City Ry. Co. . . . .	5,000 00	3,450 00	
Continental Fire Ins. Co.	3,500 00	8,750 00	5,940 00
Loans otherwise secur'd			1,906 74
			<u>\$149,846 74</u>
Amount loaned on collaterals . . . . .			\$149,846 74
Cash in company's principal office . . . . .		\$20,492 19	
Cash belonging to the Company deposited in Chem- ical National bank, N. Y. . . . .			2,369 71
			<u>22,861 90</u>
Total cash items . . . . .			22,861 90
Interest due and accrued on collateral loans . . . . .			208 81
Gross premiums in course of collection not more than three months due . . . . .			42,923 13
Ledger balances . . . . .			877 14
Salvage, glass, (plate) . . . . .			2,358 51
			<u>47,928 59</u>
Aggregate amount of all assets of the company, stated at their actual value . . . . .			<u>\$479,788 23</u>

III.—LIABILITIES.

Gross amount of losses in process of adjustment or in suspense, including all reported and supposed losses . . . . .	\$2,420 98	
Losses resisted, including interest, costs and other expenses thereon . . . . .	650 00	
Net amount of unpaid losses . . . . .		\$3,070 58
Total unearned premiums . . . . .		153,525 49
Due and accrued for salaries, rents, advertising, and for agency and other miscellaneous expenses . . . . .		1,463 93
All other demands against the company, absolute and contingent . . . . .		12,105 57
Total amount of all liabilities except capital stock and net surplus . . . . .		\$170,165 57
Joint stock capital actually paid up in cash . . . . .	250,000 00	
Surplus beyond capital and all other liabilities . . . . .		50,622 66
Aggregate amount of all liabilities including paid up capital stock and net surplus . . . . .		<u>\$470,788 23</u>

IV.—INCOME DURING THE YEAR.

Net cash actually received for premiums . . . . .	\$370,928 47
Received for interest and dividends on stocks and bonds, collateral loans, and from all other sources . . . . .	13,633 11
Aggregate amount of income actually received during the year in cash . . . . .	<u>\$384,561 58</u>

V.—EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses . . . . .	\$114,002 51
Cash dividends actually paid stockholders . . . . .	20,000 00
Paid for commission and brokerage . . . . .	98,467 21
Paid for clerks, agents, salaries, fees, and all other charges of officers, and all other employes . . . . .	39,887 80
Paid for State, national and local taxes in this and other States	7,621 20
All other payments and expenditures, . . . . .	46,289 88
Aggregate amount of actual expenditures during the year in cash . . . . .	<u>\$326,268 60</u>

INCOME.	<i>Accident.</i>	<i>Fidelity.</i>	<i>Plate glass.</i>	<i>Steam boiler.</i>
Gross premiums received in cash . . . . .	\$213,266 26	\$86,660 40	\$54,065 91	\$35,696 30
Deduct reinsurance, rebate, abatements and return premiums . . . . .	7,264 54	8,529 61	1,855 72	1,110 53
Total premiums	<u>\$206,001 72</u>	<u>\$78,130 79</u>	<u>\$52,210 19</u>	<u>\$34,585 77</u>
EXPENDITURES.	<i>Accident.</i>	<i>Fidelity.</i>	<i>Plate glass.</i>	<i>Steam boiler.</i>
Gross amount paid for losses . . . . .	\$85,098 97	\$18,761 93	\$18,682 63	\$1,190 48
Deduct salvage, reinsurance, etc . . . . .	3,692 38	5,125 69	913 43	. . . . .
Net amount paid for losses . . . . .	<u>\$81,406 59</u>	<u>\$13,636 24</u>	<u>\$17,769 20</u>	<u>\$1,190 48</u>

RISKS AND PREMIUMS.		<i>Amount at risk.</i>	<i>Premium.</i>
ACCIDENT.			
In force December 31, preceding year		\$16,840,309 00	\$118,024 63
Written or renewed during the year		27,523,650 00	274,772 27
Total		\$44,363,959 00	\$392,796 90
Deduct expirations, cancellations and reinsurance		22,844,609 00	253,613 58
In force December 31, 1883		\$21,519,350 00	\$139,183 32
FIDELITY.			
In force December 31, preceding year		\$ 5,802,750 35	\$ 48,674 30
Written or renewed during the year		12,300,746 69	99,280 03
Total		\$18,103,497 04	\$147,954 33
Deduct expirations, cancellations and reinsurance		8,842,948 17	71,844 29
In force December 31, 1883		\$ 9,260,548 87	\$ 76,110 04
PLATE GLASS.			
In force December 31, preceding year		\$ 1,431,120 55	\$ 42,532 55
Written or renewed during the year		2,073,794 39	62,410 44
Total		\$ 3,504,914 94	\$104,942 99
Deduct expirations, cancellations and reinsurance		1,713,205 40	51,030 74
In force December 31, 1883		\$ 1,791,709 54	\$53,912 25
STEAM BOILER.			
In force December 31, preceding year		\$ 3,001,557 00	\$29,738 81
Written or renewed during the year		4,139,026 66	42,085 15
Total		\$ 7,140,583 66	\$71,823 96
Deduct expirations, cancellations and reinsurance		3,622,991 33	35,981 87
In force December 31, 1883		\$ 3,517,592 33	\$35,842 09
Aggregate amount		\$36,089,200 74	\$305,047 70

Gross premiums received and receivable upon all unexpired risks running one year or less from date of policy:

Accident, premiums	139,183 32	Unearned portion (50 per cent)	69,591 66
Fidelity, " "	76,110 04	" "	38,055 02
Plate glass, " "	50,328 19	" "	25,164 10
Steam boiler, " "	35,842 09	" "	17,921 04

Gross premiums received and receivable upon all unexpired risks running more than one year from date of policy:

Accident, premiums		Unearned premium, <i>pro rata</i>	
Fidelity, " "		" "	
Plate glass, " "	\$3,584 06	" "	\$2,793 67
Steam boiler, " "		" "	

Total unearned premiums, as computed above

BUSINESS DONE IN THE STATE OF COLORADO DURING THE YEAR

	<i>Amount at risk.</i>	<i>Premiums received.</i>	<i>Losses paid.</i>	<i>Losses incurred.</i>
Accident	\$240,500 00	\$1,486 20	None.	None.
Fidelity	9,000 00	135 00	None.	None.
Plate glass	53,587 85	1,766 33	169 50	169 50
Steam boiler	None.	None.	None.	None.
Aggregate	\$303,087 85	\$3,387 53	\$169 50	\$169 50

FRANKLIN FIRE INSURANCE COMPANY,  
PHILADELPHIA, PENN.

Incorporated April, 1829.

JAS. McALLISTER, *President.*

EZRA T. CRESSON, *Secretary.*

I.—CAPITAL.

Whole amount of capital actually paid up in cash . . . . . \$400,000 00

II.—ASSETS.

ACCOUNT OF STOCKS AND BONDS OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>
State of Maine 6 per cent . . . . .	\$ 7,000 00	\$ 8,050 00
City of Philadelphia 6 per cent (new)	50,000 00	65,000 00
City of Camden 6 per cent . . . . .	1,000 00	1,100 00
City of Pittsburg 7 per cent . . . . .	10,000 00	12,525 00
West Jersey R. R. bonds 7 per cent . . . . .	10,000 00	12,200 00
Philadelphia & Reading R. R. bonds 7 per cent . . . . .	17,000 00	20,400 00
Hestonville M. & F. P. R. W. Co., 6 per cent . . . . .	10,000 00	11,000 00
Delaware & Raritan Canal and C. & A. R. R. 6 per cent . . . . .	5,000 00	5,475 00
Connecting R. R. 6 per cent . . . . .	20,000 00	23,650 00
Easton & Amboy 5 per cent . . . . .	25,000 00	26,500 00
Huntington & Broadtop R. R. 7 per cent . . . . .	5,000 00	5,800 00
Huntington & Broadtop R. R. script 7 per cent . . . . .	5,000 00	5,800 00
Lehigh Valley R. R. 6 per cent . . . . .	35,000 00	42,700 00
Elmira & Williamsport R. R. 5 per ct. Philadelphia, Wilmington & Balt. Stock Tr. certificate 4 per cent . . . . .	10,000 00	9,900 00
Stubenville & Indiana R. R. bonds 5 per cent . . . . .	25,000 00	23,250 00
New York, Lackawana & Western R. R. 6 per cent . . . . .	17,000 00	17,510 00
West Jersey R. R. 6 per cent . . . . .	25,000 00	30,250 00
New York Central R. R. 5 per cent . . . . .	15,000 00	17,475 00
Jacksonville & Southeastern R. R. 6 per cent . . . . .	25,000 00	25,750 00
Harrisburg, P. Mt. Joy & L. R. R. 4 per cent . . . . .	10,000 00	10,000 00
Lehigh Coal & Navigation Co. 6 per ct. " " " " loan 1897, 6 per cent . . . . .	25,000 00	25,000 00
Pennsylvania Car Trust 5 per cent . . . . .	15,000 00	15,450 00
Northern Central R. R. 5 per cent . . . . .	3,300 00	3,844 50
Philadelphia, Wilmington & Balti- more R. R. 6 per cent . . . . .	30,000 00	30,000 00
West Jersey & Atlantic R. R. 6 per ct. Pennsylvania Company 6 per cent . . . . .	15,000 00	15,450 00
Louisville & Nashville 6 per cent . . . . .	10,000 00	10,500 00
100 shares Commercial Nat'l Bank st'k 16 " " Continental Hotel Co. pre- ferred stock . . . . .	16,880 00	16,880 00
	20,000 00	21,600 00
	10,000 00	9,400 00
	5,000 00	6,000 00
	1,600 00	1,600 00
Totals . . . . .	<u>\$477,900 00</u>	<u>\$530,059 50</u>

Total market value of stocks and bonds . . . . . \$ 530,059 50

Market value of real estate owned by Company (unincumbered) . . . . . 641,500 00

Loans on bonds and mortgages (first liens) . . . . . 1,111,106 01

Interest due and accrued on said bond and mortgage loans . . . . . 19,045 42

Value of buildings mortgaged (insured for \$1,148,866 30, as collateral) . . . . . \$2,648,645 00

## LOANS ON COLLATERALS.

	<i>Par value.</i>	<i>Market value.</i>	<i>Am't loaned thereon.</i>
250 sh's Delaw'r & Bound Brook R. R. Co. . . .	\$25,000 00	\$33,750 00	\$25,000 00
56 shares Penna R. R. Co. stock . . . . .	2,800 00	3,290 00	1,750 00
1,000 shares Germantown Pass. R'y Co. . . . .	50,000 00	70,000 00	50,000 00
\$8,000 Phila. & Read'g R. R. consols 7 per cent	8,000 00	10,160 00	8,000 00
\$57,000 00 Lehigh & W. B. Coal Co. consl'd 7's	57,000 00	59,280 00	48,000 00
\$3,000 00 Pittsburg, Titusville & Buffalo R. R. 7 per cent	3,000 00	3,000 00	
\$1,000 00 Phila. & R. R. R. gen. m'tg' 6 per cent	1,000 00	1,000 00	
\$1,000 00 Pittsb'g C. & St. Louis reg. 7 per cent	1,000 00	1,215 00	20,000 00
100 shares Lehigh Coal & Navigation Co. . . .	5,000 00	4,500 00	
100 sh's Delaware & B'nd Brook R. R. Co.	10,000 00	13,500 00	
100 sh's No. Penn. R.R.Co.	5,000 00	6,800 00	5,000 00
250 shares Dela. & Bound Brook R. R. Co. . . . .	25,000 00	33,750 00	25,000 00
218 sh's No. Penn. R.R.Co.	10,900 00	14,824 00	
83 sh's Penn. Salt M't'g Co	4,150 00	6,889 00	\$18,000 00
\$25,000 00 Lehigh Coal & Nav. Co. cons. 7 pr ct.	25,000 00	31,000 00	25,000 00
625 shares Penn. & N. Y. Canal & R. R. Co. . . .	62,500 00	75,000 00	50,000 00
\$68,000 00 Texas & Pacific R. R. first m'tg' 6 per cent gold bonds. . .	68,000 00	71,400 00	60,000 00
1,006 shares North Penn. R. R. Co. . . . .	50,300 00	63,408 00	50,000 00
\$15,000 00 St. Louis & Iron Mt. R. R. 2d mortg' 7 per cent . . . . .	15,000 00	16,050 00	
200 shares North Pacific R. R. common stock	20,000 00	3,200 00	18,000 00
\$5,000 Ithaca & Athens R. R. 1st m'tg' 7 pr ct.	5,000 00	5,600 00	5,000 00
\$5,000 00 Lehigh Valley R. R. 6 per cent . . .	5,000 00	6,000 00	
\$1,500 00 No. Penn. R. R. Co. 1st m'tg' 6 per ct.	1,500 00	1,537 50	6,500 00
100 shares Lehigh Coal & Nav. Co. . . . .	5,000 00	4,500 00	
\$2,000 00 Phila. & R'd'g R. R. gen. m'tg' 6 per ct.	2,000 00	2,000 00	
\$15,000 00 North Pacific R. R. 1st m'tg' bonds	15,000 00	15,750 00	
\$10,000 00 Pittsb'g Water bonds . . . . .	10,000 00	12,525 00	50,000 00
175 shares Delaware & Bound Brook R. R. . .	17,500 00	23,625 00	
100 sh's N. J. Cent. R. R.	10,000 00	8,600 00	
\$24,500 00 N. Y., Chicago & St. Louis R.R. 1st m'tg'	24,500 00	25,112 50	
\$14,000 00 Erie Fd. first mortgage . . . . .	14,000 00	17,640 00	35,000 00
\$20,000 00 Nashv'le, Chattanooga & St. L's 1st mortgage 6 per cent	20,000 00	20,700 00	
\$10,000 00 Nashv'le, Chattanooga & St. L's first mortgage 7 per cent	10,000 00	12,000 00	25,000 00
\$25,000 00 Pittsb'g & Lake Erie first m'tg' bonds	25,000 00	31,250 00	25,000 00
Totals . . . . .	\$613,150 00	\$715,856 00	\$550,250 00

Amount loaned on collaterals . . . . .		\$559,250 00
Cash in Company's principal office . . . . .		2,748 89
Cash belonging to Co. deposited in bank, viz:—		
Commercial Bank . . . . .	\$31,311 36	
Southwark Bank . . . . .	70,968 55	
Girard Bank . . . . .	24,007 43	
Philadelphia Trust Co . . . . .	83,094 88	
Total . . . . .		209,382 22
Interest due and accrued on collateral loans . . . . .		2,006 26
Gross premiums in course of collection not more than three months due . . . . .		52,615 15
Aggregate amount of all the assets of the Company stated at their actual value . . . . .		<u>\$3,118,713 45</u>

## III.—LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due . . . . .	\$23,347 42	
Gross claims in process of adjustment or in suspense, including all reported and supposed losses . . . . .	34,212 27	
Losses resisted, including interest, cost and other expenses thereon . . . . .	1,300 00	
Total gross amount of claims for losses . . . . .		\$58,859 69
Net amount of unpaid losses . . . . .		\$58,859 69
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy (50 per cent) . . . . .	\$185,661 98	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy (pro rata) . . . . .	263,251 04	
Total unearned premiums as computed above . . . . .		\$448,913 02
Amount reclaimable by the insured on perpetual fire policies, being 95 per cent of the premium or deposits received: 95 per cent, \$828,279 70; 90 per cent, \$531,707 67; total . . . . .		1,359,987 37
Cash dividends to stockholders remaining unpaid . . . . .		691 00
Total amount of all liabilities except capital stock and net surplus . . . . .		\$1,868,451 08
Joint stock capital actually paid up in cash . . . . .		400,000 00
Surplus beyond capital and all other liabilities . . . . .		850,262 37
Aggregate amount of all liabilities, including paid up capital stock and net surplus . . . . .		<u>\$3,118,713 45</u>

## IV.—INCOME DURING THE YEAR.

Entire premiums collected during the year . . . . .	<i>Fire risks.</i>	
Deduct reinsurance, rebate, abatement and return premiums . . . . .	\$593,530 70	
	77,199 19	
Net cash actually received for premiums . . . . .	\$516,331 51	\$516,331 51
Received for interest on bonds and mortgages . . . . .		98,895 48
Received for interest and dividends on stocks and bonds, collateral loans, and from all other sources . . . . .		23,169 65
Income received from all other sources, viz: rents, surveys, etc . . . . .		35,978 38
Deposit premiums (less 10 per cent) received for perpetual fire risks . . . . .	\$40,565 20	
Aggregate amount of income actually received, during the year, in cash . . . . .		<u>\$674,375 02</u>

## V.—EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses . . . . .	\$323,849	91
Cash dividends actually paid stockholders . . . . .	80,321	00
Paid for commissions and brokerage . . . . .	75,281	27
Paid for salaries, fees, and all other charges of officers, clerks, etc. . . . .	49,175	61
Paid for State, national and local taxes in this and other States	35,210	07
All other payments and expenditures . . . . .	76,080	62
Aggregate amount of actual expenditures during the year in cash . . . . .	\$639,918	48

## VI.—MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year . . . . .	\$137,149,204 00	\$2,348,557 02
Written or renewed during the year . . . . .	59,778,787 00	638,603 14
Total . . . . .	\$196,927,991 00	\$2,987,160 16
Deduct those expired and marked off as terminated; also reduction of premiums by rebate and abate- ment and return . . . . .	58,161,088 00	626,988 25
In force at end of the year . . . . .	\$138,766,903 00	\$2,360,171 91
Deduct amount reinsured . . . . .	1,568,265 00	18,489 75
Net amount in force Decem- ber 31, 1883 . . . . .	\$137,198,638	\$2,341,682 16

## COLORADO BUSINESS.

## BUSINESS DONE IN THE STATE OF COLORADO DURING THE YEAR.

Fire risks written . . . . .	\$447,080 00
Premiums received . . . . .	6,573 23
Losses paid . . . . .	3,754 37
Losses incurred . . . . .	3,754 37

FARMERS' AND MERCHANTS' MUTUAL INSUR-  
ANCE CO., DENVER, COLO.

Incorporated September, 1883.

W. J. SWIFT, *President.*REUBEN MICHEL, *Secretary.*

## I.—CAPITAL.

## Mutual.

## II.—ASSETS.

Cash in company's principal office . . . . .	\$99 85
Interest accrued on bills and notes taken for premiums . . . . .	18 40
Gross premiums in course of collection not more than three months due . . . . .	225 36
Bills receivable, not matured, including premium notes taken for fire risks . . . . .	1,252 99
Aggregate amount of all the assets of the company stated at their actual value . . . . .	\$1,596 60

III.—LIABILITIES.

Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, \$1,000 50; unearned premiums (fifty per cent) . . . . .	\$500 25	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$925 12; unearned premiums (pro rata) . . . . .		770 93
Total unearned premiums . . . . .		\$1,271 18
Due and to become due for borrowed money advanced by secretary and assistant secretary . . . . .		275 00
All other demands against the company, absolute and contingent . . . . .		50 42
Total amount of all liabilities . . . . .		<u>\$1,596 60</u>

IV.—INCOME DURING THE YEAR.

	<i>Fire Risks.</i>	
Gross premiums on risks written during the year . . . . .	\$1,925 62	
Deduct premiums and bills in course of collection and premium notes . . . . .	1,478 35	
Entire premiums collected during the year, in cash . . . . .	447 27	
Net cash actually received for premiums . . . . .		<u>447 27</u>
Aggregate amount of income actually received during the year in cash . . . . .		<u>447 27</u>

V.—EXPENDITURES DURING THE YEAR.

Paid for commissions and brokerage . . . . .	\$430 83
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes . . . . .	241 35
Aggregate amount of actual expenditures during the year in cash . . . . .	<u>\$672 18</u>

VI.—MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
Written during the year . . . . .	\$66,219	\$1,925 62
Net amount in force December 31st, 1883 . . . . .	<u>66,219</u>	<u>1,925 62</u>

COLORADO BUSINESS.

BUSINESS IN THE STATE OF COLORADO DURING THE YEAR.

Fire risks written . . . . .	\$58,184 00
Entire premiums received for risks, including premium notes, bills and premium notes in course of collection . . . . .	<u>1,626 87</u>



## FARMERS MUTUAL HAIL INRURANCE COM- PANY, GREELEY, COLORADO.

Incorporated January, 1883

JAMES K. THOMPSON, *President.*

LUTHER S. KAUFFMAN, *Secretary.*

### I.—CAPITAL.

No capital. Guarantee Fund . . . . . \$23,600 00

### II.—ASSETS.

Cash belonging to company deposited in Union Bank, Greeley . . . \$ 149 91  
Bills receivable, not matured, taken for hail risks . . . . . 3,832 25  
All other property belonging to company, guarantee fund notes . . . . . 15,733 75

Aggregate amount of all the assets of the company,  
stated at their actual value . . . . . \$19,715 91

### III.—LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become  
due . . . . . \$10,885 27  
All other demands against the company, absolute and contin-  
gent . . . . . 7,630 00

Total amount of all liabilities except net surplus . . . \$18,515 27  
Surplus beyond liabilities . . . . . 1,200 64

Aggregate amount of all liabilities, including net  
surplus . . . . . \$19,715 91

### IV.—INCOME DURING THE YEAR.

	<i>From hail risks</i>	
Gross premiums on risks written and renewed dur- ing the year . . . . .	16,783 35	
Deduct premiums and bills in course of collection at this date . . . . .	3,832 25	

Entire premiums collected during the  
year . . . . . \$12,951 10

Received for interest on premium notes . . . . . 146 57  
Received for calls on guarantee fund as above . . . . . 4,571 25

Aggregate amount of income actually received dur-  
ing the year in cash . . . . . \$17,668 92

### V.—EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses . . . . . \$14,237 92  
Paid for commission and brokerage . . . . . 704 85  
Paid for salaries, fees and all other charges of officers, clerks,  
agents and all other employes . . . . . 1,298 92  
Paid for expenses and services of arbitrators and directors in  
making adjustments . . . . . 428 67  
Paid for State tax . . . . . 25 00  
All other payments and expenditures, interest, \$9 57; printing,  
\$305 25; office expenses, \$228 83; total . . . . . 543 65  
Paid in redemption of guarantee fund script . . . . . 280 00

Aggregate amount of actual expenditures during the  
year in cash . . . . . \$17,519 01

VI.—MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Hail risks.</i>	<i>Premiums thereon.</i>
Written during the year . . . . .	\$335,667 00	\$16,783 35

COLORADO BUSINESS.

BUSINESS IN THE STATE OF COLORADO DURING THE YEAR.

Hail risks written . . . . .	\$335,667 00
Entire premiums received for risks in this State . . . . .	16,783 35
Losses paid . . . . .	25,442 92
Losses incurred . . . . .	36,328 19

GERMAN FIRE INSURANCE COMPANY,  
PITTSBURG, PENN.

Incorporated, March, 1862.

C. BARCHFIELD, *President.*

F. L. GROSS, *Secretary.*

I.—CAPITAL.

Whole amount of capital stock actually paid up in cash . . . . .	\$200,000 00
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II.—ASSETS.

ACCOUNT OF BONDS, STOCKS, ETC., OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>
U. S. 4½ per cent bonds . . . . .	\$21,000 00	\$24,045 00
U. S. 4 per cent bonds . . . . .	16,500 00	20,377 50
Allegheny Co. registered bonds . . . . .	11,000 00	11,660 00
Pittsburg temporary loan bonds . . . . .	10,000 00	10,000 00
Pittsburg compromise bonds . . . . .	8,000 00	8,800 00
Howard sub school bonds . . . . .	5,000 00	5,325 00
Kilbark sub school bonds . . . . .	5,500 00	5,935 00
Humboldt sub school bonds . . . . .	5,000 00	5,000 00
Colfax sub school bonds . . . . .	4,000 00	4,000 00
P. M. C. & L. E. R. R. bonds . . . . .	3,000 00	3,625 00
P. & W. R. R. bonds . . . . .	2,000 00	2,374 00
P. P. R. R. Co., bonds . . . . .	5,000 00	5,000 00
German Ev. Prot. Church bonds . . . . .	2,200 00	2,310 00
German National Bank stock . . . . .	7,200 00	14,760 00
Exchange National Bank stock . . . . .	3,500 00	5,880 00
M. & M. National Bank stock . . . . .	2,150 00	2,666 00
Third National Bank stock . . . . .	5,500 00	8,690 00
Metropolitan National Bank stock . . . . .	300 00	300 00
First National Bank stock, Allegheny . . . . .	2,700 00	4,860 00
Totals . . . . .	\$119,550 00	\$145,607 50

Total market value of stocks and bonds . . . . .	\$145,607 50
Market value of real estate owned by the comp'y unincumber'd	14,430 45
Loans on bonds and mortgages unincumbered . . . . .	209,777 50
Interest due and accrued on bond and mortgage loans . . . . .	4,415 50
Value of lands mortgaged, exclusive of buildings and perishable improvements. . . . .	\$480,750 00
Value of buildings mortgaged . . . . .	156,975 00
<b>Total value of said mortgaged premises</b>	<b>\$637,725 00</b>
Cash deposited in German National Bank, Pittsburg . . . . .	29,793 51
Interest due and accrued on stocks and bonds not included in market value . . . . .	494 25
Gross premiums in course of collection not more than three months due . . . . .	27,115 17
Bills receivable not matured taken for fire risks . . . . .	90 00
All other property belonging to the Company, viz: Rents . . . . .	68 00
<b>Aggregate amount of all the assets of the Company stated at their actual value . . . . .</b>	<b>\$431,791 88</b>

## III.—LIABILITIES.

Net amount of unpaid losses . . . . .	\$9,820 00
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, \$152,653 57; unearned pre- miums (50 per cent), . . . . .	\$76,326 79
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$80,912 61; unearned premiums ( <i>pro rata</i> ), . . . . .	43,412 07
<b>Total unearned premiums as computed above . . . . .</b>	<b>\$119,738 86</b>
All other demands against the company, absolute and contin- gent . . . . .	1,200 00
<b>Total amount of all liabilities, except capital stock and net surplus . . . . .</b>	<b>\$130,758 86</b>
Joint stock capital actually paid up in cash . . . . .	200,000 00
Surplus beyond capital and all other liabilities . . . . .	101,033 02
<b>Aggregate amount of all other liabilities, including paid up capital stock, and net surplus . . . . .</b>	<b>\$431,791 88</b>

## IV.—INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of last previous year, shown by that year's statement . . . . .	<i>Fire risks.</i> \$25,798 62	
Net collected . . . . .	\$25,798 62	
Gross premiums on risks written and renewed dur- ing the year . . . . .	222,937 44	
<b>Total . . . . .</b>	<b>\$248,736 06</b>	
Deduct premiums and bills in course of collection at this date . . . . .	27,115 17	
<b>Entire premiums collected during the year . . . . .</b>	<b>\$221,620 89</b>	
Deduct reinsurance, rebate, abatement and return premiums . . . . .	23,692 56	
<b>Net cash actually received for premiums</b>	<b>\$197,928 33</b>	\$197,928 33
Received for interest on bonds and mortgages . . . . .		11,139 45
Received for interest on stocks, bonds and dividends, collateral loans and all other sources . . . . .		6,499 00
Income received from all other sources, viz: rents . . . . .		519 00
<b>Aggregate amount of income actually received dur- ing the year, in cash . . . . .</b>		<b>\$216,085 78</b>

## V.—EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses, (including \$8,400 losses occurring in previous years) . . . . .	<i>Fire risks.</i> \$110,052 76	
Net amount paid during the year for losses . . . . .		\$110,052 76
Cash dividends actually paid stockholders . . . . .		24,000 00
Paid for commissions and brokerage . . . . .		42,691 50
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes . . . . .		17,872 68
Paid for State, national and local taxes in this and other States . . . . .		6,043 04
Aggregate amount of actual expenditures during the year, in cash . . . . .		<u>\$200,659 98</u>

## VI.—MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31st, 1882 . . . . .	\$16,797,623	\$195,874 74
Written or received during the year . . . . .	19,614,766	222,937 44
Total . . . . .	\$36,412,389	\$418,812 18
Deduct those expired and marked off as terminated; also, reduction of premiums by rebate, abatement and return . . . . .	17,541,364	183,955 04
In force at the end of the year . . . . .	\$18,871,025	\$234,857 14
Deduct amount reinsured . . . . .	110,338	1,290 96
Net amount in force December 31st, 1883. . . . .	\$18,760,687	\$233,566 18

## COLORADO BUSINESS.

## BUSINESS DONE IN THE STATE OF COLORADO FOR THE YEAR.

Fire risks written . . . . .	\$53,465 00
Premiums received . . . . .	4,232 89
Losses paid . . . . .	None.
Losses incurred . . . . .	None.

GERMANIA FIRE INSURANCE COMPANY,  
NEW YORK.

Incorporated March, 1859.

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

## I.—CAPITAL.

Whole amount of capital actually paid up in cash . . . . . \$1,000,000 00

## II.—ASSETS.

## ACCOUNT OF STOCKS, BONDS, ETC., OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>	
United States registered 4 per cent bonds . . . . .	\$1,175,000 00	\$1,467,281 25	
United States registered 4½ per cent bonds . . . . .	200,000 00	229,500 00	
St. Paul, Minn. & Manitoba R. R. Co., first mortgage bonds . . . . .	18,000 00	19,980 00	
250 shares New York Central & Hudson R. R. Co. stock . . . . .	25,000 00	28,625 00	
Morris & Essex Railroad Co. bonds . . . . .	50,000 00	61,937 50	
Mississippi State bonds . . . . .	20,000 00	20,000 00	
50 shares National Park Bank bonds . . . . .	51,000 00	8,250 00	
<b>Total . . . . .</b>	<b>\$1,493,000 00</b>	<b>\$1,835,573 75</b>	
<b>Total market value of stocks and bonds . . . . .</b>			<b>\$1,835,573 75</b>
Market value of real estate owned by company (unincumbered)			469,837 33
Loans on bonds and mortgages (first liens)			145,450 00
Interest due and accrued on bond and mortgage loans . . . . .			4,406 50
Value of lands mortgaged exclusive of buildings and perishable improvements, \$143,500 00; value of buildings mortgaged (insured for \$140,700 00 as collateral), \$154,600 00; total value of said mortgaged premises, \$300,100 00 . . . . .			300,100 00
Cash in the company's principal office . . . . .			23,684 57
Cash belonging to the company deposited in banks, viz: National Park Bank, \$58,370 44; German-American, \$3,480 01 . . . . .			62,350 48
Gross premiums in course of collection not more than three months due . . . . .			3,876 22
All other property belonging to the company, viz: Rents due and accrued, \$3,621 64; balances and cash in hands of agents and in branch offices in course of transmission, \$139,358 83; deposited with treasurer of State of Mississippi, \$7,500 00; total . . . . .			150,550 47
<b>Aggregate amount of all the assets of the company, stated at their actual value . . . . .</b>			<b>\$2,700,729 32</b>

## III.—LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due . . . . .	\$11,367 32	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses . . . . .	64,130 04	
Losses resisted, including interest, costs and other expenses . . . . .	32,361 14	
<b>Net amount of unpaid losses . . . . .</b>		<b>\$107,858 50</b>
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, \$968,751 81; unearned premiums (50 per cent) . . . . .	\$484,375 90	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$509,855 34; unearned premiums (pro rata) as per schedule . . . . .	289,472 27	
<b>Total unearned premiums, as computed above . . . . .</b>		<b>\$773,848 17</b>
To become due for borrowed money, being accrued interest on mortgage of building No. 10 Cortlant street, New York . . . . .		1,125 00
<b>Total amount of all liabilities except capital stock and net surplus . . . . .</b>		<b>\$882,831 67</b>
Joint stock capital actually paid up in cash . . . . .		1,000,000 00
Surplus beyond capital and all other liabilities . . . . .		817,897 65
<b>Aggregate amount of all liabilities, including paid-up capital stock and net surplus . . . . .</b>		<b>\$2,700,729 32</b>

## IV.—INCOME DURING THE YEAR.

Gross premiums in course of collection at close of last previous year, as shown by that year's statement . . . . .	<i>Fire risks.</i> \$4,197 54	
Net collected . . . . .	\$4,197 54	
Gross premiums on risks written and received during the year, as shown in risk and premium exhibit . . . . .	1,333,859 80	
Total . . . . .	\$1,338,057 34	
Deduct premiums and bills in course of collection at this date . . . . .	8,876 22	
Entire premiums collected during the year . . . . .	\$1,329,181 12	
Deduct reinsurance, rebate, abatement and return premiums . . . . .	123,912 82	
Net cash actually received for premiums . . . . .		\$1,205,268 30
Received for interest on bonds and mortgages . . . . .		12,995 28
Received for interest and dividends on stock and bonds, collateral loans, and from all other sources . . . . .		91,278 77
Aggregate amount of income actually received during the year in cash . . . . .		<u>\$1,309,542 35</u>

## V.—EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$95,213 83; losses occurring in previous years . . . . .	<i>Fire risks.</i> \$631,874 64	
Deduct all amounts actually received for salvages, whether on losses of the last or previous years, \$1,325 35; and for reinsurance in other companies, \$6,226 69 . . . . .	7,552 04	
Net amount paid during the year for losses . . . . .		\$624,322 60
Cash dividends actually paid stockholders . . . . .		100,000 00
Paid for commissions and brokerage . . . . .		232,680 05
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes . . . . .		68,522 41
Paid for State, national and local taxes in this and other States . . . . .		34,109 62
All other payments and expenditures . . . . .		169,883 26
Aggregate amount of actual expenditures during the year in cash . . . . .		<u>\$1,229,517 94</u>

## VI.—MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year . . . . .	\$137,573,120 34	\$1,344,861 86
Written or renewed during the year . . . . .	143,049,979 71	1,333,859 80
Total . . . . .	\$280,623,100 05	\$2,678,721 66
Deduct those expired and marked off as terminated; also reduction of premiums by rebate, abatement and return . . . . .	130,429,499 39	1,185,791 76
In force at end of the year . . . . .	\$150,193,600 66	\$1,492,929 89
Deduct amount reinsured . . . . .	1,539,104 99	14,322 24
Net amount in force December 31, 1883 . . . . .	<u>\$148,654,585 67</u>	<u>\$1,478,607 65</u>

## COLORADO BUSINESS.

## BUSINESS DONE IN THE STATE OF COLORADO DURING THE YEAR.

Fire risks written . . . . .	\$390,261 00
Premiums received . . . . .	6,956 46
Losses paid . . . . .	3,797 08
Losses incurred . . . . .	<u>3,797 08</u>

## GERMAN-AMERICAN INSURANCE COMPANY, NEW YORK.

Incorporated March, 1872.

EMIL OELBERMANN, *President.*

JAMES A. SILVEY, *Secretary.*

### I.—CAPITAL

Whole amount of capital actually paid up in cash . . . . . \$1,000,000 00

### II.—ASSETS.

#### ACCOUNT OF STOCKS AND BONDS OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>
U. S. 4 per cent registered bonds . . . . .	\$1,202,000 00	\$1,490,48c 00
“ “ “ coupon “ . . . . .	118,000 00	146,320 00
“ 4½ “ “ “ . . . . .	750,000 00	860,625 00
“ 3 “ “ “ . . . . .	350,000 00	353,500 00
“ currency 6’s “ . . . . .	160,000 00	213,820 00
Missouri State 6’s “ . . . . .	50,000 00	57,500 00
Rhode Island State 6’s “ . . . . .	50,000 00	57,500 00
N. Y. Central R.R. 5 per cent “ . . . . .	50,000 00	51,500 00
Chicago, R. I. & Pac. 6 per cent “ . . . . .	50,000 00	63,000 00
Cairo & Fulton 7 per cent “ . . . . .	25,000 00	26,500 00
Erie R’y con. 7 per cent b’ds, 1st m’tge Syracuse, Binghamton & New York 7 per cent bonds . . . . .	30,000 00	37,800 00
Little Miami Railroad bonds . . . . .	25,000 00	25,750 00
Chicago, Bur. & Quincy 5 per cent b’ds New York & Harlem R. R. stock . . . . .	50,000 00	45,875 00
N. Y. Central and Hudson River R. R. stock . . . . .	100,000 00	111,750 00
Morris & Essex R. R. stock . . . . .	20,000 00	24,600 00
<b>Total . . . . .</b>	<b>\$3,180,000 00</b>	<b>\$3,820,395 00</b>
Total market value of stocks and bonds . . . . .		\$3,820,395 00
Cash in the company’s principal office . . . . .		\$1,973 41
Cash belonging to company deposited in bank, (Central National Bank) . . . . .		1 00
Cash belonging to company deposited in bank, (German-American Bank) . . . . .		\$95,590 72
<b>Total cash items . . . . .</b>		<b>\$97,565 13</b>
Interest due and accrued on stocks and bonds, not included in market value . . . . .		2,000 00
Gross premiums in course of collection not more than three months due . . . . .		146,008 18
<b>Aggregate amount of all the assets of the company stated at their actual value . . . . .</b>		<b><u>\$4,065,968 31</u></b>

III.—LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due . . . . .	\$63,633 36	
Gross losses in course of adjustment, or in suspense, including all reported and supposed losses. . . . .	88,473 16	
Losses resisted, including interest, costs, and other expenses thereon . . . . .	17,757 96	
Total gross amount of claims for losses	\$169,864 48	
Deduct reinsurance thereon . . . . .	9,965 11	
Net amount of unpaid losses . . . . .		\$159,899 37
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$135,498,182; unearned premiums (50 per cent) . . . . .	\$677,490 91	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$922,884 46; unearned premiums (pro rata) . . . . .	508,629 34	
Total unearned premiums. . . . .		\$1,186,120 25
All other demands against the company, absolute and contingent . . . . .		34,938 43
Total amount of all liabilities except capital stock and net surplus . . . . .		\$1,380,958 05
Joint stock capital actually paid up in cash . . . . .		100,000 00
Surplus beyond capital and all other liabilities . . . . .		1,685,010 26
Aggregate amount of all liabilities, including capital stock and net surplus . . . . .		\$4,065,968 31

IV.—INCOME DURING THE YEAR.

		<i>From fire risks.</i>
Gross premiums and bills in course of collection at close of last previous year's statement . . . . .	\$111,163 35	
Net collected . . . . .	\$111,163 35	
Gross premiums on risks written and renewed during the year . . . . .	2,065,043 28	
Total . . . . .	\$2,176,206 63	
Deduct premiums and bills in course of collection at this date . . . . .	146,108 18	
Entire premiums collected during the year	\$2,030,198 45	
Deduct reinsurance, rebate, abatement and return premiums . . . . .	346,687 38	
Net cash actually received for premiums	\$1,683,511 07	
Income received from all other sources . . . . .		\$1,683,511 07
		153,921 34
Aggregate amount of income actually received during the year in cash . . . . .		\$1,837,432 41

V.—EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses . . . . .	\$939,166 88
Deduct amounts actually received for salvages . . . . .	83,719 99
Net amount paid during the year for losses . . . . .	\$855,446 89
	\$855,446 89



Cash dividends actually paid stockholders . . . . .	\$130,000 00
Paid for commission and brokerage . . . . .	251,776 88
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes . . . . .	138,039 44
Paid for State, national and local taxes in this and other states . . . . .	43,372 00
All other payments and expenditures . . . . .	154,764 94
Aggregate amount of actual expenditures during the year in cash . . . . .	<u>\$1,573,400 15</u>

## VI.—MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December, of the pre- ceding year . . . . .	\$240,472,942 00	\$2,051,897 21
Written or renewed during the year . . . . .	251,169,002 00	2,065,043 28
Total . . . . .	\$491,641,944 00	\$4,116,940 49
Deduct those expired and marked off as termi- nated . . . . .	232,508,924 00	1,717,682 92
In force at the end of the year . . . . .	\$259,133,020 00	\$2,399,257 57
Deduct amount reinsured . . . . .	10,681,876 00	121,391 29
Net amount in force December 31, 1883..	<u>\$248,451,144 00</u>	<u>\$2,277,866 28</u>

## COLORADO BUSINESS.

## BUSINESS IN THE STATE OF COLORADO DURING THE YEAR.

Fire risks written . . . . .	\$1,462,395 00
Entire premiums received for risks in this State . . . . .	22,479 24
Losses paid . . . . .	15,072 48
Losses incurred . . . . .	<u>15,572 48</u>

GLENS FALLS INSURANCE COMPANY,  
GLENS FALLS, N. Y.

Incorporated May, 1849.

R. M. LITTLE, *President.*

J. L. CUNNINGHAM, *Secretary.*

## I.—CAPITAL.

Whole amount of capital actually paid up in cash . . . . . \$200,000 00

## II.—ASSETS.

## ACCOUNT OF STOCKS AND BONDS OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value</i>
United States 4½ per cent bonds . . . . .	\$250,000 00	\$286,875 00
“ “ 4 per cent bonds . . . . .	250,000 00	309,375 00
“ “ 3 “ “ . . . . .	60,000 00	60,600 00
Union Pacific R. R. first mortg' bonds . . . . .	50,000 00	57,000 00

	<i>Par Value.</i>	<i>Market Value.</i>
N. Y. Central & Hudson River R. R. 1st mt'g' bonds . . . . .	\$50,000 00	\$65,125 00
N. Y. & Harlem Riv. R. R. first mortg' bonds . . . . .	37,000 00	48,100 00
First National Bank, Glens Falls, st'k . . . . .	10,000 00	15,000 00
Totals . . . . .	<u>\$707,000 00</u>	<u>\$842,075 00</u>
Total market value of bonds . . . . .		\$842,075 00
Market value of real estate owned by the Co. unincumbered . . . . .		\$19,700 00
Loans on bonds and mortgages (first liens) upon which not more than one year's interest is due . . . . .		340,647 37
Interest due on all said bond and mortgage loans, \$1,004 00; interest accrued thereon, \$538 53 . . . . .		1,542 53
Value of lands mortgaged, exclusive of buildings and perishable improvements . . . . .	\$390,125 00	
Value of buildings mortgaged (insured for \$275,225 00 as collateral) . . . . .		366,975 00
Total value of said mortgaged premises . . . . .	\$757,100 00	
Cash in Company's principal office . . . . .		\$2,947 20
Cash belonging to the Company deposited in banks, viz:—		
First National Bank, Glens Falls . . . . .	\$65,416 00	
First National Bank, Chicago . . . . .	18,000 00	
Mercantile National Bank, New York . . . . .	2,066 96	
Total . . . . .		85,483 86
Gross premiums in course of collection, not more than three months' due . . . . .		33,399 98
Gross amount of all the assets of the Company . . . . .		<u>\$1,325,795 94</u>
Deductions made by the Company from gross premiums in course of collection . . . . .		2,184 23
Aggregate amount of all the assets of the Company stated at their actual value . . . . .		<u>\$1,323,611 71</u>

III.—LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due . . . . .	\$23,444 28	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses . . . . .	12,628 50	
Losses resisted, including interest, costs and other expenses thereon . . . . .	5,200 00	
Total gross amount of claims for losses . . . . .	<u>\$41,272 78</u>	
Deduct reinsurance thereon . . . . .	3,482 50	
Net amount of unpaid losses . . . . .		\$37,790 28
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, \$293,696 70; unearned premiums (50 per cent) . . . . .	\$146,848 35	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$483,883 76; unearned premiums (pro rata) . . . . .	271,738 70	
Total unearned premiums as computed above . . . . .		418,587 05
All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz: Commissions and brokerage, and other charges due and to become due to agents and brokers on premiums paid and in course of collection . . . . .		4,682 36
Total amount of all liabilities except capital stock and net surplus . . . . .		\$461,059 69
Joint stock capital actually paid up in cash . . . . .		200,000 00
Surplus beyond capital and all other liabilities . . . . .		662,552 02
Aggregate amount of all liabilities, including paid-up capital stock and net surplus . . . . .		<u>\$1,323,611 71</u>

## IV.—INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of last previous year as shown by that year's statement . . . . .	<i>Fire risks.</i> \$22,820 54	
Deduct amount of same not collected . . . . .	655 42	
Net collected . . . . .	\$22,165 12	
Gross premiums on risks written and renewed during the year as shown by risk and premium exhibit . . . . .	560,997 37	
Total . . . . .	\$583,162 49	
Deduct premiums and bills in course of collection at this date . . . . .	33,399 98	
Entire premiums collected during the year . . . . .	\$549,762 51	
Deduct reinsurance, rebate, abatement and return premiums . . . . .	64,144 04	
Net cash actually received for premiums . . . . .		\$485,618 47
Received for interest on bonds and mortgages . . . . .		17,490 56
Received for interest and dividends on stocks and bonds, collateral loans, and from all other sources . . . . .		35,550 48
Income received from all other sources, viz: Rents, \$225 00; old judgments, \$36 80; total . . . . .		261 80
Aggregate amount of income actually received during the year in cash . . . . .		<u>\$538,921 31</u>

## V.—EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses, including \$25,351 03; losses occurring in previous years . . . . .	<i>Fire risks.</i> \$269,496 71	
Deduct all amounts actually received for salvages, \$173 61; and reinsurance in other companies, \$10,669 01; total deduction . . . . .	10,842 62	
Net amount paid during the year for losses . . . . .		\$258,654 09
Cash dividends actually paid stockholders . . . . .		20,000 00
Paid for commissions and brokerage . . . . .		92,005 37
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employes . . . . .		33,823 14
Paid for State, national and local taxes in this and other States . . . . .		13,485 57
All other payments and expenditures . . . . .		34,683 04
Aggregate amount of actual expenditures during the year in cash . . . . .		<u>\$452,651 21</u>

## VI.—MISCELLANEOUS.

## RISKS AND PREMIUMS.

In force on the 31st day of December of the preceding year . . . . .	<i>Fire risks.</i> \$63,367,512 00	<i>Premiums thereon.</i> \$ 65,936 39
Written or renewed during the year . . . . .	54,897,709 00	560,997 37
Total . . . . .	\$123,265,221 00	\$1,216,933 76
Deduct those expired and marked off as terminated; also reduction of premiums by rebate, abatement and return . . . . .	43,021,448 00	417,705 10
In force at the end of the year . . . . .	\$80,243,773 00	\$ 799,228 66
Deduct amount reinsured . . . . .	1,597,035 00	21,648 20
Net amount in force December 31, 1883 . . . . .	<u>\$78,646,738 00</u>	<u>\$777,580 46</u>

## COLORADO BUSINESS.

## BUSINESS DONE IN THE STATE OF COLORADO DURING THE YEAR.

Fire risks written . . . . .	\$253,032 00
Premiums received . . . . .	3,299 69
Losses paid. . . . .	2,168 69
Losses incurred . . . . .	<u>2,168 69</u>

THE GERMAN FIRE INSURANCE COMPANY,  
PEORIA, ILLINOIS.

Incorporated, 1876.

B. CREMER, *President.*

F. H. WAGNER, *Secretary.*

## I.—CAPITAL.

Whole amount of capital actually paid up in cash . . . . .	<u>\$2,000,000 00</u>
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## II.—ASSETS.

Loans on bonds and mortgages (first liens) upon which not more than one year's interest is due . . . . .	\$216,356 25
Interest due and accrued on said bond and mortgage loans . . . . .	7,615 91
Value of lands mortgaged, exclusive of buildings and perishable improvements . . . . .	\$644,900 00
Value of buildings mortgaged . . . . .	<u>176,000 00</u>
Total value of said mortgaged premises . . . . .	\$820,900 00
Cash in company's principal office . . . . .	\$192 99
Cash belonging to company deposited in bank : German-American National Bank, of Peoria. . . . .	21,658 54
Interest due and accrued on bills receivable . . . . .	365 00
Gross premiums in course of collection not more than three months due . . . . .	23,267 31
Bills receivable, not matured, taken for fire, marine and inland risks . . . . .	9,046 10
All other property belonging to the company—office furniture, fire maps, etc . . . . .	1,000 00
Membership ticket Peoria Board of Trade . . . . .	<u>500 00</u>
Aggregate amount of all the assets as stated by the company . . . . .	<u>\$280,002 10</u>

## III.—LIABILITIES.

Gross claims for adjusted losses unpaid, due and to become due. . . . .	\$1,606 93
Gross losses in process of adjustment or in suspense, including all reported and supposed losses . . . . .	7,625 00
Total Gross amount of claims for losses . . . . .	\$9,231 93
Deduct reinsurance thereon . . . . .	<u>2,750 00</u>

Net amount of unpaid losses . . . . .		\$6,481 93
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$59,259 86; unearned premiums (fifty per cent) . . . . .	\$29,129 93	
Gross premium received and receivable upon all unexpired fire risks running more than one year from date of policy, \$17,536 05; unearned premiums (pro rata) . . . . .	10,982 21	
All other demands against the company, absolute and contingent . . . . .		\$49,112 14
		413 11
Total amount of all liabilities, except capital stock and net surplus . . . . .		\$47,007 18
Joint stock capital actually paid up in cash . . . . .		200,000 00
Surplus beyond capital and all other liabilities . . . . .		32,994 92
Aggregate amount of all liabilities, including paid-up capital stock and net surplus . . . . .		\$280,002 10

## IV.—INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement . . . . .	<i>Fire risks.</i> \$16,023 30	
Net collected . . . . .	\$16,023 30	
Gross premiums on risks written and renewed during the year . . . . .	173,777 30	
Total . . . . .	\$189,800 60	
Deduct premiums and bills in course of collection at this date . . . . .	32,313 41	
Entire premiums collected during the year . . . . .	\$157,487 19	
Deduct reinsurance, rebate, abatement and return premiums . . . . .	33,704 60	
Net cash actually received for premiums . . . . .	\$123,782 59	\$123,782 59
Received for interest on stocks, bonds and mortgages, collateral loans, and from all other sources . . . . .		12,917 30
Aggregate amount of income actually received during the year in cash . . . . .		\$136,699 89

## V.—EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$4,010 00, losses occurring in previous years . . . . .	<i>Fire Risks.</i> \$65,417 45	
Deduct all amounts actually received for salvages and reinsurances actually received from other companies, \$7,216 68 . . . . .	7,216 68	
Net amount paid during the year for losses . . . . .	58,200 77	\$58,200 77
Cash dividends actually paid stockholders . . . . .	17,775 99	
Paid for commissions and brokerage . . . . .	30,943 92	
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employees. . . . .	24,876 64	
Paid for State, national and local taxes, in this and other States . . . . .	2,539 30	
Aggregate amount of actual expenditures during the year in cash . . . . .		\$134,336 62

VI.—MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31st of the preceding year . . . . .	\$4,597,454 00	\$37,001 40
Written or renewed during the year . . . . .	9,633,810 00	173,777 30
Total . . . . .	<u>\$14,231,264 00</u>	<u>\$210,778 70</u>
Deduct those expired and marked off as terminated, also reduction of premiums by rebate, abatement and return . . . . .	6,917,231 00	113,404 85
In force at the end of the year . . . . .	<u>\$7,314,033 00</u>	<u>\$97,373 85</u>
Deduct amount reinsured . . . . .	1,267,314 00	20,577 94
Net amount in force December 31st, 1883, . . . . .	<u>\$6,046,719 00</u>	<u>\$76,795 91</u>

COLORADO BUSINESS.

BUSINESS DONE IN THE STATE OF COLORADO DURING THE YEAR.

Fire risks written . . . . .	\$683,988 00
Premiums received . . . . .	16,177 25
Losses paid . . . . .	7,711 79
Losses incurred . . . . .	<u>7,711 79</u>

GUARANTEE COMPANY OF NORTH AMERICA,  
MONTREAL, CANADA.

Incorporated August, 1851.

SIR A. T. GALT, *President.*

JAMES GRANT, *Secretary.*

I.—CAPITAL.

Whole amount of capital actually paid up in cash . . . . . \$300,000 00

II.—ASSETS.

ACCOUNT OF BONDS, STOCKS, ETC., OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>
Montreal Corporation bond . . . . .	\$20,000 00	\$21,252 50
Montreal Corporation stock . . . . .	5,000 00	7,150 00
Montreal Harbour bonds . . . . .	26,000 00	29,220 00
Montreal Warehousing bonds . . . . .	8,067 51	8,067 51
Victoria, B. C. Waterworks bonds . . . . .	10,000 00	12,500 00
Dominion stock . . . . .	399 67	399 67
Lake Champlain & St. Lawrence Junction R'y bonds . . . . .	5,000 00	4,250 00
Canada Central R'y bonds . . . . .	9,733 34	10,025 34
Province of Quebec bonds . . . . .	1,000 00	1,050 00
City of Toronto bonds . . . . .	10,000 00	11,400 00
U. S. government 3 per cent bonds . . . . .	214,000 00	217,000 00
Totals . . . . .	<u>\$309,200 52</u>	<u>\$322,315 02</u>

Total market value of stocks and bonds . . . . .	\$322,315 02
Market value of real estate owned by the Co. (unincumbered) . .	1,600 00
Loans on paid up life policies (first liens) . . . . .	400 00
Cash in company's principal office . . . . .	862 40
Cash belonging to the Company deposited in bank, viz:	
Bank of Montreal, Montreal . . . . .	\$12,999 79
Bank of Montreal, Chicago . . . . .	29,424 25
Jesup, Paton & Co., New York . . . . .	4,769 51
Merchants' National Bank, Richmond, Va. . . . .	2,589 87
Bank of Kentucky, Louisville, Kentucky . . . . .	1,872 12
Philadelphia Trust, Safe Deposit & Ins. Co. . . . .	5,940 20
Receiver-General of Canada, deposited in Bank of Montreal . . . . .	1,905 04
Total . . . . .	\$58,600 78
Interest due and accrued on stocks and bonds, not included in market value . . . . .	2,731 99
Gross premiums in course of collection not more than three months due . . . . .	27,882 40
Bills receivable (secured) . . . . .	1,300 00
All other property belonging to Company . . . . .	3,375 44
Aggregate amount of all assets of the company, stated at their actual value . . . . .	\$419,068 03

## III.—LIABILITIES.

Net amount of losses in process of adjustment including all re- ported and supposed losses . . . . .	\$7,161 85
Gross premiums received or receivable upon all unexpired guarantee risks running one year or less from date of policy, \$143,702 84; unearned premiums (50 per cent) . . . . .	71,851 42
Due and accrued for salaries, rents, advertising, and for agency and miscellaneous expenses . . . . .	1,748 90
All other demands against the company, absolute and contin- gent . . . . .	2,788 24
Total amount of all liabilities except capital stock and net surplus . . . . .	\$83,550 41
Joint stock capital actually paid up in cash . . . . .	300,000 00
Surplus beyond capital and all other liabilities . . . . .	35,517 62
Aggregate amount of all liabilities including paid up capital stock and net surplus . . . . .	\$419,068 03

## IV.—INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement . . . . .	<i>Guarantee risks.</i> \$16,227 48
Net collected . . . . .	\$16,227 48
Gross premiums on risks written and renewed dur- ing the year, as shown in risk and premium exhibit . . . . .	177,477 24
Total . . . . .	\$193,704 72
Deduct premiums and bills in course of collection at this date . . . . .	27,882 40
Entire premiums collected during the year . . . . .	\$165,822 32
Deduct reinsurance, rebate, abatement and return premiums . . . . .	5,340 58
Net cash actually received for premiums . . . . .	\$160,481 74
Received for interest on bonds and mortgages . . . . .	10,552 17
Income received from all other sources: Claims recovered . . .	7,775 58
Aggregate amount of income actually received dur- ing the year in cash . . . . .	\$178,809 49

V.—EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$4,283 17 losses occurring in previous years) . . .	\$54,970 90
Net amount paid during the year for losses . . . . .	\$54,970 90
Cash dividends actually paid stockholders . . . . .	18,000 00
Paid for commission and brokerage . . . . .	16,575 00
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes . . . . .	30,890 74
Paid for State, national and local taxes in this and other States . . . . .	3,377 61
All other payments and expenditures . . . . .	43,487 48
Aggregate amount of actual expenditures during the year in cash . . . . .	<u>\$167,301 73</u>

VI.—MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Guarantee risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year . . . . .	\$13,623,100 00	\$110,512 12
Written or renewed during the year . . . . .	20,251,370 00	177,477 24
Total . . . . .	<u>\$33,874,470 00</u>	<u>\$287,989 36</u>
Deduct those expired and marked off as terminated; also reduction of premiums by rebate, abatement and return . . . . .	16,251,815 00	144,206 52
In force at the end of the year . . . . .	\$17,622,655 00	\$143,782 84
Net amount in force December 31, 1883 . . . . .	<u>17,622,655 00</u>	<u>143,782 84</u>

COLORADO BUSINESS.

BUSINESS DONE IN THE STATE OF COLORADO DURING THE YEAR.

Guarantee risks written . . . . .	\$291,050 00
Entire premiums received . . . . .	4,330 75
Losses paid . . . . .	378 13
Losses incurred . . . . .	378 13

GERMAN FIRE INSURANCE COMPANY, FREE-PORT, ILLINOIS.

Incorporated February, 1865.

M. HETTINGER, *President.*

F. GUND, *Secretary*

I.—CAPITAL.

Whole amount of capital actually paid up in cash . . . . . \$200,000 00

II.—ASSETS.

ACCOUNT OF STOCKS AND BONDS OWNED BY THE COMPANY.

		<i>Par value.</i>	<i>Market value.</i>
City of Freeport, 7 6-10 per cent 1887		\$13,000 00	\$13,910 00
“ “ 8 “ 1888		3,000 00	3,270 00
“ “ 5 “ 1890		15,300 00	15,912 00
“ “ 4 1/2 “ 1890		400 00	408 00



		<i>Par Value.</i>	<i>Market Value.</i>	
Town of Freeport	5 per cent	1887 3,900 00	3,978 00	
" Mt. Morris	10	" 1885 26,500 00	27,560 00	
" Forreston	10	" 1885 7,500 00	7,500 00	
" Nashua	7	" 1890 3,000 00	3,270 00	
" Sioux Falls	10	" 1889 1,000 00	1,110 00	
" "	8	" 1890 1,000 00	1,100 00	
Custer Co. D. T.,	10	" 1899 350 00	420 00	
" "	8	" 1891 300 00	320 00	
Pennington Co., D. T.	10	" 1899 100 00	112 00	
Town of Oregon, Ill.	6	" 1890 8,500 00	8,925 00	
" Lena, Ill.	7	" 1885 40 00	40 00	
School Dis. 66, Hall Co., Neb.	7	" 1886 500 00	520 00	
City of Spencer, Iowa	6	" 1890 3,000 00	3,150 00	
Freeport Water Co. bonds	6	" 1912 15,000 00	16,050 00	
Oregon, Ill., bonds	7	" 1890 8,000 00	8,480 00	
Town of Aye, Neb., bonds	7	" 1888 1,200 00	1,248 00	
Freeport Malleable Iron Co. stock		" 15,000 00	3,750 00	
Home Mutual Loan & Bld'g Co. stock		" 1,200 00	1,366 00	
Union Loan & Building Society	"	" 200 00	200 00	
Totals		<u>\$128,350 00</u>	<u>\$123,263 00</u>	
Total market value of stocks and bonds			\$123,263 00	
Market value of real estate owned by the company			10,000 00	
Loans on bonds and mortgages (first liens)			617,983 69	
Interest accrued on all said bond and mortgage loans			33,167 93	
Value of lands mortgaged, exclusive of buildings and perishable improvements			\$1,249,000 00	
Value of buildings mortgaged (insured for \$321,610 00 as collateral)			462,500 00	
Total value of said mortgaged premises			<u>\$1,711,500 00</u>	
Cash in the company's principal office			\$12,791 27	
Cash belonging to the company deposited in banks, German Bank, \$89,659 76; Freeport National Bank, \$56,996 33			146,656 09	
Interest due and accrued on stocks and bonds not included in market value			4,500 00	
Gross premiums in course of collection not more than three months due			55,855 24	
Bills receivable not matured taken for F., M. and I. risks			473,889 17	
Aggregate amount of all the assets of the company stated at their actual value			<u>\$1,478,106 39</u>	

III.—LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$72,201 45	
Losses resisted, including interest, costs and other expenses thereon	3,000 00	
Total gross amount of claims for losses	<u>\$75,201 45</u>	\$75,201 45
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$338,498 54; less insurance, \$19,531 21; unearned premiums	\$159,438 67	
Gross premiums without any deduction received and receivable upon all unexpired fire risks running more than one year from date of policy, \$1,342,792 18; unearned premiums, \$834,411 32 (pro rata)	993,849 99	
Due and accrued for salaries, rents, advertising, and for agency and other miscellaneous expenses, and taxes	8,409 50	
All other demands against the company		<u>7,201 00</u>
Total amount of all liabilities except capital stock and net surplus		\$1,084,661 94
Joint stock capital actually paid up in cash		200,000 00

Surplus beyond capital and all other liabilities . . . . .	\$193,444 45
Aggregate amount of all liabilities, including paid up capital stock and net surplus . . . . .	<u>\$1,478,106 39</u>

IV.—INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of previous year . . . . .	<i>Fire risks.</i> \$410,748 19	
Gross premiums on risks written and renewed during the year . . . . .	1,061,884 40	
Total . . . . .	\$1,472,632 59	
Deduct premiums and bills in course of collection at this date . . . . .	529,744 41	
Entire premiums collected during the year . . . . .	\$942,888 18	
Deduct reinsurance, rebate, abatement and return premiums . . . . .	108,621 66	
Net cash actually received for premiums	\$834,266 52	\$834,266 52
Received for interest on bonds and mortgages. . . . .		58,079 73
Income received from all other sources, viz: Worthless notes, \$183 76; salvages, \$296 77; total . . . . .		<u>480 53</u>
Aggregate amount of income actually received during the year in cash . . . . .		<u>\$892,826 78</u>

V.—EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses, including \$54,599 76 losses occurring in previous years . . . . .	\$340,295 19	
Net amount paid during the year for losses . . . . .		\$340,295 19
Cash dividends actually paid stockholders . . . . .		31,010 00
Paid for commissions and brokerage . . . . .		268,960 77
Paid for salaries, fees, and all other charges of officers, clerks, etc. . . . .		52,989 67
Paid for State, national and local taxes in this and other States		10,973 51
All other payments and expenditures, viz: Printing, \$10,937 74; postage, \$4,529 05 . . . . .		<u>15,466 39</u>
Aggregate amount of actual expenditures during the year in cash . . . . .		<u>\$719,695 53</u>

VI.—MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premium thereon.</i>
In force on Dec. 31, of preceding year	\$65,736,982	\$1,211,361 60
Written or renewed during the year	57,090,572	1,061,884 40
Total . . . . .	\$122,827,554	\$2,273,246 00
Deduct those expired and marked off as terminated . . . . .	27,539,678	572,514 07
In force at the end of the year . . . . .	\$95,287,876	\$1,700,731 93
Deduct amount reinsured . . . . .	1,033,073	19,531 21
Net amount in force Dec. 31st, 1883 . . . . .	<u>\$94,254,803</u>	<u>\$1,681,200 72</u>

COLORADO BUSINESS.

BUSINESS DONE IN THE STATE OF COLORADO DURING THE YEAR.

Fire risks written . . . . .	\$485,571 00
Premiums received . . . . .	9,455 68
Losses paid . . . . .	4,849 98
Losses incurred . . . . .	3,809 98

## HOWARD FIRE INSURANCE COMPANY, NEW YORK.

Incorporated March, 1825.

HENRY A. OAKLEY, *President.*

CHAS. A. HALL, *Secretary.*

### I.—CAPITAL.

Whole amount of capital actually paid up in cash . . . . . \$500,000 00

### II.—ASSETS.

#### ACCOUNT OF STOCKS, BONDS, ETC., OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>
U. S. 6 per cent currency bonds . . . . .	\$191,000 00	\$253,150 00
U. S. 4½ per cent bonds of 1891 . . . . .	57,000 00	65,265 00
U. S. 4 per cent bonds of 1907 . . . . .	135,000 00	166,725 00
N. Y. City and County 6 per ct. bonds	15,000 00	16,500 00
Delaware & Hudson Canal Co. first mortgage 7 per cent bonds . . . . .	10,000 00	11,400 00
United N. J. R. R. & Canal Co., first mortgage 6 per cent bonds . . . . .	4,000 00	4,800 00
Buffalo, Bradford & Pittsburg R. R. Co. first mortgage 7 per cent bonds . . . . .	11,000 00	12,320 00
Lake Erie & Western R. R. Co. first mortgage 6 per cent bonds . . . . .	3,000 00	2,820 00
Kalamazoo & South Haven R. R. Co. first mortgage 8 per cent bonds . . . . .	6,000 00	7,200 00
Nat'l Bank of Commerce stock, N. Y.	2,800 00	4,256 00
Metropolitan Nat'l Bank stock, N. Y.	7,500 00	11,100 00
American Exchange National Bank stock, New York . . . . .	16,000 00	20,480 00
Merchants' Nat'l Bank stock, N. Y. . . . .	650 00	825 00
Bank of Manhattan Co. stock, N. Y. . . . .	1,500 00	2,400 00
Phenix Nat'l Bank stock, New York . . . . .	2,800 00	2,912 00
Manhattan Gas Light Co. stock, N. Y. . . . .	2,500 00	6,500 00
New York Gas Light Co. stock, N. Y. . . . .	5,000 00	7,250 00
Totals . . . . .	<u>\$470,750 00</u>	<u>\$595,903 00</u>
Total market value of stocks and bonds carried out		\$ 595,903 00
Market value of real estate owned by Company (unincumbered)		125,000 00
Loans on bonds and mortgages (first liens) . . . . .		15,700 00
Interest due and accrued on said bond and mortgage loans . . . . .		412 50
Value of lands mortgaged exclusive of buildings and perishable improvements . . . . .		\$25,000 00
Value of buildings mortgaged (insured for \$4,000 00 as collateral) . . . . .		32,800 00
Total value of mortgaged premises . . . . .		\$57,800 00
Cash in Company's principal office . . . . .		1,142 41
Cash belonging to Company deposited in bank, viz:		
Continental National Bank . . . . .	\$6,564 37	
First National Bank, of Tonawanda, Pa. . . . .	3,000 00	
Phenix National Bank . . . . .	1,018 50	
Total . . . . .		10,582 87
Interest due and accrued on stocks and bonds not included in market value . . . . .		1,192 50
Amount in hands insurance superintendent of La Confiance Insurance Company . . . . .		44,778 17
Gross premiums in course of collection, not more than three months due . . . . .		40,077 82
Amount due for interest on unpaid premiums from La Con- fiance Insurance Company . . . . .		1,320 00
All other property belonging to the Company . . . . .		641 83
Aggregate amount of all the assets of the Company stated at their actual value . . . . .		<u>\$836,751 10</u>

## III.—LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due . . . . .	\$53,197 62	
Gross losses in process of adjustment or in suspense, including all reported and supposed losses . . . . .	23,997 49	
Losses resisted, including interest, cost and other expenses thereon . . . . .	1,460 00	
Total gross amount of claims for losses . . . . .	\$78,655 11	
Deduct reinsurance thereon . . . . .	9,777 39	
Net amount of unpaid losses . . . . .		\$68,877 72
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, \$318,312 53; unearned premiums (50 per cent) and pro rata on La Confiance reinsurance . . . . .	\$153,351 94	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$123,865 41; unearned premiums (pro rata) . . . . .	64,812 84	
Total unearned premiums as computed above . . . . .		218,164 78
Cash dividends to stockholders remaining unpaid . . . . .		1,018 50
All other demands against the Co. absolute and contingent . . . . .		29,551 60
Total amount of all liabilities, except capital stock and net surplus . . . . .		\$317,612 60
Joint stock capital actually paid up in cash . . . . .		500,000 00
Surplus beyond capital and all other liabilities . . . . .		19,138 50
Aggregate amount of all liabilities, including paid up capital stock and net surplus . . . . .		\$836,751 10

## IV.—INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement . . . . .	<i>Fire risks.</i> \$31,330 53	
Net collected . . . . .	\$31,330 53	
Gross premiums on risks written and renewed during the year shown in risk and premium exhibit . . . . .	547,831 15	
Total . . . . .	\$579,161 68	
Deduct premiums and bills in course of collection at this date . . . . .	40,077 82	
Entire premiums collected during the year . . . . .	\$539,083 86	
Deduct reinsurance, rebate, abatement and return premiums . . . . .	89,380 36	
Net cash actually received for premiums . . . . .	\$449,703 50	
Received for interest on bonds and mortgages . . . . .		\$49,703 50
Received for interest and dividends on stocks and bonds, collateral loans, and from all other sources . . . . .		931 54
Income received from all other sources, viz: rents, etc. . . . .		29,934 13
		5,907 70
Aggregate amount of income actually received, during the year in cash . . . . .		\$486,476 87

## V.—EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$58,889 21, losses accruing in previous years, less reinsurance on them . . . . .	<i>Fire risks.</i> \$356,977 82	
Deduct all amounts received for salvages and reinsurance . . . . .	22,948 79	
Net amount paid during year for losses . . . . .	\$334,029 03	
		\$334,029 03

Cash dividends actually paid to stockholders . . . . .	\$13,981 50
Paid for commission and brokerage . . . . .	48,721 81
Paid for salaries, fees and all other charges of officers, clerks, employes and agents . . . . .	40,204 25
Paid for State, National and local taxes in this and other states . . . . .	13,126 84
All other payments and expenditures . . . . .	33,598 15
Aggregate amount of actual expenditures during the year in cash . . . . .	<u>\$483,661 58</u>

## VI.—MISCELLANEOUS.

	RISKS AND PREMIUMS.			
	<i>Fire risks.</i>	<i>Premium.</i>	<i>Marine and Inland risks.</i>	<i>Premium.</i>
In force Dec. 31st, 1882 . .	\$38,853,312	\$401,285 89	\$10,000 00	650 00
Written or ren'w'd in 1883	56,527,225	547,831 15	. . . . .	. . . . .
Totals . . . . .	<u>\$95,380,537</u>	<u>\$949,117 04</u>	<u>\$10,000 00</u>	<u>650 00</u>
Deduct expirations and cancellations . . . . .	49,600,173	464,434 60	10,000 00	650 00
In force Dec. 31st, 1883 . .	\$45,780,364	\$484,682 44	. . . . .	. . . . .
Deduct am't reinsured . .	4,327,822	42,504 50	. . . . .	. . . . .
Net amount in force . .	<u>\$41,452,542</u>	<u>\$442,177 94</u>	<u>. . . . .</u>	<u>. . . . .</u>

## COLORADO BUSINESS.

## BUSINESS DONE IN THE STATE OF COLORADO DURING THE YEAR.

Fire risks written . . . . .	\$111,012 00
Premiums received . . . . .	2,349 90
Losses paid . . . . .	2,376 49
Losses incurred . . . . .	2,376 49

## HOME INSURANCE COMPANY, NEW YORK.

Incorporated April, 1853.

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

## I.—CAPITAL.

Whole amount of capital actually paid up in cash . . . . . \$3,000,000 00

## II.—ASSETS.

Value of real estate owned by the company (unincumbered) . . .	\$62,918 25
Loans on bonds and mortgages (first liens) . . . . .	1,172,152 44
Interest due and accrued on all bonds and mortgage loans . .	27,775 25
Value of lands mortgaged, exclusive of buildings and perishable improvements . . . . .	\$1,543,250
Value of the buildings mortgaged (insured for \$369,- 850 as collateral) . . . . .	1,269,050
Total value of said mortgaged premises . . . . .	<u>\$2,812,300</u>

## ACCOUNT OF STOCKS, BONDS, ETC., OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>
U. S. 6 per cent currency bonds . . . . .	\$660,000	\$884,400
U. S. 4 per cent bonds of 1907 . . . . .	200,000	249,000
U. S. 3 per cent bonds . . . . .	2,761,000	2,812,220
Mississippi 4 per cent bonds . . . . .	20,000	20,000
Ohio and West Virginia R'y Co. bonds	94,000	109,980
Peoria, Decatur & Evansville Railway Co. bonds . . . . .	50,000	50,000
Delaware and Hudson Canal Co. 7 per cent bonds of 1894 . . . . .	100,000	117,000
New York, Chicago & St. Louis Railway Co. bonds . . . . .	100,000	101,500
Cleveland, Columbus, Cincinnati & Indianapolis 1st mortgage 7 per cent bonds . . . . .	100,000	118,000
Rochester & Pittsburg R. R. consolidated bonds . . . . .	100,000	91,000
New York, Lake Erie & Western R.R. sinking fund bonds . . . . .	200,000	214,000
Louisville, New Albany and Chicago Railway Co. bonds . . . . .	100,000	100,000
Dunkirk, Warren and Pittsburg R. R. Co. bonds . . . . .	75,000	87,000
Pittsburg, Ft. Wayne & Chicago Railway Co. bonds . . . . .	87,000	89,610
1,000 shares New York Central and Hudson River R. R. Co. stock . . . . .	100,000	111,875
1,000 shares Ft. Wayne & Jackson R. R. Co., preferred . . . . .	100,000	95,000
100 shares Hanover National Bank, of New York . . . . .	10,000	15,100
200 shares American Exchange National Bank, of New York . . . . .	20,000	25,600
80 shares Fourth National Bank, of New York . . . . .	8,000	10,240
125 shares St. Nicholas National Bank, of New York . . . . .	12,500	16,000
225 shares Metropolitan National Bank, of New York . . . . .	22,500	33,750
200 shares Mercantile National Bank, of New York . . . . .	20,000	23,600
300 shares Merchants' Exchange National Bank, of New York, \$50 each . . . . .	15,000	14,250
150 shares Chatham National Bank, of New York, \$25 each . . . . .	4,000	5,600
200 shares National Bank of the Republic, New York . . . . .	20,000	23,000
100 shares National Bank of Commerce, New York . . . . .	10,000	15,100
150 shares National Butchers' and Drivers' Bank, New York, \$25 each . . . . .	3,750	5,250
200 shares Bank of America, N. Y. . . . .	20,000	31,000
200 shares Manhattan Comp'y, New York, \$50 each . . . . .	10,000	15,600
Totals . . . . .	\$5,022,750	\$5,484,675
Total market value of stocks and bonds . . . . .		\$4,484,675 6

## LOANS ON COLLATERALS.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
227 sh'r's, \$100 each, Union Trust Co . . . . .	\$22,700 00	\$78,315 00	\$20,000 00
11 shares \$100 each, Nat'l Bank of Commerce . . . . .	1,100 00	1,661 00	1,000 00
200 shares \$25 each, Chatham National Bank . . . . .	5,000 00	7,000 00	5,000 00
60 shares \$25 each, Chatham National Bank . . . . .	1,500 00	2,100 00	1,500 00

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
310 shares \$100 each, Nat'l Bank of the Republic	\$31,000 00	\$35,650 00	} \$35,000 00
\$8,000 Pittsburg, Bradford & Buffalo R. R. Co., 1st mortgage bonds . . . . .	8,000 00	6,400 00	
15 shares \$100 each, Nat'l Bank of the Republic	1,500 00	1,725 00	1,000 00
\$1,000 Pittsburg, Fort Wayne & Chicago R. R. Co., first mortgage bonds . . . . .	1,000 00	1,355 00	1,000 00
\$1,000 Houston & Texas Central R. R. Co., 1st mortgage bonds, western division . . . . .	1,000 00	1,080 00	600 00
3 shares \$100 each, N. Y. & National Exchange Bank . . . . .	300 00	330 00	250 00
25 shares \$100 each, Nat'l Bank of the Republic	2,500 00	2,875 00	2,500 00
8 shares \$50 each, Morris & Essex R. R. Co.	400 00	488 00	100 00
\$10,000 City of Bayonne 5 per cent bonds . . . . .	10,000 00	9,500 00	5,000 00
\$1,000 Jersey City 6 per cent bonds . . . . .	1,000 00	1,050 00	900 00
40 shares \$100 each, Corn Exchange Bank . . . . .	4,000 00	6,600 00	} 7,700 00
\$1,000 Norfolk & Petersburg R. R. Co., 2d mortgage bonds . . . . .	1,000 00	1,150 00	
\$1,000 Union & Logansport R. R. Co., 40 year S. F. bonds . . . . .	1,000 00	1,170 00	
\$1,000 Columbus & Indiana Central R. R. Co., 40 year S. F. bonds	1,000 00	1,170 00	
\$57,500 Fonda, Johnstown & Gloversville R. R. bonds . . . . .	57,500 00	63,250 00	45,000 00
2 shares \$100 each, Nat'l Bank of Commerce . . . . .	200 00	302 00	200 00
200 shares \$25 each, Broadway Bank of Commerce . . . . .	5,000 00	12,500 00	} 40,000 00
800 sh'rs \$10 each, Brooklyn City R. R. Co . . . . .	8,000 00	17,280 00	
130 shares \$50 each, Manhattan Gas Light Co.	6,500 00	16,900 00	
125 shares \$100 each, 42d St. and Grand St. Ferry R. R. Co. . . . .	12,500 00	32,500 00	
400 shares \$50 each, Long Island Bank, Brooklyn . . . . .	20,000 00	23,000 00	20,000 00
20 shares \$50 each, Merchants' Exchange National Bank . . . . .	1,000 00	950 00	250 00
20 shares \$100 each, Western Union Telegraph Co. . . . .	2,000 00	1,480 00	600 00
\$10,000 Buffalo, N. Y. & Philadelphia R. R. Co. consolidated 1st mortgage bonds . . . . .	10,000 00	10,000 00	} 13,000 00
\$5,000 Louisville, New Albany & Chicago R. R. Co. 1st mortgage bonds, C. & I. division	5,000 00	5,000 00	
840 shares \$25 each, Chatham National Bank	21,000 00	29,400 00	24,000 00
20 shares \$100 each, Nat'l Bank of the Republic	2,000 00	2,300 00	2,000 00

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
12 shares \$100 each, Nat'l Bank of the Republic	\$1,200 00	\$1,300 85	\$1,200 00
\$40,000 Missouri Pacific Railway Co. of Mo., 3d mortgage bonds . . .	40,000 00	45,200 00	40,000 00
15 shares \$100 each, Nat'l Bank of the Republic	1,500 00	1,725 00	
80 share \$25 each, Safe Deposit Co. of N. Y.	2,000 00	2,500 00	2,000 00
100 shares \$25 each, Safe Deposit Co. of N. Y.	2,500 00	3,125 00	2,500 00
\$45,000 Cleveland, Youngs- town & Pittsburg R. R. Co. 1st m'tg' bonds	45,000 00	31,500 00	25,000 00
\$5,000 Canada Southern R. R. Co. 1st mortg'e bonds . . . . .	5,000 00	4,900 00	
\$2,000 Missouri, Kansas & Texas R. R. Co. gen'l consolidated bonds . . .	2,000 00	1,600 00	
\$2,000 Missouri, Kansas & Texas R. R. Co. 2d mortgage bonds . . . . .	2,000 00	1,315 00	
\$4,000 International and Great Northern R. R. Co. . . . .	4,000 00	3,240 00	
\$4,000 U. S. Government 1½ per cent coupon bonds . . . . .	4,000 00	4,595 00	
\$2,000 U. S. Government 4 per cent coupon bonds . . . . .	2,000 00	2,500 00	
\$4,000 Chicago, Rock Island & Pacific R. R. Co. bonds . . . . .	4,000 00	5,160 00	50,000 00
\$5,000 Houston & Texas R. R. 1st mort. bonds	5,000 00	5,550 00	
\$1,000 Houston & Texas R. R. western divis'n	1,000 00	1,085 00	
\$2,000 Delaware & Hudson Canal Co., 1891 . . . . .	2,000 00	2,280 00	
\$1,000 Delaware & Hudson Canal Co., 1894 . . . . .	1,000 00	1,160 00	
\$1,000 Central Railroad of New Jersey assented	1,000 00	1,130 00	
\$8,000 Central Railroad of New Jersey . . . . .	8,000 00	9,180 00	
\$2,000 Erie R. R. bonds . . .	2,000 00	2,160 00	
\$1,000 Texas & Pacific 1st mortgage . . . . .	1,000 00	715 00	
\$1,000 Oregon Short Line 1st mortgage . . . . .	1,000 00	907 50	
\$1,000 Cairo & Fulton R. R. 1st m'tg' S. F. L.G.	1,000 00	1,090 00	
16 shares \$100, United R. R.'s of New Jersey . . .	1,600 00	3,104 00	
30 shares \$100, N. Y. Cent. & Hudson R. R. Co.	3,000 00	3,356 25	
\$5,000 N. Y. Lake Erie & Western R. R. Co. 2d mortgage bonds . . . . .	5,000 00	4,650 00	
\$4,000 N. Y., Lake Erie & Western R. R. Co. extended 3d to 1923 . . .	4,000 00	4,070 00	
\$30,000 Mo., Kan. & Texas general mortg' bonds	30,000 00	24,000 00	
\$25,000 Ft. Worth & Den- ver City R. R. first mortgage bonds . . . . .	25,000 00	17,250 00	50,000
\$12,000 New Orleans Pacific R. R. 1st m'tg' bonds	12,000 00	10,560 00	
\$10,000 Texas & Pacific R. R. bonds . . . . .	10,000 00	7,150 00	



	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
65 shares \$100, Continental Insurance Co. . . . .	\$6,500 00	\$16,250 00	\$12,000 00
400 sh's \$100, No. Pacific R. Co. consolidated . . . . .	40,000 00	9,650 00	
\$1,000 Louisy'le, New Albany & Chicago R. R. Co. 1st mortg' bonds . . . . .	1,000 00	1,000 00	850 00
18 shares \$100, Nat'l Bank of the Republic . . . . .	1,800 00	2,070 00	1,500 00
65 shares \$100, American Exchange N'tl B'nk . . . . .	6,500 00	8,320 00	15,000 00
50 shares \$100, National Park Bank . . . . .	5,000 00	8,050 00	
10 shares \$100, Fourth National Bank . . . . .	1,000 00	1,280 00	
Totals . . . . .	<u>\$535,300 00</u>	<u>\$629,238 75</u>	<u>\$426,650 00</u>
Amount loaned on collaterals . . . . .			\$426,650 00
Cash in Company's principal office and in banks, viz:			
Metropolitan National Bank . . . . .			\$65,152 53
Continental National Bank . . . . .			34,998 69
National Bank of the Republic . . . . .			7,897 30
Interest due and accrued on stocks and bonds not included in market value . . . . .			108,048 52
Interest due and accrued on collateral loans . . . . .			28,792 69
Gross premiums in course of collection, commissions and all other expenses deducted . . . . .		\$125,590 96	2,669 89
Less more than three months due . . . . .		4,106 52	
Bills receivable not matured taken for fire risks . . . . .			121,484 44
			53,478 11
Aggregate amount of all the assets of the Company stated at their actual value . . . . .			<u>\$7,488,644 59</u>

## III.—LIABILITIES.

Gross claims for losses against the Company adjusted and unpaid . . . . .	\$53,608 85
Gross losses in course of adjustment, or in suspense, including all reported and supposed losses . . . . .	239,728 30
Losses resisted, including interest, costs, and other expenses thereon . . . . .	30,879 89
Total gross amount of claims for losses	<u>\$324,217 04</u>
Deduct reinsurance thereon, \$3,090 00; and also salvages claims thereon, \$750 00; total . . . . .	3,840 00
Net amount of unpaid losses . . . . .	\$320,377 04
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, \$2,013,787 00; unearned premiums (50 per cent) . . . . .	\$1,006,894 00
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$2,679,052 00; unearned premiums ( <i>pro rata</i> ) . . . . .	1,490,740 00
Total unearned premiums as computed above . . . . .	2,497,634 00
All other demands against the company, absolute and contingent, due and to become due, admitted and contested . . . . .	7,500 00
Total amount of all liabilities, except capital stock and net surplus . . . . .	<u>\$2,825,511 04</u>
Joint stock capital actually paid up in cash . . . . .	3,000,000 00
Surplus beyond capital and all other liabilities . . . . .	1,663,133 55
Aggregate amount of all other liabilities, including paid up capital stock, and net surplus . . . . .	<u>\$7,488,644 59</u>

## IV.—INCOME DURING THE YEAR.

Net premiums and bills in course of collection at close of last previous year, as shown by that year's statement . . . . .	<i>Fire risks.</i> \$104,797 87	
Deduct amount of same not collected . . . . .	2,620 24	
Net collected . . . . .	\$102,177 63	
Gross premiums on risks written and renewed during the year as shown by risk and premium exhibit . . . . .	3,459,544 38	
Total . . . . .	\$3,561,722 01	
Deduct premiums and bills in course of collection at this date . . . . .	174,962 55	
Entire premiums collected during the year . . . . .	\$3,386,759 46	
Deduct reinsurance, rebate, abatement and return premiums . . . . .	224,475 08	
Net cash actually received for premiums . . . . .	\$3,162,284 38	
Received for interest on bonds and mortgages . . . . .		\$3,162,284 38
Received for interest and dividends on stocks and bonds, collateral loans, and from all other sources . . . . .		68,651 46
Aggregate amount of income actually received during the year in cash . . . . .		<u>205,789 14</u>
		<u>\$3,436,724 98</u>

## V.—EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses, including \$270,152 89, losses occurring in previous years . . . . .	<i>Fire risks.</i> \$1,780,310 08	
Deduct all amounts actually received for salvages, \$1,650 88, and all amounts actually received for reinsurance in other companies, \$9,502 79; total deduction . . . . .	11,153 67	
Net amount paid during the year for losses . . . . .	\$1,769,156 41	\$7,769,156 41
Cash dividends actually paid stockholders . . . . .		300,000 00
Paid for commissions and brokerage . . . . .		556,200 03
Paid for salaries, fees, and all charges of officers, clerks, general and special agents and employes . . . . .		291,346 76
Paid for State, and local taxes in this and other States . . . . .		71,159 25
All other payments and expenditures . . . . .		244,176 53
Aggregate amount of actual expenditures during the year in cash . . . . .		<u>\$3,232,038 98</u>

## VI.—MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year . . . . .	\$372,341,260	\$4,069,212 00
Written or renewed during the year . . . . .	313,347,227	3,459,544 38
Total . . . . .	\$685,688,547	\$7,528,756 38
Deduct those expired and marked off as terminated . . . . .	267,106,518	2,831,762 38
In force at the end of the year . . . . .	\$418,582,029	\$4,696,994 00
Deduct amount reinsured . . . . .	341,483	4,155 00
Net amount in force December 31, 1883 . . . . .	\$418,240,546	<u>\$4,692,839 00</u>

## COLORADO BUSINESS.

## BUSINESS DONE IN THE STATE OF COLORADO DURING THE YEAR.

Fire risks written . . . . .	\$1,848,072 00
Premiums received . . . . .	26,150 84
Losses paid . . . . .	14,669 49
Losses incurred . . . . .	13,959 81

HOME MUTUAL INSURANCE COMPANY,  
CALIFORNIA.

Incorporated September, 1864.

J. F. HOUGHTON, *President.*CHAS. R. STORY, *Secretary.*

## I.—CAPITAL.

Whole amount of capital actually paid up in cash . . . . . \$300,000 00

## II.—ASSETS.

## ACCOUNT OF STOCKS, BONDS, ETC., OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>	
U. S. bonds registered 4 per cent . . . . .	\$50,000 00	\$61,500 00	
66 Stanislaus Co., Cal., b'ds, \$500 each	33,000 00	33,990 00	
Warrants of Jefferson County, Colo.	17,616 72	19,345 00	
Totals . . . . .	<u>\$100,616 72</u>	<u>\$114,839 00</u>	
Total market value of stocks and bonds . . . . .			\$114,839 00
Value of real estate owned by the company (unincumbered)			69,525 00
Loans on bonds and mortgages (first liens) not more than one year's interest due . . . . .			240,506 90
Interest due on all bond and mortgage loans, \$1,040 78; interest accrued thereon, \$962 54; total . . . . .			2,003 32
Value of lands mortgaged, exclusive of buildings and perishable improvements. . . . .		\$509,000 00	
Value of buildings mortgaged (insured for \$110,875 00 as collateral) . . . . .		179,400 00	
Total value of said mortgaged premises		<u>\$688,400 00</u>	

## LOANS ON COLLATERALS.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
100 shares Central Land Company's stock . . . . .	\$10,000 00	\$8,000 00	} \$4,000 00
125 shares Merced Sect'y Savings Bank stock	12,500 00	1,875 00	
500 shares Benicia Agricultural Works st'k	50,000 00	50,000 00	20,000 00
130 shares San Francisco Gas Co's stock. . . . .	10,000 00	5,200 00	4,150 00
300 shares Oakland R. R. Co's stock . . . . .	30,000 00	24,000 00	15,000 00
200 shares Central Land Co's stock . . . . .	20,000 00	16,000 00	10,000 00

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon-</i>
282 sh's Coos Bay Lum- ber & Stave Co's st'k	28,200 00	18,330 00	10,000 00
50 shares Central Land Co's stock	5,000 00	4,000 00	1,250 00
25 shares Pacific Vinegar Works stock	2,500 00	5,000 00	49,500 00
300 shares Pacific Pickle Works stock	15,000 00	18,000 00	
1,973 sh's Judson Man'g Co's stock	197,300 00	90,758 00	
25 shares Commercial & Savings Bank of San Jose, Cal., 30 per cent paid up	2,500 00	1,200 00	500 00
99 sh's San Jose Woolen Mills stock	9,900 00	9,900 00	5,000 00
400 shares Commercial & Savings Bank of San Jose, California	40,000 00	20,000 00	11,222 00
266 sh's San Jose & Santa Clara Horse R. R. Co's stock	26,600 00	19,950 00	7,500 00
100 shares San Francisco Tool Exchange st'ks	10,000 00	11,100 00	9,233 00
Totals . . . . .	\$469,500 00	\$303,313 00	\$147,356 00

Amount loaned on collaterals . . . . .	\$147,356 00
Cash in company's principal office . . . . .	920 35
Cash belonging to the company deposited in banks, viz:	
Bank of California, San Francisco . . . . .	\$39,558 95
Anglo-California, San Francisco . . . . .	4,578 90
Union National Gold Bank, Oakland . . . . .	15,196 49
Union Savings Bank, Oakland . . . . .	999 40
Oakland Bank of Savings . . . . .	4,114 00
Stockton Savings and Loan Society . . . . .	8,230 65
First National Bank of Stockton . . . . .	3,674 81
Savings Bank of Santa Rosa . . . . .	7,764 09
Bank of San Jose . . . . .	8,786 71
Bank of Suisun . . . . .	3,284 85
Farmers' and Mechanics' Bank, of Los Angeles	1,367 96
Ladd & Tilton, Portland, Oregon . . . . .	14,010 00
German National Bank, of Denver . . . . .	12,727 74
Total deposited in banks . . . . .	124,294 55
Interest due and accrued on stocks and bonds, not included in market value . . . . .	1,765 00
Interest due and accrued on collateral loans . . . . .	1,304 81
Net premiums in course of collection not more than three months due . . . . .	55,960 20
All other property belonging to the company . . . . .	1,000 00
Aggregate amount of all the assets of the company, stated at their actual cash value . . . . .	\$759,475 13

## III.—LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due . . . . .	\$600 00
Gross losses in process of adjustment, or in sus- pense, including all reported and supposed losses . . . . .	2,526 68
Losses resisted, including interest, costs and other expenses thereon . . . . .	2,511 72
Net amount of unpaid losses . . . . .	\$5,638 40
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, \$243,171 42; unearned premi- ums (50 per cent) . . . . .	\$121,585 71
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$141,348 89; unearned premiums (pro rata) . . . . .	78,474 04

Total unearned premiums, as computed above . . .	\$200,059 75
Cash dividends to stockholders remaining unpaid . . . . .	1,740 00
<hr/>	
Total amount of all liabilities except capital stock and net surplus . . . . .	\$207,438 15
Joint stock capital actually paid up in cash . . . . .	300,000 00
Surplus beyond capital and all other liabilities . . . . .	252,036 98
<hr/>	
Aggregate amount of all liabilities, including paid-up capital stock and net surplus . . . . .	\$759,475 13

## IV.—INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of 1882, as admitted and shown by that year's statement . . . . .	\$51,792 56
Amount of same and prior years collected in 1883, Gross premiums on risks written and renewed during the year, as shown in risk and premium exhibit . . . . .	54,748 17
	<hr/>
Total . . . . .	356,588 47
Deduct Total in course of collection at this date . . . . .	\$411,336 64
	<hr/>
Entire premiums collected during the year . . . . .	55,960 20
Deduct reinsurance, rebate, abatement and return premiums . . . . .	\$355,376 44
	<hr/>
Net cash actually received for premiums . . . . .	44,467 20
Received for interest on bonds and mortgages, collateral loans, and all other sources . . . . .	\$310,909 24
Income received from all other sources, viz: Rents, \$3,317; appreciation in U. S. bonds, \$2,000 00; Stanislaus bonds, \$314 00; profit and loss, \$132 54; total . . . . .	32,612 89
	<hr/>
Aggregate amount of income actually received during the year in cash . . . . .	5,763 54
	<hr/>
	\$349,285 67

## V.—EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses . . . . .	\$112,811 76
Cash dividends actually paid stockholders . . . . .	36,000 00
Paid for commissions and brokerage . . . . .	76,088 23
Paid for salaries, fees, and other charges of officers, clerks, and employes . . . . .	36,940 00
Paid for State, national and local taxes, in this and other States . . . . .	4,590 37
All other payments and expenditures . . . . .	36,036 81
	<hr/>
Aggregate amount of actual expenditures during the year in cash . . . . .	\$302,467 17

## VI.—MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on 31st day of Dec. of the preceding year . . . . .	\$22,068,623	\$338,165 47
Written or renewed during the year . . . . .	23,004,278	356,588 47
	<hr/>	<hr/>
Total . . . . .	\$45,072,901	\$694,753 94
Deduct those expired and marked off as terminated . . . . .	20,492,255	303,491 37
	<hr/>	<hr/>
In force at the end of the year . . . . .	\$25,180,646	\$391,262 57
Deduct amount reinsured . . . . .	375,433	6,742 26
	<hr/>	<hr/>
Net amount in force December 31st, 1883, . . . . .	\$24,805,213	\$384,520 31

## COLORADO BUSINESS.

## BUSINESS DONE IN THE STATE OF COLORADO DURING THE YEAR.

Fire risks written . . . . .	\$442,863 00
Premiums received . . . . .	8,376 72
Losses paid . . . . .	1,966 34
Losses incurred . . . . .	<u>1,975 02</u>

HANOVER FIRE INSURANCE COMPANY,  
NEW YORK.

Incorporated April, 1852.

BENJ. S. WALCOTT, *President.*

I. REMSEN LANE, *Secretary.*

## I.—CAPITAL.

Whole amount of capital actually paid up in cash . . . . . \$1,000,000 00

## II.—ASSETS.

## ACCOUNT OF BONDS, STOCKS, ETC., OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>
United States currency 6 per cents . .	\$50,000 00	\$66,400 00
United States 4½ per cent bonds, reg.	585,000 00	672,750 00
United States 4 per cent bonds, regist'd	642,000 00	796,080 00
United States 4 per cent coupon b'nds	48,000 00	60,000 00
Connecticut 5 per cent bonds . . . . .	20,000 00	21,000 00
Missouri 6 per cent bonds . . . . .	27,000 00	29,090 00
Brooklyn, N. Y., Wallabout Bay im- prov. bonds, 1884 . . . . .	20,000 00	20,350 00
Brooklyn, N. Y., public park loan, 1917	30,000 00	42,000 00
New York & Hudson R. R. Co., 1st mortgage 7 per cent bonds . . . . .	25,000 00	32,625 00
Erie R'y Co. consolidat'd m'tge bonds	50,000 00	63,875 00
U. P. R. R. 1st mortgage bonds . . . . .	50,000 00	58,625 00
U. P. R. R. sinking fund bonds . . . . .	25,000 00	29,500 00
Cairo and Fulton R. R. 7 per cent 1st mortgage bonds . . . . .	25,000 00	27,500 00
Pacific R. R. of Missouri 6 per cent 1st mortgage bonds . . . . .	25,000 00	26,625 00
N. Y. Elevated R. R. Co. 1st mortgage 7 per cent bonds . . . . .	20,000 00	24,200 00
Kansas Pacific R'y Co. cons. 1st m'tge bonds . . . . .	50,000 00	48,000 00
Richmond & Allegheny R. R. Co. 1st m'tge 7 per cent bonds . . . . .	25,000 00	17,500 00
Flint & Pera Marquette R. R. Co. 6 per cent gold bonds . . . . .	30,000 00	32,587 50
C., M. & St. Paul (Chicago & Pacific, Western Div.) 1st m'tge gold b'nds	25,000 00	24,093 75
C., B. & Quincy R. R. Co. 4 per cent b'ds	25,000 00	22,667 50
Norfolk & Western R. R. Co. 6 per cent gold bonds . . . . .	5,000 00	5,200 00
Rensselaer & Saratoga R. R. Co. cons. cap. stock, 100 shares, \$100 each . .	10,000 00	14,600 00
Metropolitan National Bank stock, 75 shares, \$100 each . . . . .	7,500 00	11,175 00

	<i>Par value.</i>	<i>Market value.</i>
American Exchange National Bank stock, 150 shares, \$100 each. . . . .	15,000 00	19,050 00
Central Trust Co. stock, 100 shares, \$100 each. . . . .	10,000 00	30,000 00
Totals . . . . .	<u>\$1,844,500 00</u>	<u>\$2,195,513 75</u>
Total market value of stocks and bonds . . . . .		\$2,195,513 75
Loans on bonds and mortgages (first liens) . . . . .		\$199,750 00
Interest due and accrued on bonds and mortgage loans . . . . .		873 74
Value of lands mortgaged, exclusive of buildings and perishable improvements . . . . .	\$184,000 00	
Value of buildings mortgaged (insured for \$200,950 as collateral) . . . . .	249,000 00	
Total value of said mortgaged premises . . . . .		<u>\$433,000 00</u>

## LOANS ON COLLATERALS.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
25 shares, \$100 each, Han-over Nat'l Bank stock . . . . .	\$2,500 00	\$3,775 00	\$1,500 00
Michigan Southern and Northern Indiana R. Co. m'tge b'ds, 1885 . . . . .	5,000 00	5,225 00	4,000 00
Totals . . . . .	<u>\$7,500 00</u>	<u>\$9,000 00</u>	<u>\$5,500 00</u>
Amount loaned on collaterals . . . . .			\$5,500 00
Cash in company's principal office . . . . .			24,941 40
Cash belonging to company deposited in banks, viz: Metropolitan National . . . . .		\$71,343 84	
German-American . . . . .		15,025 35	
Total . . . . .			\$86,369 19
Interest due and accrued on stocks not included in market value . . . . .			9,836 67
Interest due and accrued on collateral loans . . . . .			24 17
Gross premiums uncollected on policies issued within three months . . . . .			7,728 31
All other property belonging to the company, viz: Balance in hands of agents not more than three months due . . . . .			127,672 94
Aggregate amount of all the assets of the company, stated at their actual value . . . . .			<u>\$2,658,210 17</u>
Gross amount of premiums unallowed on policies issued more than three months . . . . .		\$216 45	
Balance in hands of agents more than three months due . . . . .		399 00	
Total . . . . .		\$615 45	<u>615 45</u>

## III.—LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due . . . . .	\$27,430 01	
Gross losses in process of adjustment or in suspense, including all reported and supposed losses . . . . .	71,006 01	
Losses resisted, including interest, costs and other expenses thereon . . . . .	26,609 95	
Gross amount of claims for losses . . . . .	\$125,045 97	
Deduct reinsurance thereon . . . . .	1,314 19	
Net amount of unpaid losses . . . . .		\$123,731 78
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, \$887,111 83; unearned premiums (50 per cent as per schedule) . . . . .	\$443,555 92	

Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$579,425 72; unearned premiums (pro rata) . . . . .	\$313,664 34
Total unearned premiums as computed above . . . . .	757,220 26
Total amount of all liabilities except capital stock and net surplus . . . . .	880,952 04
Joint stock capital actually paid up in cash . . . . .	1,000,000 00
Surplus beyond capital and all other liabilities . . . . .	777,258 13
Aggregate amount of all liabilities, including paid-up capital stock and net surplus . . . . .	<u>\$2,658,210 17</u>

IV.—INCOME DURING THE YEAR.

	<i>Fire risks.</i>	
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement . . . . .	\$6,238 38	
Deduct amount of same not collected . . . . .	372 59	
Net collected . . . . .	<u>\$ 5,865 79</u>	
Gross premiums on risks written and renewed during the year . . . . .	1,257,725 39	
Total . . . . .	<u>\$1,263,591 18</u>	
Deduct premiums and bills in course of collection at this date . . . . .	7,944 76	
Entire premiums collected during the year . . . . .	<u>\$1,255,646 42</u>	
Deduct reinsurance, rebate, abatement and return premiums . . . . .	118,895 90	
Net cash actually received for premiums . . . . .	<u>\$1,136,750 52</u>	\$1,136,750 52
Received for interest on bonds and mortgages . . . . .		10,593 40
Received for interest and dividends on stocks and bonds, collateral loans, etc . . . . .		93,333 70
Aggregate amount of income actually received during the year in cash . . . . .		<u>\$1,240,677 62</u>

V.—EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses, (including \$108,743 24 losses occurring in previous years) . . . . .	<i>Fire risks.</i> \$653,614 69	
Deduct all amounts actually received for salvages and reinsurance . . . . .	9,517 30	
Net amount paid during the year for losses . . . . .	<u>\$646,077 39</u>	
Cash dividends actually paid stockholders . . . . .		\$646,077 39
Paid for commissions and brokerage . . . . .		100,000 00
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes . . . . .		178,191 97
Paid for State, national and local taxes in this and other States . . . . .		53,345 55
All other payments and expenditures . . . . .		31,565 96
Aggregate amount of actual expenditures during the year in cash . . . . .		<u>\$1,185,188 70</u>

VI.—MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st of December of the preceding year . . . . .	\$129,268,460 84	\$1,353,327 63
Written or renewed during the year . . . . .	125,759,175 59	1,257,725 39
Total . . . . .	<u>\$255,027,636 43</u>	<u>\$2,611,053 02</u>



	<i>Fire risks.</i>	<i>Premiums thereon.</i>
Deduct those expired and marked off as terminated . . . . .	\$114,647,799 46	\$1,128,491 00
In force at the end of the year . . . . .	\$140,379,836 97	\$1,482,562 02
Deduct amount reinsured . . . . .	2,226,677 76	16,024 47
Net amount in force . . . . .	<u>\$138,153,159 21</u>	<u>\$1,466,537 55</u>

## COLORADO BUSINESS.

## BUSINESS DONE IN THE STATE OF COLORADO DURING THE YEAR.

Fire risks written . . . . .	\$390,261 00
Premiums received . . . . .	6,956 46
Losses paid . . . . .	3,797 08
Losses incurred . . . . .	<u>3,797 08</u>

HARTFORD FIRE INSURANCE COMPANY,  
HARTFORD, CONN.

Incorporated May, 1810.

GEORGE L. CHASE, *President.*

C. B. WHITING, *Secretary.*

## I.—CAPITAL.

Whole amount of capital actually paid up in cash . . . . . \$1,250,000 00

## II.—ASSETS.

## ACCOUNT OF STOCKS, BONDS, ETC., OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>
Hartford National Bank, Hartford . .	\$51,100 00	\$91,980 00
Phoenix National Bank, Hartford . .	46,700 00	81,725 00
Connecticut River Bank, Hartford . .	5,000 00	5,000 00
American National Bank, Hartford	15,000 00	22,500 00
Charter Oak National Bank, Hartford	20,000 00	29,600 00
Farmers' and Mechanics' Nat'l Bank, Hartford	18,200 00	22,750 00
Merchante Nat'l Bank, Hartford	15,000 00	18,750 00
First National Bank, Hartford . . . .	17,200 00	27,124 00
Etna National Bank, Hartford . . . .	31,500 00	49,321 00
City National Bank, Hartford . . . .	20,800 00	18,512 00
Conn. Trust and Safe Deposit Comp'y, Hartford	23,000 00	28,060 00
American Exch' Nat'l Bank, N. Y. . . .	20,000 00	26,000 00
National Bank of Commerce, N. Y. . .	10,000 00	15,200 00
Importers' and Traders' National Bank, New York . . . . .	30,000 00	80,400 00
Bank of America, New York . . . . .	30,000 00	47,400 00
Manhattan Co. Bank, New York . . . .	10,000 00	15,800 00
Merchants' National Bank, N. Y. . . .	16,700 00	21,543 00
Union National Bank, New York . . . .	8,000 00	13,840 00
Bank of North America, New York . . .	7,000 00	7,490 00
Metropolitan National Bank, N. Y. . . .	22,500 00	33,637 50

	<i>Par value.</i>	<i>Market value.</i>	
Blackstone National Bank, Boston . . .	\$10,600 00	\$10,706 00	
National Bank of Commerce, Boston . . .	3,200 00	3,712 00	
Second National Bank, Boston . . .	10,900 00	16,786 00	
Hide and Leather Nat'l Bank, Boston . . .	2,400 00	2,700 00	
Atlantic National Bank, Boston . . .	3,900 00	6,006 00	
First National Bank, Boston . . .	10,000 00	19,600 00	
Boylston National Bank, Boston . . .	12,500 00	14,625 00	
Merchants' Nat'l Bank (in liquida- tion) St. Louis . . .	10,000 00	1,400 00	
Union National Bank, Albany . . .	6,200 00	7,750 00	
First National Bank, Albany . . .	5,000 00	8,500 00	
Montreal Bank, Montreal . . .	30,000 00	52,950 00	
Ontario Bank, Bowmansville . . .	6,500 00	6,630 00	
Connecticut River Co	12,000 00	3,000 00	
Connecticut River Railroad Company	2,000 00	3,360 00	
N. Y., New Haven & Hartford R. R. Co.	70,000 00	126,000 00	
Chicago, Rock Island & Pacific R. R. Co.	23,000 00	23,800 00	
Chicago & N'hwst'n R. R. Co. pref'd	20,000 00	26,800 00	
Chicago & Northwestern R. R. Co . . .	40,000 00	40,800 00	
Chicago, Burlington & Quincy R. R. Co . .	6,000 00	72,150 00	
Chicago, Milw'kee & St. Paul R. R. Co.	40,000 00	37,550 00	
Union Pacific Railroad Company . . .	20,000 00	15,000 00	
United States 4 per cent . . . . .	\$205,000 00	\$235,493 75	
Tennessee State 6 per cent . . . . .	33,000 00	13,200 00	
Alabama State, class A., 8 per cent . . .	10,000 00	8,300 00	
South Carolina consols 6 per cent . . .	14,500 00	15,225 00	
Toledo, Ohio, Water Works 8 per cent	3,000 00	6,000 00	
Harlem River & Port Chester R. R. Co. guaranteed by N. Y., N. H. & Hart- ford R. R. Co., 7 per cent . . . . .	50,000 00	65,000 00	
New Brunswick, N. J., City bonds 7 per cent . . . . .	45,000 00	47,700 00	
Pawtucket, R. I., Town bonds 7 per cent	75,000 00	30,000 00	
Dubuque, Iowa, City bonds, 6 per cent	25,000 00	27,500 00	
Des Moines, Iowa, City bonds 7 per cent	50,000 00	55,000 00	
Chicago & Western Indiana R. R. Co. bonds 6 per cent . . . . .	75,000 00	82,500 00	
Minnesota Union Railway bonds 6 per cent . . . . .	50,000 00	53,000 00	
Minnesota State bonds 4½ per cent . .	3,000 00	3,000 00	
Total market value of stocks and bonds . . . . .	\$1,453,400 00	\$1,850,425 25	\$1,850,425 25
Market value of real estate owned by the company . . . . .			664,675 60
Loans on bonds and mortgages upon which not more than one year's interest is due . . . . .			968,090 28
Interest accrued thereon . . . . .			17,682 66

LOANS ON COLLATERAL.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
1,000 shares N. Y., Lake Erie & Western R. R. preferred stock . . . . .	\$100,000 00	\$73,000 00	} \$195,000 00
Fort Worth and Denver City 1st mortg' bonds	25,000 00	17,000 00	
Texas, Pacific and Rio Grande Div. bonds . . . . .	15,000 00	11,175 00	
Wabash, St. Louis & Pa- cific R. R. Co. general mortgage 6 per cent bonds . . . . .	63,000 00	44,850 00	
Texas Pacific Land Grant income bonds . . . . .	95,000 00	44,175 00	
St. Louis, Kansas City & Northern 7 per cent bonds . . . . .	25,000 00	27,250 00	

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
50 shares Travelers' Ins. Co. stock, Hartford	\$5,000 00	\$15,000 00	26,000 00
80 shares The P. and F. Corbin Corporation	2,000 00	3,600 00	
Little Rock, Miss., River & Texas R. R. Co. 7 per cent bonds	22,000 00	19,800 00	100,000 00
600 shares N. Y., Lake Erie & Western R. R. stock	60,000 00	16,200 00	
1,300 shares Delaware, Lackawanna & Western R. R. stock	65,000 00	76,050 00	45,000 00
33 shares Etna Ins. Co. stock, Hartford	3,300 00	7,326 00	
100 shares Chicago, Rock Island & Pacific R. R. stock	10,000 00	11,700 00	33,000 00
Wabash R. R. Co. 7 per cent bonds	70,000 00	60,200 00	
100 shares N. Y. Central & Hudson R. R. Co. stock	10,000 00	11,150 00	34,400 00
Wabash, St. Louis & Pacific R. R. Co. general mort. 5 per ct. bonds	50,400 00	34,500 00	
Cincinnati & Springfield 1st mortgage R. R. Co. bonds	1,000 00	1,100 00	40,592 00
Indianapolis & Cincinnati R. R. Co. bonds	3,000 00	3,300 00	
344 shares Citizens' Railway Co. stock, St. Louis	34,400 00	40,592 00	33,000 00
<b>Totals</b>	<b>\$660,720 00</b>	<b>\$517,968 00</b>	<b>\$449,000 00</b>
Amount loaned on collaterals			\$449,000 00
Cash in company's principal office			2,786 48
At Hartford National Bank			72,470 81
Conn. Trust and Safe Deposit Co.			138,453 45
Drexel, Morgan & Co., N. Y.			9,622 29
Interest due and accrued on collateral loans and bank deposits			7,485 84
Gross premiums in course of collection not more than three months due			341,995 73
All other property belonging to company, rents due and accrued			6,096 48
State tax due from non-resident stockholders			13,354 95
<b>Aggregate amount of all the assets of the company, stated at actual value</b>			<b>\$4,541,239 82</b>

## III.—LIABILITIES.

Gross claims for adjusted and unpaid losses, due and to become due	\$ 73,196 57
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	152,877 00
Losses resisted, including interest, costs and other expenses thereon	33,908 50
<b>To gross amount of claims for losses</b>	<b>\$259,982 07</b>
<b>Net amount of unpaid losses</b>	<b>\$ 259,982 07</b>
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,612,503 57; unearned premiums (50 per cent)	\$806,251 78

Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$1,585,815 18; unearned premiums (pro rata) . . . . .	\$855,410 06	
Total unearned premiums as computed above . . . . .	\$1,661,661 84	1,661,661 84
Commissions, brokerage, and other charges due and to become due to agents and brokers on premiums paid and in course of collection . . . . .		36,000 00
Total amount of all liabilities except capital stock and net surplus . . . . .		\$1,957,643 91
Joint stock capital actually paid up in cash . . . . .		1,250,000 00
Surplus beyond capital and all other liabilities . . . . .		1,333,595 91

IV.—INCOME DURING THE YEAR.

Entire premiums collected during the year . . . . .	<i>Fire Risks.</i> \$2,607,999 22	
Deduct reinsurance, rebate, abatement and return premiums . . . . .	303,561 05	
Net cash actually received for premiums . . . . .	\$2,304,438 17	
Received for interest on bonds and mortgages . . . . .		\$2,304,438 17
Received for interest and dividends on stocks and collateral loans . . . . .		65,882 96
Income received from all other sources . . . . .		121,428 51
		29,448 62
Aggregate amount of income actually received during the year in cash . . . . .		\$2,521,198 26

V.—EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$217,000 67, losses occurring in previous years) . . . . .	<i>Fire risks.</i> \$1,425,483 10	
Deduct all amounts actually received for salvages . . . . .	47,766 55	
Net amount paid during the year for losses . . . . .	\$1,337,716 55	
Cash dividends actually paid stockholders . . . . .		\$1,337,716 55
Paid for commissions and brokerage . . . . .		250,000 00
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes . . . . .		343,445 30
Paid for State, national and local taxes in this and other States . . . . .		126,780 84
All other payments and expenditures . . . . .		35,511 05
		200,338 15
Aggregate amount of actual expenditures during the year in cash . . . . .		\$2,333,792 49

VI.—MISCELLANEOUS.

RISKS AND PREMIUMS.

In force on the 31st day of December of the preceding year . . . . .	<i>Fire risks.</i> \$237,918,572 00	<i>Premiums thereon.</i> \$2,797,566 39
Written or renewed during the year . . . . .	215,994,435 00	2,607,999 22
Total . . . . .	\$453,913,007 00	\$5,405,565 64
Deduct those expired and marked off as terminated . . . . .	181,963,369 03	2,091,647 64
In force at end of the year . . . . .	\$271,949,638 00	\$3,313,917 97
Deduct amount reinsured . . . . .	\$7,832,493 00	120,599 22
Net amount in force . . . . .	\$264,117,145 00	\$3,193,318 75

## COLORADO BUSINESS.

## BUSINESS IN THE STATE OF COLORADO DURING THE YEAR.

Fire risks written . . . . .	\$1,518,775 00
Entire premiums received for risks in this State . . . . .	27,142 68
Losses paid . . . . .	5,996 06
Losses incurred . . . . .	8,070 60

## HAMBURG-BREMEN FIRE INSURANCE COMPANY, HAMBURG, GERMANY.

Incorporated 1854.

DR. OCTAVIO SCHROEDER, *President.*      S. V. DORIEN, *Managing Director.*

## I.—CAPITAL.

Whole amount of capital actually paid up in cash . . . . . \$300,000 00

## II.—ASSETS IN THE UNITED STATES.

## ACCOUNT OF STOCKS AND BONDS OWNED BY THE COMPANY.

QUOTATIONS DECEMBER 31, 1883.	Par value.	Market value.
U. S. bonds registered 3 per cent . . . . .	\$ 74,000 00	\$ 74,740 00
U. S. bonds registered 4 per cent, 1907 . . . . .	325,000 00	402,593 75
U. S. bonds registered 4½ per cent, 1891 . . . . .	148,000 00	169,830 00
RAILROAD BONDS.		
Chicago, Milwaukee & St. Paul, first mortgage 8 per cent registered, Prairie Duchien Division . . . . .	15,000 00	19,650 00
Chicago & No'west'n cons'l'ted sink'g fund 1st m't'g bonds 7 per ct. reg. . . . .	25,000 00	32,750 00
N. Y., Lake Erie & Western cons'l'ted 1st m't'g gold bonds 7 per cent reg. . . . .	25,000 00	31,750 00
Chicago, Burl'gton & Quincy cons'l'd 1st m't'g bonds 7 per cent reg. . . . .	20,000 00	25,800 00
St. Paul, Minneapolis & Manitoba 7 per cent reg. 1st m't'g' land grant sinking fund gold bonds . . . . .	21,000 00	22,785 00
Central Pacific 1st m't'g' bonds gold 6 per cent consolidated . . . . .	20,000 00	22,600 00
Kansas Pacific 1st m't'g' bonds 6 per cent, Denver Division . . . . .	20,000 00	21,400 00
Union Pacific 1st m't'g' gold bonds 6 per cent consolidated . . . . .	20,000 00	22,850 00
Totals . . . . .	<u>\$713,000 00</u>	<u>\$846,748 75</u>

Total market value of stocks and bonds . . . . . \$846,748 75  
 Loans on bonds and mortgages upon which not more than one year's interest is due . . . . . 23,000 00

HAMBURG-BREMEN FIRE INSURANCE COMPANY. 151

LOANS ON COLLATERALS.

RAILROAD BONDS.	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
No. Pacific land grant and general 1st m'g' sink'g fund gold b'ds 6 per cent . . . . .	\$69,000 00	\$72,277 50	\$60,000 00
Amount loaned on collaterals . . . . .			\$60,000 00
Cash belonging to the Company deposited in banks, viz:			
Bank of America, New York City . . . . .			\$25,221 36
Anglo-California Bank, San Francisco. . . . .			4,945 00
Total cash items. . . . .			29,266 36
Net premiums in course of collection not more than three months due . . . . .			32,990 02
Bills receivable not matured taken for fire risks . . . . .			1,619 11
Aggregate amount of all assets of the company, stated at their actual value . . . . .			\$992,724 24

III.—LIABILITIES.

Gross losses in process of adjustment or in suspense, including all reported and supposed losses . . . . .		\$50,865 00
Total gross amount of claims for losses . . . . .		\$50,865 00
Deduct reinsurance thereon . . . . .		1,300 00
Net amount of unpaid losses . . . . .		\$49,565 00
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, \$649,948 97; unearned premiums (fifty per cent) . . . . .	\$324,974 48	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$196,420 35; unearned premiums (pro rata) . . . . .	116,166 34	
Total unearned premiums . . . . .		\$441,140 82
Total amount of all liabilities except net surplus . . . . .		\$490,705 82
Surplus beyond all liabilities . . . . .		502,018 42
Aggregate amount of all liabilities except net surplus . . . . .		\$992,724 24

IV.—INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of last previous year . . . . .	<i>Fire risks.</i> \$ 29,307 75	
Net collected . . . . .	\$ 29,307 75	
Gross premiums on risks written and renewed during the year . . . . .	886,396 30	
Total . . . . .	\$915,704 05	
Deduct premiums and bills in course of collection at this date . . . . .	33,709 13	
Entire premiums collected during the year . . . . .	\$881,994 92	
Deduct reinsurance, rebate, abatement and return premiums . . . . .	120,308 20	
Net cash actually received for premiums . . . . .	\$761,686 72	\$761,686 72
Received for interest on bonds and mortgages . . . . .		1,150 00
Received for interest and dividends on stocks and bonds, collateral loans, and from all other sources . . . . .		35,483 07
Aggregate amount of income actually received during the year in cash . . . . .		\$798,319 79

## V.—EXPENDITURES DURING THE YEAR.

Net amount actually paid for losses . . . . .	\$514,226	34
Paid for commission and brokerage . . . . .	149,330	70
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes . . . . .	40,539	65
Paid for State, National and local taxes in this and other States . . . . .	1,136	81
All other payments and expenditures . . . . .	31,089	33
Aggregate amount of actual expenditures during the year in cash . . . . .	\$753,992	83

## VI.—MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December, of the pre- ceding year . . . . .	\$ 57,860,404 00	\$ 689,849 66
Written or renewed during the year . . . . .	79,955,996 00	886,396 30
Total . . . . .	\$137,816,400 00	\$1,576,245 96
Deduct those expired and marked off as terminated . . . . .	73,247,873 00	729,876 64
In force at the end of the year . . . . .	\$ 67,568,527 00	\$ 846,369 32
Deduct amount reinsured . . . . .	732,476 00	8,468 83
Net amount in force Dec. 31, 1883 . . . . .	\$ 66,836,051 00	\$ 837,900 49

## COLORADO BUSINESS.

## BUSINESS DONE IN THE STATE OF COLORADO DURING THE YEAR.

Fire risks written . . . . .	\$146,650 00
Entire premiums received for risks in this State . . . . .	2,772 07
Losses paid . . . . .	2,076 93
Losses incurred . . . . .	2,965 93

## INSURANCE COMPANY OF NORTH AMERICA, PHILADELPHIA, PA.

Incorporated April, 1794.

CHARLES PLATT, *President.*

GREVILLE E. FRYER, *Secretary.*

## I.—CAPITAL.

Whole amount of capital actually paid up in cash . . . . . \$3,000,000 00

## II.—ASSETS.

Value of real estate owned by the company, (unincumbered) . . . . .	\$ 325,739 47
Loans on bonds and mortgages upon which not more than one years' interest is due . . . . .	1,856,866 67
Loans on bonds and mortgages upon which more than one years' interest is due . . . . .	10,000 00
Interest due on all said bond and mortgage loans . . . . .	24,400 08

## ACCOUNT OF STOCKS, BONDS, ETC., OWNED BY THE COMPANY

	<i>Par value.</i>	<i>Market value.</i>
U. S. Government bonds, 4 per cent . . . . .	35,000 00	42,000 00
Penn. State and Loan Currency, 5 per cent, registered . . . . .	485,000 00	582,000 00
New Jersey State Loan Currency, 6 per cent, registered . . . . .	47,000 00	56,400 00
Boston City loan, 6 per cent . . . . .	200,000 00	240,000 00
Baltimore Water Stock, 5 per cent . . . . .	200,000 00	224,000 00
Indianapolis City loan, 7 3-10 per cent . . . . .	30,000 00	33,600 00
Hartford City loan, 6 per cent . . . . .	45,000 00	56,250 00
Rochester City loan, 7 per cent . . . . .	25,000 00	33,750 00
Toledo City loan, 8 per cent . . . . .	21,000 00	25,200 00
Cincinnati City loan, 6, 7 3-10 and 7 per cent . . . . .	58,000 00	75,400 00
Fall River City loan, 5 per cent gold . . . . .	30,000 00	33,000 00
Harrisburg City loan, 6 per cent . . . . .	15,000 00	17,550 00
Providence City loan, 5 per cent gold . . . . .	25,000 00	28,750 00
Newark City loan, 7 per cent . . . . .	20,000 00	24,000 00
Cleveland City loan, 7 per cent . . . . .	30,000 00	37,500 00
Dayton City loan, 8 per cent . . . . .	11,000 00	13,200 00
Burlington City loan, 8 per cent . . . . .	12,000 00	14,400 00
Penn. R. R. Co's Consolidated 5 per cent bonds . . . . .	430,000 00	455,800 00
Penn. R. R. Co's Consolidated mortgage registered bonds, 6 per cent . . . . .	100,000 00	118,000 00
Phila. & Reading R. R. Co's first m'tg. 6 per cent bonds . . . . .	350,000 00	437,500 00
Phila. & Reading R. R. Co's first m'tg. 7 per cent bonds . . . . .	5,000 00	6,000 00
North Penn. R. R. Co's 6 per ct. bonds . . . . .	30,000 00	31,800 00
North Penn. R. R. Co's 7 per ct. bonds . . . . .	5,000 00	6,000 00
Belvidere & Delaware R. R. Co's first mortgage 6 per cent bonds . . . . .	50,000 00	60,000 00
Penn. & N. Y. Canal & R. R. Co's 7 per cent bonds, guaranteed by L. V. R. R. Co . . . . .	30,000 00	37,500 00
Lehigh Valley R. R. Co's first mortg. 6 per cent bonds, registered . . . . .	50,000 00	60,000 00
Lehigh Valley R. R. Co's consolidated bonds, 6 per cent . . . . .	50,000 00	62,000 00
Lehigh Valley R. R. Co's bonds, 7 per cent, registered . . . . .	25,000 00	33,250 00
Delaware R. R. Co's first mortgage 6 per cent bonds, guaranteed by the P. W. & B. R. R. Co . . . . .	25,000 00	31,500 00
Phila., Wilmington & Baltimore R. R. Co's 6 per cent bonds . . . . .	39,000 00	44,850 00
Delaware Division Canal Co's 6 per ct. bonds . . . . .	15,000 00	14,700 00
Delaware & Raritan Canal Co., and C. & A. R. R. & T. Co's loan, 6 per ct . . . . .	11,000 00	12,100 00
Lehigh Coal & Navigation Co's consolidated mortg. 7 per cent bonds . . . . .	5,000 00	6,200 00
Easton & Amboy R. R. Co's first m'tg. guaranteed 5 per cent bonds . . . . .	63,000 00	67,410 00
Louisville & Nashville R. R. Co's 6 per cent bonds . . . . .	50,000 00	47,000 00
Cramp & Lons Dry Dock bonds, 7 per cent . . . . .	25,000 00	25,000 00
Phila. & Erie R. R. registered 5 per ct. bonds, guaranteed by Penna. R. R. . . . .	150,000 00	156,000 00
Chicago & Western Indiana R. R. consolidated bonds 6 per cent coupon . . . . .	150,000 00	165,000 00
The Belt R. R. & Stock Yard Co. 6 per cent bonds . . . . .	50,000 00	55,000 00
Bergen County R. R. first mortgage bonds, 6 per cent coupon . . . . .	50,000 00	55,000 00
New York & Pacific Car Trust, Series C, 6 per cent coupon bonds . . . . .	60,000 00	60,000 00
New York & Pacific Car Trust, Series D, 7 per cent coupon bonds . . . . .	60,000 00	60,000 00



	<i>Par value.</i>	<i>Market value.</i>	
Car Trust of New York, No. 2, Series D, 6 per cent coupon bonds . . . . .	\$81,000 00	\$81,000 00	
Phila., Wilmington & Baltimore R. R. Stock Trust Certificates, registered, 4 per cent, guaranteed by Penn. R. R. Co. . . . .	100,000 00	94,000 00	
N. Y. & Long Branch R. R. 5 per cent 100 shares Philadelphia Nat'l Bank . . . . .	150,000 00	153,000 00	
228 " Chesapeake & Delaware Canal Co. . . . .	10,000 00	22,000 00	
50 " Sandy Hook Quarantine & City Island Telegraph Co. . . . .	11,400 00	684 00	
Mutual Insurance scrip (Atlantic Mutual and China Mutual). . . . .	1,000 00	1,000 00	
Baltimore Central R. R. 5 per cent. . . . .	51,390 00	51,390 00	
Oil Creek R. R. 6 per cent. . . . .	100,000 00	102,000 00	
Delaware & Chesapeake R. R. first mortgage 4 per cent. . . . .	50,000 00	55,300 00	
N. Y., Lake Erie & Western R. R. 4½ per cent, third mortgage . . . . .	100,000 00	88,000 00	
Steubenville & Indiana R. R. 5 per cent first mortgage . . . . .	200,000 00	204,000 00	
Cowing, Cowanesque & A. R. R. 6 per cent first mortgage . . . . .	100,000 00	102,000 00	
N. Y., Chicago & St. Louis 7 per cent certificates. . . . .	50,000 00	50,000 00	
N. Y., Lake Erie & Western R. R., 6 per cent collateral trust bonds . . . . .	30,000 00	30,000 00	
Terra Haute & Logansport R. R. extension mortgage 5 per cent bonds . . . . .	50,000 00	52,500 00	
Wrecking Boat North America . . . . .	70,000 00	70,000 00	
Pennsylvania Car Trust 5 per cent . . . . .	50,000 00	50,000 00	
Total market value . . . . .	\$4,421,790 00	\$4,899,684 00	\$4,899,684 00

## LOANS ON COLLATERALS.

	<i>Par value.</i>	<i>Market value</i>	<i>Loaned thereon.</i>
25 sh'r's Guarantee Trust and Safe Deposit Co. \$3,000 Catawissa R.R.Co's 6's, due 1902 . . . . .	\$2,500 00	\$3,750 00	\$4,450 00
25 shares Pennsylvania Railroad Company . . . . .	3,000 00	3,600 00	
2 sh's Penn. Co. for Ins. on Lives and Grant'g annuities . . . . .	1,250 00	1,450 00	2,000 00
1 sh. United Co's of N. J. 26 shares Penn. R. R. . . . .	200 00	800 00	
2 sh's Ins. Co. of State of Pennsylvania. . . . .	100 00	194 00	1,100 00
450 sh's Ins. Co. of No. America . . . . .	1,300 00	1,508 00	
365 sh's Ins. Co. of No. America . . . . .	400 00	600 00	350 00
\$3,500 Phila. & Read'g R. R. Co's convertible 7 per cent bonds. . . . .	4,500 00	13,950 00	3,000 00
1,000 shares North Penn. Railroad Co. . . . .	3,650 00	11,316 00	4,754 00
175 sh's Andover Iron Co. \$5,000 Susquehanna Car Trust bonds. . . . .	3,500 00	2,800 00	2,000 00
\$21,000 N. Y. Car Trust bonds. . . . .	50,000 00	68,000 00	55,000 00
200 sh's Cat w'sa R.R.Co. 500 " Union Passenger Railway Company . . . . .	17,500 00	23,625 00	
1,000 sh's Lehigh Valley Railroad Company . . . . .	5,000 00	5,000 00	25,000 00
	21,000 00	21,000 00	
	10,000 00	5,000 00	
	50,000 00	57,000 00	45,000 00
	50,000 00	71,000 00	50,000 00

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>	
\$27,000 Cowing, Cowan- esque & Antrim R. R. Co's bonds . . . .	\$ 27,000 00	\$28,350 00	\$ 25,000 00	
\$33,000 Allantown Iron Co's first mortgage 7 per cent bonds . . . .	33,000 00	33,000 00	25,000 00	
\$27,000 Cowing, Cowan- esque & Antrim R. R. Co's bonds . . . .	27,000 00	28,350 00	25,000 00	
\$27,000 Cowing, Cowan- esque & Antrim R. R. Co's bonds . . . .	27,000 00	28,350 00	25,000 00	
\$58,250 Allantown Iron Co's first mortgage 7 per cent bonds . . . .	58,250 00	58,250 00	40,000 00	
\$34,000 Allantown Iron Co's first mortgage 7 per cent bonds . . . .	34,000 00	34,000 00	25,000 00	
\$122,000 Phila. & Read'g R. R. Co's 7 per cent income bonds . . . .	102,000 00	114,680 00	150,000 00	
\$100,000 Phila. & R'd'g C. & I. Co's 7 per ct. b'ds	100,000 00	80,000 00		
1,500 shares Philadelphia & Reading R. R. Co.	75,000 00	49,500 00	30,000 00	
700 shares Central R. R. Co. of New Jersey . . .	70,000 00	58,100 00	49,000 00	
700 shares Philadelphia & Reading R. R. Co.	35,000 00	18,900 00	75,000 00	
200 shares Central R. R. Co. of New Jersey . . .	20,000 00	16,600 00		
400 shares Lehigh Valley R. R. Co. . . . .	20,000 00	28,400 00		
\$33,000 Huntington & Broad Top R. R. Co.'s consolidated bonds . . .	33,000 00	29,700 00		
400 shares Central R. R. Co. of New Jersey . . .	40,000 00	33,200 00	25,000 00	
1,000 shares Lehigh Valley R. R. Co. . . . .	50,000 00	71,000 00	50,000 00	
\$5,000 Philadelphia & Reading R. R. Co.'s general mortg' bonds . . .	5,000 00	5,300 00	4,500 00	
\$37,000 Corning, Cowan- esque & Antrim R. R. Co.'s bonds . . . . .	37,000 00	38,850 00	35,000 00	
\$18,000 Philadelphia, Wil- mington & Baltimore R. R. Co.'s certificates 4 per cent . . . . .	18,000 00	16,740 00		
Totals . . . . .	\$1,035,150 00	\$1,052,863 00	\$793,654 00	793,654 00

Cash in company's principal office; cash belonging to the company deposited in banks and banker's hands, viz:

Philadelphia National Bank, . . . . .	\$145,665 20
Merchants' National Bank, N. Y. . . . .	11,523 60
Fidelity Insurance Trust and Safe Deposit Co. Bank of Montreal, Montreal . . . . .	150,829 50
Tradesman's National Bank . . . . .	18,856 94
London and Westminster Bank, London . . . . .	2,000 00
Brown, Shipley & Co., London . . . . .	43,476 44
	175,754 76

Total . . . . . \$548,006 44 \$548,006 44

Gross premiums in course of collection . . . . . 426,924 07

Bills receivable not matured taken for fire risks, \$20,834 06; marine risks, \$165,587 54; none past due . . . . . 186,421 60

Aggregate amount of all the assets of the company,  
stated at their actual value . . . . . \$9,071,696 33

## III.—LIABILITIES.

	<i>Fire risks.</i>	<i>Marine risks.</i>	
Gross claims for losses against the company, adjusted and unpaid . . . . .	\$49,525 00	. . . . .	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	134,448 00	287,100 00	
Losses resisted, including interest, costs and other expenses thereon . . . . .	5,000 00	24,000 00	
Total gross amount of claims for losses . . . . .	\$188,973 00	\$311,100 00	
Deduct reinsurance thereon, none; and also salvage claims thereon . . . . .	50,000 00	50,000 00	
Total . . . . .	\$138,973 00	\$261,100 00	
Net amount of unpaid losses . . . . .			\$450,073 00
Gross premiums (without any deduction) received and receivable upon all unexpired fire risks running one year or less from date of policy, \$1,599,701 81; reinsurance thereon, (fifty per cent) . . . . .			799,850 90
Gross premiums (without any deduction) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$1,581,795 26; reinsurance premiums thereon (pro rata) . . . . .			872,063 27
Gross premiums received and receivable upon all unexpired inland, navigation and unearned premiums thereon at one hundred per cent . . . . .			225,182 63
Amount required to safely reinsure all outstanding risks, \$1,897,096 80; amount reclaimable by the insured on perpetual fire insurance policies, being ninety-five per cent of the premiums or deposit received . . . . .			492,612 95
All other demands against the company, absolute and contingent . . . . .			19,948 93
Total amount of all liabilities except capital stock and net surplus . . . . .			\$2,859,731 68
Joint stock capital actually paid up in cash . . . . .			3,000,000 00
Surplus beyond capital and all other liabilities . . . . .			3,211,964 65
Aggregate amount of all liabilities, including paid up capital stock and net surplus . . . . .			\$9,071,696 33

## IV.—INCOME DURING THE YEAR.

	<i>Fire risks.</i>	<i>Marine and Inland risks.</i>	
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement . . . . .	\$365,745 11	\$ 343,787 84	
Deduct amount of same not collected . . . . .			
Net collected . . . . .	\$365,745 11	\$ 343,787 84	
Gross premiums on risks written and renewed during the year . . . . .	2,443,116 40	1,817,517 75	
Total . . . . .	\$2,808,861 51	\$2,161,305 59	
Deduct premiums and bills in course of collection at this date . . . . .	262,192 58	351,153 09	
Entire premiums collected during the year . . . . .	\$2,546,668 93	\$1,810,152 50	
Deduct reinsurance, rebate, abatement and return premiums . . . . .	240,587 87	265,085 35	
Net cash actually received for premiums . . . . .	\$2,306,081 06	\$1,545,067 15	\$3,851,148 21
Received for interest on bonds and mortgages . . . . .			99,627 23
Received for interest and dividends on stocks and bonds, collateral loans, and from all other sources . . . . .			277,136 39
Income received from all other sources . . . . .			52,023 18
Aggregate amount of income actually received, during the year in cash . . . . .			\$4,279,935 01

## V.—EXPENDITURES DURING THE YEAR.

	<i>Fire risks.</i>	<i>Marine and Inland risks.</i>	
Gross amount actually paid for losses	\$1,379,669 04	\$1,403,675 03	
Deduct all amounts received for salvage, whether on losses of the last previous years, \$30,295 72, and all amounts actually received for re-insurance in other companies, \$362,323 84; total deductions . . . . .	54,015 63	338,603 93	
Totals . . . . .	<u>\$1,325,633 41</u>	<u>\$1,065,071 10</u>	
Net amount paid during year for losses . . . . .			\$2,390,724 51
Cash dividends actually paid stockholders . . . . .			600,000 00
Paid for commission and brokerage . . . . .			577,707 77
Paid for salaries of officers, clerks, general and special agents, and all other employes . . . . .			122,310 79
Paid for State and local taxes in this and other states . . . . .			114,843 50
All other payments and expenditures . . . . .			<u>240,339 00</u>
Aggregate amount of actual expenditures during the year in cash . . . . .			<u>\$4,045,925 57</u>

## VI.—BALANCE SHEET.

Total admitted assets at beginning of year . . . . .	\$8,581,053 06	
Year income as above stated . . . . .	4,279,935 01	
Increase in value of securities . . . . .	57,065 00	
Aggregate . . . . .		<u>\$13,218,053 07</u>
Expenditures for year as above stated . . . . .	\$1,045,925 57	
Difference between uncollected premiums outstanding Jan. 1st, 1883, \$96,187 28; and difference in book accounts due by company \$4,243 89 . . . . .	100,431 17	
Total admitted assets at end of year . . . . .	9,071,696 33	
Aggregate . . . . .		<u>\$13,218,053 07</u>

## VII.—MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>	<i>Marine and Inland risks.</i>	<i>Premiums.</i>
In force on the 31st day of Dec. of the preceding year . . . . .	\$231,564,230 00	\$2,763,016 63	\$31,786,677 00	\$ 260,086 70
Written or renewed during the year . . . . .	228,467,316 00	2,443,116 40	237,695,730 00	1,817,517 75
Total . . . . .	\$460,031,546 00	\$5,206,123 03	\$269,482,427 00	\$2,077,604 45
In force at the end of the year . . . . .	194,804,320 00	\$1,961,564 96	\$246,391,065 00	\$1,852,421 82
Deduct am't reinsured . . . . .	\$265,227,226 00	\$3,244,568 07		
	4,055,000 00	63,071 00		
Net am't in force Dec. 31st, 1883. . . . .	\$261,172,226 00	\$3,181,497 07	\$23,091,362 00	\$225,182 63

## PERPETUAL RISKS.

	<i>Amount of risks.</i>	<i>Total deposits.</i>	<i>Interest Premiums.</i>
Perpetual risks in force on the 31st of December of the preceding year . . . . .	\$ 16,926,929 25	\$ 466,576 76	
Perpetual risks written during the y'r . . . . .	2,801,052 71	63,350 22	
Total . . . . .	\$19,727,981 96	\$532,366 98	
Deduct those marked off as cancelled . . . . .	507,880 54	13,827 04	
In force Dec. 31st, 1883. . . . .	<u>\$19,220,101 42</u>	<u>\$518,539 94</u>	<u>\$15,556 20</u>

## COLORADO BUSINESS.

## BUSINESS DONE IN THE STATE OF COLORADO DURING THE YEAR.

Fire risks written . . . . .	\$1,828,769 00
Premiums received . . . . .	42,959 05
Losses paid . . . . .	17,239 38
Losses incurred . . . . .	24,831 98

## IRVING INSURANCE COMPANY OF NEW YORK, NEW YORK.

Incorporated April, 1872.

ALBO DE BERNALES, *President.*

WM. F. R. MILLS, *Secretary.*

## I.—CAPITAL.

Whole amount of capital actually paid up in cash . . . . . \$200,000 00

## II.—ASSETS.

## ACCOUNT OF STOCKS AND BONDS OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>	
U. S. 4 per ct. registered bonds of 1907 . . . . .	\$180,000 00	\$222,975 00	
Total market value of stocks and bonds . . . . .			\$222,975 00
Loans on bonds and mortgages (first liens) upon which not more than one year's interest is due . . . . .			20,000 00
Interest accrued on all said bond and mortgage loans . . . . .			100 00
Value of lands mortgaged, exclusive of buildings and perishable improvements, . . . . .		\$27,500 00	
Value of buildings mortgaged (insured for \$20,500 00 as collateral) . . . . .		20,500 00	
Total valued of said mortgaged premises . . . . .		\$48,000 00	
Cash belonging to company, deposited in the Irving Nat. Bank			14,051 71
Gross premiums in course of collection, not more than three months due . . . . .			25,580 33
Aggregate amount of all assets of the company, stated at their actual value . . . . .			<u>\$282,707 04</u>

## III.—LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due . . . . .	\$ 819 45
Gross losses in process of adjustment or suspense, including all reported and supposed losses . . . . .	24,481 24
Losses resisted, including interests, costs and other expenses thereon . . . . .	375 00
Total gross amount of claims for losses . . . . .	\$25,675 69
Deduct reinsurance thereon: United Fire Reinsur- Co., \$1,451 56; Hamilton Fire Insurance Com- pany, \$286 25; total . . . . .	11,737 81
Net amount of unpaid losses . . . . .	<u>\$13,937 88</u>

Gross premiums received and receivable upon all unexpired fire risks, running one year or less, from date of policy, \$96,537 64; unearned premiums (50 per cent) . . . . .	\$48,268 82
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$13,863 87; unearned premiums (pro rata) . . . . .	9,598 03
Total unearned premiums as computed above. . . . .	57,866 85
Due and accrued for salaries, rents, advertising, and other miscellaneous expenses . . . . .	643 33
All other demands against the company, viz: State, city, county or other taxes and assessments, \$300 00; commissions, brokerage and other charges, due and to become due, to agents and brokers, on premiums paid and in course of collection, \$5,755 57; total . . . . .	6,955 57
Total amount of all liabilities, except capital stock and net surplus . . . . .	\$78,503 63
Joint stock capital actually paid up in cash . . . . .	200,00 00
Surplus beyond capital and all other liabilities . . . . .	4,203 41
Aggregate amount of all liabilities, including paid up capital stock and net surplus . . . . .	<u>\$282,707 04</u>

IV.—INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of last previous year . . . . .	<i>Fire risks.</i> \$5,539 04
Deduct amount of same not collected . . . . .	37 05
Net collected . . . . .	\$5,501 99
Gross premiums on risks written and renewed during the year . . . . .	199,325 47
Total . . . . .	\$204,827 46
Deduct premiums and bills in course of collection at this date . . . . .	25,628 59
Entire premiums collected during the year . . . . .	\$179,198 87
Deduct reinsurance, rebate, abatement and return premiums . . . . .	68,519 10
Net cash actually received for premiums . . . . .	\$110,679 77
Received for interest on bonds and mortgages . . . . .	\$110,679 77
Received for interest and dividends on stocks and bonds, collateral loans, and from all other sources . . . . .	1,200 00
Aggregate amount of income actually received during the year in cash . . . . .	<u>\$119,925 00</u>

V.—EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$6,578 99, losses occurring in previous years) . . . . .	\$76,977 86
Deduct all amounts actually received for salvages, \$44 55; and all amounts actually received for reinsurance in other Companies, \$15,630 78; total deduction . . . . .	15,675 33
Net amount paid during the year for losses . . . . .	\$61,302 53
Cash dividends actually paid stockholders . . . . .	5,059 00
Paid for commission and brokerage . . . . .	24,522 08
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes . . . . .	8,255 00
Paid for State, national and local taxes in this and other States . . . . .	1,104 48

All other payments and expenditures, viz: interest on borrowed money, rents, fire patrol, etc. . . . .	\$8,104 58
Aggregate amount of actual expenditures during the year in cash . . . . .	<u>\$108,338 67</u>

## VI.—MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year . . . . .	\$ 7,576,191 16	\$ 79,312 02
Written or renewed during the year . . . . .	19,222,599 11	199,325 47
Total . . . . .	<u>\$26,798,790 27</u>	<u>\$278,638 39</u>
Deduct those expired and marked off as terminated . . . . .	11,611,940 76	113,706 80
In force at the end of the year . . . . .	\$15,186,869 51	\$164,931 59
Deduct amount reinsured . . . . .	5,171,240 75	54,530 58
Net amount in force December 31, 1883 . . . . .	<u>\$10,015,618 76</u>	<u>\$110,401 01</u>

IMPERIAL FIRE INSURANCE COMPANY,  
LONDON, ENGLAND.

Incorporated 1803.

EDWARD HUTH, *Chairman.*

E. COZEN SMITH, *Secretary.*

## I.—CAPITAL.

Whole amount of capital actually paid up in cash . . . . . \$3,500,000 00

## II.—ASSETS.

Value of real estate owned by the Company . . . . . \$250,000 00

## ACCOUNT OF STOCKS AND BONDS OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>
Deposited with the State of New York at Albany—		
U. S. 4½ per cent funded loan, 1891, registered . . . . .	\$ 51,000 00	\$ 57,437 50
U. S. 4 per cent funded loan, 1907, reg. Deposited with the State of Ohio at Columbus—	241,000 00	298,538 75
U. S. 4 per cent funded loan, 1907, reg. Deposited with the State of Virginia at Richmond—	120,000 00	148,650 00
U. S. 4 per cent funded loan, 1907, reg. Deposited with the State of Oregon at Salem—	50,000 00	61,937 50
U. S. 4 per cent funded loan, 1907, reg.	53,000 00	61,937 50

	<i>Par value.</i>	<i>Market value.</i>	
Deposited with the State of Georgia at Atlanta—			
U. S. 4 per cent funded loan, 1907, reg.	25,000 00	30,968 75	
Deposited with the State of North Carolina at Raleigh—			
U. S. 4 per cent funded loan, 1907, reg.	10,000 00	12,387 50	
Deposited with trustees at New York—			
U. S. 4 per cent funded loan, 1907, reg.	188,300 00	233,256 63	
Tennessee State bonds . . . . .	20,000 00	7,600 00	
Virginia State bonds . . . . .	71,600 00	25,060 00	
West Va. State deferred certificates .	28,666 66	1,146 68	
Certif. deposit Union Trust Co., N. Y.	31,226 94	31,226 94	
<b>Total par and market val.</b>	<b>\$885,793 60</b>	<b>\$970,147 75</b>	
Total market value of stocks and bonds . . . . .			\$970,147 75
Cash in the company's principal office . . . . .			307 77
Cash belonging to the company deposited in banks, viz: National Shoe and Leather Bank, New York, and Bank of British Columbia, San Francisco . . . . .			26,244 09

III.—LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due . . . . .	\$12,523 21	
Gross losses in process of adjustment or in suspense including all reported and supposed losses. . . . .	48,662 25	
Losses resisted, including interest, costs and other expenses thereon . . . . .	21,715 15	
<b>Total gross amount of claims for losses</b>	<b>\$82,900 61</b>	
Deduct reinsurance . . . . .	125 00	
<b>Net amount of unpaid losses . . . . .</b>		<b>\$82,775 61</b>
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$363,883 34; unearned premiums (fifty per cent . . . . .	\$46,220 06	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$220,454 65; unearned premiums, (pro rata) . . . . .	168 203 99	
<b>Total unearned premiums . . . . .</b>		<b>628,433 05</b>
All other demands against the Co., absolute and contingent. . . . .		16,370 46
<b>Total amount of all liabilities, except capital stock and net surplus . . . . .</b>		<b>\$727,585 12</b>
<b>Surplus beyond capital and all other liabilities . . . . .</b>		<b>625,319 42</b>
<b>Aggregate amount of all other liabilities, including net surplus . . . . .</b>		<b>\$1,352,904 54</b>

IV.—INCOME DURING THE YEAR.

	<i>Fire risks.</i>
Gross premiums and bills in course of collection at close of last previous year . . . . .	\$120,374 89
Deduct amount of same not collected . . . . .	
<b>Net collected . . . . .</b>	<b>\$120,374 89</b>
Gross premiums on risks written and renewed during the year . . . . .	1,311,553 82
<b>Total . . . . .</b>	<b>\$1,431,928 71</b>



Deduct premiums and bills in course of collection at this date . . . . .	<i>Fire risks.</i> \$103,613 92	
Entire premiums collected during the year . . . . .	\$1,328,314 79	
Deduct reinsurance, rebate, abatement and return premiums . . . . .	208,966 80	
Net cash actually received for premiums . . . . .	\$1,119,347 99	\$1,119,347 99
Received for interest and dividends on stocks and bonds, collateral loans, and from all other sources . . . . .		28,294 71
Income received from all other sources . . . . .		22,600 00
Aggregate amount of income actually received during the year . . . . .		<u>\$1,170,242 70</u>

## V.—EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses . . . . .	<i>Fire risks.</i> \$700,767 51	
Deduct all amounts actually received for salvages . . . . .	20,998 63	
Net amount paid during the year for losses . . . . .	\$679,768 88	\$679,768 88
Paid for commissions and brokerage . . . . .		175,748 15
Paid for salaries, fees, and all charges of officers, clerks, agents and all other employes . . . . .		104,931 01
Paid for State, national and local taxes in this and other States. . . . .		35,691 16
All other payments and expenditures . . . . .		11,109 51
Aggregate amount of actual expenditures during the year in cash . . . . .		<u>\$1,007,248 71</u>

## VI.—MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1882 . . . . .	\$ 66,781,939 09	\$ 781,939 54
Written or renewed in 1883 . . . . .	103,908,520 98	1,311,553 82
Total . . . . .	\$175,690,480 07	\$2,093,493 36
Deduct expirations and cancellations. . . . .	78,214,436 99	892,550 55
In force December 31, 1883. . . . .	\$ 97,476,043 08	\$1,200,942 81
Deduct amount reinsured . . . . .	1,251,597 98	16,604 87
Net amount in force . . . . .	\$96,224,445 10	<u>\$1,184,337 94</u>

## COLORADO BUSINESS.

## BUSINESS DONE IN THE STATE OF COLORADO DURING THE YEAR.

Fire risks written . . . . .	\$715,602 50
Premiums received . . . . .	14,684 80
Losses paid. . . . .	6,740 48
Losses incurred . . . . .	6,540 48

LION FIRE INSURANCE COMPANY,  
LONDON, ENGLAND.

Commenced business in the U. S. October, 1880.

M. BENNETT, JR., *Manager.*

JAS. H. BREWSTER, *Ass't Manager.*

I.—CAPITAL.

Whole amount of capital actually paid up in cash . . . . . \$560,669 00

II.—ASSETS.

Loans on bonds and mortgages (first liens) upon which not more than one year's interest is due . . . . .	\$63,250 00
Value of lands mortgaged, exclusive of buildings and perishable improvements. . . . .	\$ 50,000 00
Value of buildings mortgaged (insured for \$77,000 00 as collateral) . . . . .	80,000 00
Total value of said mortgaged premises	<u>\$130,000 00</u>

ACCOUNT OF STOCKS, BONDS, ETC., OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>
U. S. Government bonds, 4 per cent . . . . .	\$400,000 00	\$496,000 00
Total market value of stocks and bonds owned by the company . . . . .		<u>\$496,000 00</u>

LOANS ON COLLATERALS.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
Adams Express Co. stock	\$ 8,000 00	\$ 10,160 00	
Wells, Fargo & Co. stock	5,000 00	5,750 00	
Travelers' Ins. Co. stock	200 00	580 00	
American Ex. Co. stock	500 00	450 00	
Etna Ins. Co. stock . . .	800 00	1,760 00	
Wabash, St. L. & P. R. R. Co's stock . . . . .	10,000 00	1,800 00	
U. S. Express Co. stock .	11,000 00	6,270 00	
Conn. Fire Ins. Co. stock	2,600 00	3,120 00	
C. B. & Q. R. R. 5 per cent. bonds . . . . .	10,000 00	8,850 00	
Cleveland, Columbus C. & I. R. R. Co's stock . .	10,000 00	6,400 00	\$ 40,000 00
Beloit & Madison R. R. Co's 1st mt'g. bonds.	2,000 00	2,200 00	
Pacific Mail Steamship Co's stock . . . . .	10,000 00	4,000 00	
Ninth National Bank of New York stock . .	5,000 00	6,250 00	
Collins Co. stock . . . .	320 00	358 00	
Chicago & Alton R. R. Co's stock . . . . .	5,000 00	6,600 00	4,500 00
Chicago & Alton R. R. Co's stock . . . . .	5,000 00	6,600 00	4,500 00
New York, New Haven & Hartford R. R. Co's stock . . . . .	1,400 00	2,450 00	800 00
Hartford Fire Ins. Co's stock . . . . .	9,800 00	29,950 00	15,000 00

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
Willimantic Linen Co's stock . . . . .	\$ 175 00	\$ 350 00	\$300 00
C. B. & Q. R. R. Co's stock	1,900 00	2,280 00	}
Chicago City R'y Co's stock . . . . .	1,700 00	5,100 00	
Russell & Irwin Manuf. Co's stock . . . . .	2,400 00	3,600 00	}
Gollins Co's stock . . . . .	2,000 00	2,240 00	
Willimantic Linen Co's stock . . . . .	2,025 00	3,828 00	}
Phoenix Fire Ins. Co's stock . . . . .	1,000 00	1,640 00	
Chicago & Alton R. R. Co's stock . . . . .	1,000 00	1,320 00	}
N. Y. & Harlem R. R. Co's stock . . . . .	1,500 00	5,700 00	
Meriden Britannia Co's stock . . . . .	5,000 00	20,000 00	}
Ætna Ins. Co's stock . . . . .	800 00	1,760 00	
Hartford Fire Ins. Co's stock . . . . .	500 00	1,375 00	}
Willimantic Linen Co's stock . . . . .	5,000 00	9,450 00	
Mtg. bonds, Davis county, Kansas . . . . .	500 00	500 00	}
Mtg. bonds, Butler county, Kansas . . . . .	1,200 00	1,200 00	
Mtg. bonds, Lyon county, Kansas . . . . .	1,500 00	1,500 00	
Totals . . . . .	\$124,820 00	\$162,391 00	\$101,700 00

Total amount loaned on collaterals . . . . .	\$101,700 00
Cash in company's principal office . . . . .	205 34
Cash belonging to company, deposited in banks, viz: National Exchange, \$46,573 24; Anglo California Bank, \$10,929 04; total . . . . .	57,502 28
Gross premiums uncollected on policies issued within three mos. . . . .	57,486 56
All other property belonging to the company, viz: due from other companies for reinsurance on losses already paid . . . . .	27,067 77

Aggregate amount of all assets of the company, stated at their actual value . . . . . \$803,204 95

### III.—LIABILITIES.

Gross claims for adjusted and unpaid losses, due and to become due . . . . .	\$ 8,450 00
Gross losses in course of adjustment or in suspense, including all reported and supposed losses . . . . .	29,350 00
Total gross amount of claims for losses . . . . .	\$37,800 00
Net amount of unpaid losses . . . . .	\$37,800 00
Gross premiums, without any deduction, received and receivable upon all unexpired fire risks running one year or less from date of policy, \$318,303 16; unearned premiums (50 per cent.) . . . . .	\$159,151 58
Gross premiums, without any deduction, received and receivable upon all unexpired fire risks running more than one year from date of policy, \$55,566 90; unearned premiums (pro rata) . . . . .	31,060 57
Total unearned premiums as computed above . . . . .	190,212 15
All other demands against the company, viz: commission brokerage and other charges, due and to become due, to agents and brokers, on premiums paid and in course of collection . . . . .	5,902 40
Total amount of liabilities, except net surplus . . . . .	\$233,914 55
Surplus beyond capital and all other liabilities . . . . .	569,290 40
Aggregate amount of all liabilities, including paid up capital stock and net surplus . . . . .	<u>\$803,204 95</u>

## IV.—INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of previous year . . . . .	\$ 61,785 69	
Add amount of under estimate . . . . .	8,237 67	
Net collected . . . . .	\$ 70,023 36	
Gross premiums on risks written and renewed during the year . . . . .	660,566 26	
Total . . . . .	\$730,589 62	
Deduct premiums and bills in course of collection at this date . . . . .	57,486 56	
Entire premiums collected during the year . . . . .	\$673,103 06	
Deduct reinsurance rebate, abatement and return premiums . . . . .	284,888 60	
Net cash actually received for premiums . . . . .	\$388,214 46	\$388,214 46
Received for interest on bonds and mortgages . . . . .		3,028 34
Received for interest and dividends on stocks and bonds, collaterals, loans and from all other sources . . . . .		21,869 04
Aggregate amount of income actually received during the year in cash . . . . .		\$413,111 84

## V.—EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses, including \$19,294 80, losses occurring in previous year . . . . .	<i>Fire risks.</i> \$234,677 97	
Deduct all amounts actually received for salvages . . . . .		
Net amount paid during the year for losses . . . . .	\$234,677 97	\$234,677 97
Paid for commissions and brokerage . . . . .		57,995 28
Paid for salaries, fees, and all other charges of officers, clerks, agents, etc. . . . .		40,422 24
Paid for State, national and local taxes in this and other States . . . . .		10,114 16
All other payments and expenditures, viz: office and agency expenses . . . . .		22,402 89
Amount remitted home office during the year, \$12,577 77.		
Aggregate amount of actual expenditures during the year in cash . . . . .		\$365,612 54

## VI.—MISCELLANEOUS.

## RISKS AND PREMIUMS.

In force on the 31st day of Dec. of the preceding year . . . . .	<i>Fire risks.</i> \$34,637,882 00	<i>Premiums thereon.</i> \$348,347 46
Written or renewed during the year . . . . .	56,323,406 00	660,566 26
Total . . . . .	\$90,961,288 00	\$1,008,913 72
Deduct those expired and marked off as terminated . . . . .	53,526,485 00	507,012 54
In force at the end of the year . . . . .	\$37,434,803 00	\$501,901 18
Deduct amount reinsured . . . . .	8,868,329 00	128,031 12
Net amount in force Dec. 31st, 1883 . . . . .	\$28,566,474 00	\$373,870 06

## COLORADO BUSINESS.

## BUSINESS DONE IN THE STATE OF COLORADO DURING THE YEAR.

Fire risks written . . . . .	\$628,922 00
Premiums received . . . . .	18,233 89
Losses paid . . . . .	11,751 42
Losses incurred . . . . .	<u>11,751 42</u>

## LONDON AND PROVINCIAL FIRE INSURANCE COMPANY (LIMITED), LONDON, ENGLAND.

Incorporated 1881.

EDMUND C. MORGAN, *Chairman.*JOHN C. MILLS, *Resident Manager.*

## I.—CAPITAL.

Deposited with Ins. Dept. State of N. Y., for benefit of all policy holders . . . . .	<u>\$200,000 00</u>
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## II.—ASSETS.

## ACCOUNT OF STOCKS AND BONDS OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>	
United States bonds, 3 per cents . . . . .	\$200,000 00	\$206,000 00	
United States bonds, 3 per cents . . . . .	130,000 00	130,650 00	
Total . . . . .	<u>\$330,000 00</u>	<u>\$336,650 00</u>	
Total market value of stocks and bonds . . . . .			\$336,650 00

## LOANED ON COLLATERALS.

Union Trust Company on certificate . . . . .	129,656 20
Cash deposited in bank belonging to the company, Lazard-Freres Bankers, S. F. . . . .	3,367 46
Deposited in bank belonging to the company, Union Trust Co., New York . . . . .	519 39
Gross premiums in course of collection, not more than three months due . . . . .	<u>40,455 52</u>
Aggregate amount of all the assets of the company stated at their actual value . . . . .	<u>\$510,648 57</u>

## III.—LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due . . . . .	\$35,444 90
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses . . . . .	<u>32,294 54</u>
Total gross amount of claims for losses . . . . .	<u>\$67,739 44</u>
Deduct reinsurance thereon . . . . .	<u>7,113 58</u>
Net amount of unpaid losses . . . . .	\$60,625 86

Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$344,306 24; unearned premiums (50 per cent) . . . . .	\$172,153 12	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$89,410 65; unearned premiums (pro rata.) . . . . .	56,003 62	
Total unearned premiums . . . . .		\$228,156 74
All other demands against the company, absolute and contingent . . . . .		1,677 13
Total amount of all liabilities, except capital stock and net surplus . . . . .		\$209,459 73
Surplus beyond capital and all other liabilities . . . . .		220,188 84
Aggregate amount of all liabilities, including net surplus . . . . .		<u>\$510,648 57</u>

IV.—INCOME DURING THE YEAR.

	<i>Fire Risks.</i>	
Gross premiums and bills in course of collection at close of last previous year . . . . .	\$ 27,143 67	
Net collected . . . . .	\$27,143 67	
Gross premiums on risks written and renewed during the year . . . . .	567,317 89	
Total . . . . .	\$594,461 56	
Deduct premiums and bills in course of collection at this date . . . . .	40,455 52	
Entire premiums collected during the year . . . . .	\$554,006 04	
Deduct premiums, rebate and abatement and return premiums . . . . .	125,738 24	
Net cash actually received for premiums . . . . .	\$428,267 80	\$428,267 80
Received for interest and dividends on stocks and bonds, collateral loans, and from all other sources . . . . .		9,342 05
Aggregate amount of income actually received during the year, in cash . . . . .		<u>\$437,609 85</u>

V.—EXPENDITURES DURING THE YEAR.

	<i>Fire risks.</i>	
Gross amount actually paid for losses . . . . .	\$324,565 78	
Deduct all amounts actually received for salvages . . . . .	4,797 73	
Net amount paid during the year for losses, . . . . .	\$319,858 05	
Paid for commissions and brokerage . . . . .		\$319,858 05
Paid for salaries, fees, and all other charges of officers, clerks, and all other employes . . . . .		53,197 56
Paid for State, national and local taxes, in this and other States . . . . .		27,235 00
All other payments and expenditures . . . . .		13,417 06
		49,007 08
Aggregate amount of actual expenditures during the year in cash. . . . .		<u>\$462,714 75</u>

## VI.—MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on 31st day of Dec. of the preceding year . . . . .	\$30,748,060 00	\$345,103 60
Written or renewed during the year . . . . .	48,739,837 00	567,317 89
Total . . . . .	\$79,487,897 00	\$912,421 49
Deduct those expired and marked off as terminated . . . . .	40,271,064 00	467,219 72
In force at the end of the year . . . . .	\$39,216,833 00	\$445,201 77
Deduct amount reinsured . . . . .	994,589 00	11,484 88
Net amount in force December 31st, 1883, . . . . .	<u>\$38,222,244 00</u>	<u>\$433,716 89</u>

## COLORADO BUSINESS.

## BUSINESS DONE IN THE STATE OF COLORADO DURING THE YEAR.

Fire risks written . . . . .	\$111,970 00
Entire premiums received for risks in this State . . . . .	2,748 18
Losses paid . . . . .	2,215 83
Losses incurred . . . . .	<u>2,215 83</u>

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

Incorporated 1861.

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

## I.—ASSETS.

	<i>Par value.</i>	<i>Market value.</i>
United States registered 4 per cent bonds . . . . .	\$285,000 00	\$353,400 00
United States registered 4½ per cent bonds . . . . .	235,000 00	270,250 00
United States registered 3 per cent bonds . . . . .	50,000 00	51,050 00
Chicago & N. W. R. R. Co.'s Gold reg. bonds, 7 per cent, 1902 . . . . .	75,000 00	93,375 00
N. Y. Central & H. River R. R. Co. 1st mortg'e reg. bonds, 7 per cent, 1903 . . . . .	75,000 00	97,500 00
N. Y. & Harlem Riv. R. R. Co. 1st m't'g regis'd bonds, 7 per cent, 1900 . . . . .	100,000 00	130,000 00
Chicago, B. & Q. R. R. Co. 1st mortg'e regis'd bonds, 4 per cent, Iowa Div. 1891 . . . . .	100,000 00	90,250 00
Delaware & Hudson R. R. Co. 1st m't'g regis'd bonds, 7 per cent, 1891 . . . . .	72,000 00	80,640 00
Delaware & Hudson R. R. Co. 1st m't'g regis'd bonds, 7 per cent, 1894 . . . . .	3,000 00	3,510 00
Chicago, R. I. & Pacific R. R. Co. 1st mortg'e regis'd bonds, 6 per cent, 1917 . . . . .	15,000 00	18,900 00
Lake Shore & Mich. Southern R. R. Co. 1st mortg' 7 per cent, 1900 bonds . . . . .	30,000 00	38,550 00
Totals . . . . .	<u>\$1,040,000 00</u>	<u>\$1,227,425 00</u>

Total market value of stocks and bonds . . . . .		\$1,227,425 00
Cash in company's principal offices . . . . .	\$9,951 20	
Cash belonging to company deposited in banks . . . . .	48,221 88	
		58,173 08
Interest due and accrued on stocks not included in market value		8,540 94
Gross premiums uncollected on policies issued within three months . . . . .		104,407 86
Amount of premiums unpaid on policies which have been issued more than three months, \$1,389 58.		
Aggregate amount of all the assets of the company stated at their actual value . . . . .		<u>\$1,398,546 88</u>

II.—LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due . . . . .	\$7,866 43	
Gross losses in process of adjustment or in suspense, including all reported and supposed losses . . . . .	102,493 08	
Losses resisted, including interest, cost and other expenses thereon . . . . .	9,215 00	
Total gross amount of claims for losses . . . . .	\$119,574 51	
Deduct reinsurance thereon . . . . .	500 00	
Net amount of unpaid losses . . . . .	\$119,074 51	\$119,074 51
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, \$934,612 48; unearned premiums (50 per cent) . . . . .	\$467,306 24	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$438,908 41; unearned premiums (pro rata) . . . . .	254,382 87	
Total unearned premiums as computed above . . . . .	\$721,689 11	
Amount reclaimable by the insured on perpetual fire policies . . . . .	180 00	
Due for accrued salaries, rents, advertising, and for agency and miscellaneous expenses . . . . .	6,006 08	
All other demands against the company, absolute and contingent . . . . .	25,827 57	
Total amount of all liabilities in the United States . . . . .	\$872,777 27	
Surplus beyond all liabilities in the United States . . . . .	525,769 61	
Aggregate amount of all liabilities, including surplus, in the United States . . . . .		<u>\$1,398,546 88</u>

III.—INCOME DURING THE YEAR.

		<i>Fire risks.</i>
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement . . . . .	\$87,461 44	
Deduct amount of same not collected . . . . .	5 76	
Net collected . . . . .	\$87,455 68	
Gross premiums on risks written and renewed during the year . . . . .	\$1,377,298 31	
Total . . . . .	\$1,464,753 99	
Deduct premiums and bills in course of collection at this date . . . . .	105,797 44	
Entire premiums collected during the year . . . . .	\$1,358,956 55	
Deduct reinsurance, rebate, abatement and return premiums . . . . .	209,886 23	
Net cash actually received for premiums . . . . .	\$1,149,070 32	
		<u>\$1,149,070 32</u>



Received for interest and dividends on stocks, bonds, collateral loans, and from all other sources . . . . .	\$38,056 87
Aggregate amount of income actually received during the year in cash in the United States . . . . .	<u>\$1,187,127 19</u>

## IV.—EXPENDITURES DURING THE YEAR.

	<i>Fire risks.</i>	
Gross amount actually paid for losses (including \$85,465 64, losses occurring in previous years) . . . . .	\$805,565 10	
Deduct all amounts actually received from salvages and reinsurance . . . . .	25,424 64	
Net amount paid during the year for losses . . . . .	—	\$780,140 46
Paid for commission and brokerage . . . . .		212,961 45
Paid for salaries, fees and all charges of officers, clerks, agents and all other employes . . . . .		55,220 82
Paid for State, national and local taxes . . . . .		26,511 64
All other payments and expenditures . . . . .		68,545 80
Aggregate amount of actual expenditures during the year in cash in the United States . . . . .		<u>\$1,143,380 17</u>

## VI.—MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1882 . . . . .	\$112,841,123 00	\$1,092,478 12
Written or renewed during the year . . . . .	152,718,852 00	1,377,298 31
Totals . . . . .	\$265,559,975 00	\$2,469,776 43
Deduct those expired and marked off as terminated . . . . .	125,895,819 00	1,043,255 67
In force at the end of the year . . . . .	139,664,156 00	1,426,520 76
Deduct amount reinsured . . . . .	4,445,469 00	52,999 87
Net amount in force December 31st, 1883 . . . . .	<u>\$135,218,687 00</u>	<u>\$1,373,520 89</u>

## COLORADO BUSINESS.

## BUSINESS DONE IN THE STATE OF COLORADO DURING THE YEAR.

Fire risks written . . . . .	\$330,640 00
Premiums received . . . . .	5,324 39
Losses paid . . . . .	124 65
Losses incurred . . . . .	<u>94 84</u>

UNITED STATES BRANCH OF THE  
LANCASHIRE INSURANCE COMPANY, MAN-  
CHESTER, ENGLAND.

HENRY ROBERTSON, . . . . . *U. S. Manager.*

I.—CAPITAL.

(Not given.)

II.—ASSETS.

ACCOUNT OF STOCKS, BONDS, ETC., OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>	
U. S. 4 per cent bonds . . . . .	\$ 65,000 00	\$ 80,356 25	
U. S. 4½ per cent bonds . . . . .	997,700 00	1,146,107 87	
6 per cent currency . . . . .	100,000 00	134,000 00	
Totals . . . . .	<u>\$1,162,700 00</u>	<u>\$1,360,464 12</u>	
Total market value of stocks and bonds . . . . .			\$1,360,464 12
Cash in company's principal office . . . . .			201 50
Cash belonging to company deposited in banks, viz: Mechanics' National Bank, of New York . . . . .			36,148 27
Net premiums in course of collection, not more than three months due . . . . .			<u>58,500 73</u>
Aggregate amount of all the assets of the Company stated at their actual value . . . . .			<u>\$1,455,314 62</u>

III.—LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due . . . . .	\$42,969 53	
Gross losses in process of adjustment, or in sus- pense, including all reported and supposed losses . . . . .	67,015 02	
Losses resisted, including interest, costs and other expenses thereon . . . . .	37,330 12	
Add Scottish Commercial Ins. losses . . . . .	<u>366 66</u>	
Net amount of unpaid losses . . . . .		\$147,681 33
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, \$946,752 20; unearned pre- miums (50 per cent) . . . . .	\$473,376 10	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$342,906 98; unearned premiums (pro rata) . . . . .	<u>179,035 73</u>	
Total unearned premiums . . . . .		652,411 83
Total unearned premiums Scottish Commercial Ins. Co . . . . .		359 34
Total unearned premiums Lancashire consideration policies is- sued to replace S. C. policies . . . . .		1,865 57
All other demands against the company, viz: State, city, county or other taxes and assess- ments . . . . .	\$8,500 00	
Commission, brokerage, and other charges due and to become due to agents and brokers on premiums paid and in course of collection . . . . .	<u>3,000 00</u>	
		<u>11,500 00</u>
Total amount of all liabilities except net surplus . . . . .		\$13,818 07

Surplus beyond capital and all other liabilities . . . . .	641,496 55
Aggregate amount of all liabilities, including paid-up capital stock and net surplus . . . . .	<u>\$1,455,314 62</u>

## IV.—INCOME DURING THE YEAR.

	<i>Fire risks.</i>	
Gross premiums and bills in course of collection at close of last previous year . . . . .	\$ 52,327 48	
Deduct amount of same not collected . . . . .	<u>                    </u>	
Net collected . . . . .	\$ 52,327 48	
Gross premiums on risks written or renewed during the year . . . . .	1,307,241 86	
Total . . . . .	\$1,359,569 34	
Deduct premiums and bills in course of collection at this date . . . . .	<u>58,500 73</u>	
Entire premiums collected during the year . . . . .	\$1,301,068 61	
Deduct reinsurance, rebate, abatement and return premiums . . . . .	<u>209,612 98</u>	
Net cash actually received for premiums . . . . .	<u>\$1,091,455 63</u>	\$1,091,455 63
Received for interest and dividends on stocks and bonds, collateral loans, and from all other sources . . . . .		59,860 57
Aggregate amount of income actually received during the year in cash . . . . .		<u>\$1,151,316 20</u>

## V.—EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses . . . . .	\$ 756,483 41
Paid for commission and brokerage . . . . .	167,448 32
Paid for salaries, fees, and all other charges of officers, clerks, and employes . . . . .	153,288 17
Paid for State, national and local taxes in this and other States . . . . .	<u>28,152 38</u>
Aggregate amount of actual expenditures during the year in cash . . . . .	<u>\$1,115,372 28</u>

VI.—MISCELLANEOUS.  
RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force on the 31st day of Dec. of preceding year . . . . .	\$113,630,529 00	\$1,254,035 34
Written or renewed during the year . . . . .	127,955,734 00	1,307,235 61
Total . . . . .	<u>\$241,586,263 00</u>	<u>\$2,561,270 95</u>
Deduct those expired and marked off as terminated . . . . .	119,604,595 00	1,246,347 17
In force at the end of the year . . . . .	\$121,981,668 00	1,314,923 78
Deduct amount reinsured . . . . .	2,728,396 00	25,264 60
Net amount in force Dec. 31, 1883 . . . . .	\$119,253,272 00	\$1,289,659 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 and countries:		<i>Liabilities.</i>
In Ohio, deposited . . . . .	\$248,878 00	\$35,000 00
In Georgia, deposited . . . . .	28,718 00	13,200 00
In North Carolina, deposited . . . . .	12,362 00	9,000 00
In Oregon, deposited . . . . .	<u>57,437 00</u>	<u>7,000 00</u>

## COLORADO BUSINESS.

## BUSINESS DONE IN THE STATE OF COLORADO DURING THE YEAR.

Fire risks written . . . . .	\$443,337 00
Premiums received . . . . .	7,121 17
Losses paid . . . . .	5,340 62
Losses incurred . . . . .	<u>5,345 62</u>

LONDON ASSURANCE CORPORATION, LONDON,  
ENGLAND.

Incorporated A. D. 1720.

WILLIAM RENNIE, *Governor*. . . . . J. P. LAWRENCE, *Secretary in London*.  
B. LOCKWOOD, *Manager in the United States*.

## I.—CAPITAL.

Whole amount of capital actually paid up in cash . . . . . £448,275 00

## II.—ASSETS.

## ACCOUNT OF STOCKS, BONDS, ETC., OWNED BY THE COMPANY.

	<i>Per value.</i>	<i>Market value.</i>	
U. S. registered 4½ per cent bonds @ 114¾ . . . . .	\$1,130,000 00	\$1,296,675 00	
U. S. registered 4 per cent bonds @ 124¾ . . . . .	30,000 00	37,425 00	
	<u>\$1,160,000 00</u>	<u>\$1,344,100 00</u>	
Total market value of stocks and bonds . . . . .			\$1,334,100 00
Cash in company's principal office . . . . .			607 77
Cash belonging to company deposited in banks, viz:			
Merchants' Bank . . . . .			2,621 15
Bank of British Columbia . . . . .			612 46
Bank of New York . . . . .			20,800 87
Interest due and accrued on stocks and bonds not included in market value . . . . .			4,237 50
Gross premiums in course of collection not more than three months due . . . . .			<u>53,808 62</u>
Aggregate amount of all the assets of the company stated at their actual value . . . . .			<u>\$1,416,788 37</u>

## III.—LIABILITIES.

Net amount of unpaid losses . . . . .	\$82,000 00
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premi- ums on perpetual fire risks, \$652,504 96; unearned premiums (50 per cent) . . . . .	<u>\$326,252 48</u>

Gross amount of premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$475,840 52; unearned premiums (pro rata) . . . . .	\$254,200 73	
Amount reclaimable by the insured on perpetual fire insurance policies, being ninety-five per cent of the premiums or deposits received . .	1,856 30	
Total unearned premiums . . . . .		582,309 51
All other demands against the company, absolute and contingent . . . . .		1,838 37
Total amount of all liabilities, except capital stock and net surplus . . . . .		\$672,147 88
Surplus beyond capital and all other liabilities . . . . .		744,640 49
Aggregate amount of all liabilities, including capital stock and net surplus . . . . .		<u>\$1,416,788 37</u>

## IV.—INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of last previous year . . . . .	\$ 37,888 06	
Total collected . . . . .	\$ 37,888 06	
Gross premiums on risks written and renewed during the year . . . . .	1,237,313 20	
Total . . . . .	1,065,201 26	
Deduct premiums and bills in course of collection at this date . . . . .	53,808 62	
Entire premiums collected during the year . . . . .	\$1,011,392 64	
Deduct reinsurance, rebate, abatement and return premiums . . . . .	220,495 55	
Net cash actually received for premiums . . . . .	\$790,897 09	\$790,897 09
Received for interest and dividends on stocks and bonds, collateral loans and all other sources . . . . .		52,275 00
Aggregate amount of income actually received during the year in cash . . . . .		<u>\$843,172 09</u>

## V.—EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses . . . . .	\$616,967 58
Paid for commissions and brokerage . . . . .	148,009 63
Paid for salaries, fees and all charges of officers, clerks, agents and all other employes . . . . .	36,284 27
Paid for State, national and local taxes, in this and other states . . . . .	29,109 97
All other payments and expenditures . . . . .	58,281 29
Aggregate amount of actual expenditures during the year, in cash . . . . .	<u>\$888,652 74</u>

## VI.—MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of Dec. of the preceding year . . . . .	\$112,899,136 00	\$1,144,271 70
Written or renewed during the year . . . . .	110,194,468 00	1,027,313 20
Total . . . . .	\$223,093,604 00	\$2,171,584 90
Deduct those expired and marked off as terminated . . . . .	105,631,375 00	1,013,364 43

	<i>Five risks. Premiums thereon.</i>	
In force at the end of the year . . . . .	\$117,392,229 00	\$1,158,220 47
Deduct amount reinsured . . . . .	8,134,380 00	29,874 99
Net amount in force Dec. 31st, 1883 . . . . .	<u>\$109,257,849 00</u>	<u>\$1,128,345 48</u>

COLORADO BUSINESS.

BUSINESS DONE IN THE STATE OF COLORADO DURING THE YEAR.

Fire risks written . . . . .	\$656,470 00
Entire premiums received for risks in this State . . . . .	9,035 05
Losses paid . . . . .	4,140 79
Losses incurred . . . . .	<u>4,306 00</u>

UNITED STATES BRANCH OF THE  
LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY, LIVERPOOL, ENG.

Located at No. 45 Williams Street, New York City.

Incorporated 1836—Commenced Business in the United States 1851.

JAMES E. PULSFORD,  
*Resident Manager.*

WILLIAM WARREN,  
*Resident Secretary.*

I.—CAPITAL.

Whole amount of capital actually paid up in cash . . . . . \$1,228,200 00

II—ASSETS.

Value of real estate owned by the company (unincumbered) . . .	\$1,145,000 00
Loans on bonds and mortgages (first liens) . . . . .	1,395,493 24
Interest due on all said bond and mortgage loans, \$11,355 00; interest accrued thereon, \$18,266 43; total . . . . .	29,621 43

ACCOUNT OF STOCKS, BONDS, ETC., OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>
U. S. currency sixes . . . . .	\$365,000 00	\$489,339 00
U. S. 4½ per cents . . . . .	475,000 00	549,250 00
U. S. 4 per cents . . . . .	579,000 00	706,800 00
N. Y. State 6 per cent bonds . . . . .	45,000 00	52,650 00
City of Richmond 8 per cent bonds . . . . .	5,000 00	6,725 00
Mississippi pay warrants . . . . .	20,000 00	20,000 00
City of New York gold sixes . . . . .	50,000 00	66,500 00
City of Boston 5 per cent bonds . . . . .	193,000 00	223,150 00
Totals . . . . .	<u>\$1,723,000 00</u>	<u>\$2,105,405 00</u>

Total market value of stocks and bonds . . . . .	\$2,105,405 00
Cash belonging to Co. deposited in banks, viz: Phoenix National, of New York, New York Life Insurance and Trust Co., and United States Trust Co., total . . . . .	676,569 34
Interest due and accrued on stocks not included in market val. . . . .	1,100 00
Interest due and accrued on collateral loans . . . . .	362 78
Gross premiums in course of collection, not more than three months due . . . . .	395,067 99
All other property belonging to the Company, viz: Rents due and accrued, \$2,008 72; loans on life policies, \$19,925 00; sundries, \$1,406 21; total . . . . .	23,339 93
Aggregate amount of all the assets of the company in the United States stated at their actual value . . . . .	<u>\$5,771,959 71</u>

## III.—LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due . . . . .	\$14,645 62	
Gross losses in process of adjustment or in suspense, including all reported and supposed losses . . . . .	320,001 41	
Losses resisted, including interest, costs and other expenses thereon . . . . .	52,339 10	
Total gross amount of claims for losses	\$386,986 13	
Deduct reinsurance thereon . . . . .	60,680 53	
Net amount of unpaid losses . . . . .		326,905 60
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, \$2,766,339 34; unearned premiums (50 per cent) . . . . .	\$1,383,169 67	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$1,783,688 79; unearned premiums (pro rata) . . . . .	974,532 06	
Total unearned premiums as computed above . . . . .		2,357,701 73
Amount reclaimable by the insured on perpetual fire insurance policies, being ninety-five per cent of the premiums on deposit received . . . . .		318,201 99
Net premiums received and all other liabilities except capital under the life insurance of any other special department . . . . .		102,708 26
All other demands against the company, commission and brokerage, and due for reinsurance . . . . .		89,930 85
Aggregate amount of all liabilities in the United States . . . . .		<u>\$3,195,448 43</u>

## IV.—INCOME DURING THE YEAR.

		<i>Fire Risks.</i>
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement . . . . .	\$328,744 01	
Deduct amount of same not collected . . . . .	2,495 89	
Net collected . . . . .	\$326,248 12	
Gross premiums on risks written and renewed during the year, as shown in risk and premium exhibit . . . . .	4,360,753 77	
Total . . . . .	\$4,687,001 89	
Deduct premiums and bills in course of collection . . . . .	398,940 62	
Entire premiums collected during the year . . . . .	\$4,288,061 27	
Deduct reinsurance, rebate, abatement and return premiums . . . . .	885,042 14	
Net cash actually received for premiums . . . . .		\$3,403,019 13

Received for interest on bonds and mortgages . . . . .	\$60,863 64
Received for interest and dividends on stocks and bonds and collateral loans, and from all other sources . . . . .	91,610 60
Received for rents . . . . .	50,347 61

Deposited premiums (less 5 per cent) received for perpetual fire risks . . . . .	\$30,353 67
Life income . . . . .	11,782 10

Aggregate amount of income actually received during the year, in cash, in the United States . . . . . \$3,605,840 98

V.—EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses, including \$307,972 20, (losses occurring in previous years) . . . . .	<i>Fire Risks.</i> \$2,259,734 81
Deduct all amounts actually received for salvages and reinsurance . . . . .	230,218 63
Net amount paid during the year for losses . . . . .	\$2,029,516 18
Paid for commissions or brokerage . . . . .	585,078 29
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employees . . . . .	167,322 36
Paid for State, national and local taxes, in this and other states . . . . .	57,000 61
All other payments and expenditures . . . . .	184,359 29

Life expenditures . . . . .	\$30,820 31
Amount of deposit premiums returned during the year on perpetual fire risks . . . . .	24,571 49

Aggregate amount of actual expenditures during the the year, in cash, in the United States . . . . . \$1,023,276 73

MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of Dec. of the preceding year . . . . .	\$471,823,052 00	\$4,183,300 76
Written or renewed during the year . . . . .	528,439,136 00	4,360,753 77
Total . . . . .	\$1,000,262,188 00	8,544,054 53
Deduct those expired and marked off as terminated . . . . .	456,440,678 00	3,625,152 28
In force at the end of the year . . . . .	543,821,510 00	4,918,902 25
Deduct the amount reinsured . . . . .	45,446,402 00	363,874 12
Net amount in force . . . . .	\$498,375,108 00	\$4,555,028 13
In force having no more than one year to run from date of policy . . . . .	\$297,024,610 00	\$2,766,339 34
Having more than one year and not more than three years to run from date of policy . . . . .	114,420,574 00	1,018,955 36
Having more than three years to run from date of policy . . . . .	77,383,022 00	750,997 57
Perpetual risks in force and interest premiums . . . . .	9,546,902 00	19,635 86
Net amount in force December 31, 1883 . . . . .	\$498,375,108 00	\$4,555,028 13

COLORADO BUSINESS.

BUSINESS DONE IN THE STATE OF COLORADO DURING THE YEAR.

Fire risks written . . . . .	\$1,681,066 00
Premiums received . . . . .	27,843 60
Losses paid . . . . .	5,969 53
Losses incurred . . . . .	6,017 53



## MANUFACTURERS' FIRE AND MARINE INSURANCE COMPANY, BOSTON, MASS.

Incorporated January 9, 1873.

SAMUEL APPLETON, *President.*

SAMUEL H. WISE, *Secretary.*

### I.—CAPITAL.

Whole amount of capital actually paid up in cash . . . . . \$500,000 00

### II.—ASSETS.

#### ACCOUNT OF STOCKS, BONDS ETC., OWNED BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>	
75 shares State National Bank . . .	\$ 7,500 00	\$ 9,675 00	
40 " Atlanta National Bank . . .	4,000 00	6,160 00	
300 " Atlas National Bank . . .	30,000 00	37,125 00	
268 " National Eagle Bank . . .	26,800 00	29,279 00	
250 " Second National Bank . . .	25,000 00	38,250 00	
200 " Shoe and Leather Nat'l B'k . . .	20,000 00	19,000 00	
150 " Shawmut National Bank . . .	15,000 00	17,400 00	
282 " National City Bank . . .	28,200 00	31,584 00	
150 " Hamilton National Bank . . .	15,000 00	17,700 00	
40 " Somerville Horse R. R. . . .	2,000 00	2,120 00	
\$100,000 00 Boston & Lowell R. R. 7 per cent bonds, 1895 . . . . .	100,000 00	118,000 00	
37,900 00 Cheshire R. R. 6 per cent bonds, 1876 . . . . .	37,900 00	40,885 00	
15,000 00 Cheshire R. R. 6 per cent bonds, 1898 . . . . .	15,000 00	16,650 00	
25,000 00 Middlesex R. R. 8 per cent bonds, 1885 . . . . .	25,000 00	26,250 00	
100,000 00 U. S. 4 per cent registered bonds, 1917 . . . . .	100,000 00	124,000 00	
Total . . . . .	<u>\$450,500 00</u>	<u>\$534,078 00</u>	
Total market value of stocks and bonds . . . . .		\$534,078 00	
Market value of real estate owned by company (unincumbered)		86,950 54	
Loans on bonds and mortgages (first liens) . . . . .		32,300 00	
Loans on bonds and mortgages (first liens) upon which more than one years' interest is due . . . . .		5,000 00	
Interest due and accrued on bond and mortgage loans . . . . .		3,545 87	
Value of buildings mortgaged (insured for \$15,750 as collateral) . . . . .		<u>\$57,700 00</u>	

#### LOANS ON COLLATERALS.

	<i>Par value</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
300 shares A. T. & S. F. R. R. . . . .	\$30,000 00	\$23,700 00	\$20,000 00
\$1,000 00 Herdic Phaeton Co. bond, 6 per ct., '86 . . . . .	1,000 00	1,000 00	990 00
211 shares Washington Mills . . . . .	21,100 00	7,174 00	10,100 00
4 shares Laramie Co . . . . .	1,600 00	1,963 00	
43 shares Northern Gas Light Co., Fremont, N. Y. . . . .	2,900 00	1,200 00	
2 Atlantic & Pacific R. R. subscription blanks, 88c each, 3 per ct., pd . . . . .	616 00	616 00	300 00
5 shares Highland Street R'y Co. . . . .	500 00	597 50	
10 shares Metropolitan R. R. Co . . . . .	500 00	740 00	975 00
Totals . . . . .	<u>\$57,316 00</u>	<u>\$36,987 50</u>	<u>\$32,365 00</u>

**MANUFACTURERS' FIRE & MARINE INSURANCE CO. 179**

Amount loaned on collaterals . . . . .		\$32,365 00
Cash in company's principal office . . . . .		8,325 46
Cash deposited in banks belonging to company:		
Brown, Shipley & Co., London, Eng . . . . .	\$ 10,851 87	
Bank of Redemption, Boston . . . . .	76,369 64	
City National Bank, Boston . . . . .	144 56	
" " " " New York . . . . .	14,398 32	
Mechanics' National Bank, Albany, N. Y . . . . .	716 98	
First National Bank, Portland, Maine . . . . .	713 36	
Total . . . . .	<u>\$103,194 73</u>	
Interest due and accrued on stocks and bonds not included in market value . . . . .		103,194 73
Interest due and accrued on collateral loans . . . . .		\$3,166 67
Gross premiums in course of collection not more than three months due . . . . .		311 53
Bills receivable, not matured, taken for fire, marine and inland risks . . . . .		126,429 59
All other property due the company, viz: rents due, \$1,300 00; chattel mortgage, \$350 00 . . . . .		11,411 48
Amount due from La Confiance Insurance Co. for premiums and interest secured by United States bonds, deposited with the superintendent of insurance of New York . . . . .		1,650 00
Aggregate amount of all the assets of the company stated at their actual value . . . . .		<u>140,349 44</u>
		<u>\$1,089,078 31</u>

**III.—LIABILITIES.**

Net amount paid for losses . . . . .		\$80,138 39
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, \$666,215 71; unearned premiums (50 per cent) . . . . .	\$330,107 85	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$188,027 73; unearned premiums (pro rata) . . . . .	88,663 47	
Gross premiums received and receivable upon all unexpired marine risks . . . . .	<u>23,276 84</u>	
Total unearned premiums as computed above . . . . .		444,048 16
Unpaid balances of bills and notes taken in advance for premiums on open marine and inland policies or otherwise returnable on settlement . . . . .		1,031 86
All other demands against the company, absolute and contingent . . . . .		<u>45,166 59</u>
Total amount of all liabilities, except capital stock and net surplus . . . . .		\$579,385 00
Joint stock capital actually paid up in cash . . . . .		500,000 00
Surplus beyond capital and all other liabilities . . . . .		<u>18,693 31</u>
Aggregate amount of all liabilities, including paid-up capital stock and net surplus . . . . .		<u>\$1,089,078 31</u>

**IV.—INCOME DURING THE YEAR**

	<i>Fire risks.</i>	<i>Marine risks.</i>
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement . . . . .	\$95,421 31	\$33,380 98
Deduct amount of same not collected . . . . .	.....	.....
Net collected . . . . .	<u>\$95,421 31</u>	<u>\$33,380 98</u>
Gross premiums on risks written and renewed during the year, as shown in risk and premium exhibit . . . . .	997,463 09	89,392 35
Total . . . . .	<u>\$1,092,884 40</u>	<u>\$122,773 33</u>

	<i>Fire risks.</i>	<i>Marine risks.</i>	
Deduct premiums and bills in course of collection at this date. . . . .	\$123,347 42	\$ 14,593 65	
Entire premiums collected during the year. . . . .	969,536 98	108,179 68	
Deduct reinsurance, rebate, abatement and return premiums. . . . .	142,864 70	30,703 44	
Net cash actually received for premiums. . . . .	\$826,672 28	\$77,476 24	
Deduct amount of premiums due from La Confluence Insurance Co. . . . .	135,146 05		
Actual net cash received for premiums. . . . .	\$691,526 23	\$77,476 24	\$769,002 47
Received for interest on bonds and mortgages. . . . .			2,416 19
Received for interest and dividends on stocks and bonds, collateral loans and all sources. . . . .			36,684 00
Income received from all other sources, viz: rents, etc. . . . .			4,949 77
Aggregate amount of income actually received during the year in cash. . . . .			<u>\$813,052 43</u>

## V.—EXPENDITURES DURING THE YEAR.

	<i>Fire risks.</i>	<i>Marine risks.</i>	
Gross amount actually paid for losses (including \$68,767 51, losses occurring in previous years) . . . . .	\$456,214 78	\$108,407 93	
Deduct all amounts received for salvages and reinsurance. . . . .	33,473 07	23,283 58	
Net amount paid during the year for losses. . . . .	\$422,741 71	\$85,127 35	
Cash dividends actually paid to stockholders. . . . .			\$507,869 06
Paid for commission and brokerage. . . . .			20,000 00
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes. . . . .			118,943 05
Paid for State, national and local taxes in this and other states. . . . .			36,040 65
All other payments and expenditures. . . . .			16,392 89
La Confluence losses. . . . .			90,758 07
			<u>52,506 62</u>
Aggregate amount of actual expenditures during the year in cash. . . . .			<u>\$812,510 34</u>

## VI.—MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of Dec. of the preceding year. . . . .	\$ 79,169,585 00	\$689,995 87	\$1,527,289 00	\$35,717 62
Written or renewed during the year. . . . .	101,599,177 00	997,493 09	9,661,231 00	89,392 35
Total. . . . .	\$180,768,562 00	\$1,687,458 96	\$11,188,520 00	\$125,109 97
Deduct those expired and marked off as terminated, also reduction of premium by rebate, abatement and return. . . . .	76,840,501 00	782,714 30	9,793,832 00	95,262 86
In force at end of the year. . . . .	\$103,928,061 00	\$901,744 66	\$1,394,688 00	\$29,847 11
Deduct am't reinsured. . . . .	6,082,720 00	53,501 22	225,100 00	4,570 27
Net amount in force Dec. 31, 1883. . . . .	<u>\$97,845,341 00</u>	<u>\$848,243 44</u>	<u>\$1,169,588 00</u>	<u>\$25,276 84</u>

MILWAUKEE MECHANICS' MUTUAL INSURANCE CO. 181

COLORADO BUSINESS.

BUSINESS DONE IN THE STATE OF COLORADO DURING THE YEAR.

Fire risks written . . . . .	\$328,470 00
Premiums received . . . . .	4,228 36
Losses paid . . . . .	1,124 10
Losses incurred . . . . .	<u>1,124 10</u>

MILWAUKEE MECHANICS' MUTUAL INSURANCE COMPANY, MILWAUKEE, WIS.

Incorporated February, 1852.

CHRISTIAN PREUSSER, *President.*

ADOLF J. CRAMER, *Secretary.*

I.—CAPITAL.

Whole amount of capital actually paid up in cash . . . . . Mutual.

II.—ASSETS.

ACCOUNT OF STOCKS, BONDS ETC., OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>
U. S. registered 4½ per cent bonds . . . . .	\$209,000 00	\$226,000 00
Milwaukee county bonds . . . . .	40,000 00	42,350 00
Brown county, Wisconsin, bonds . . . . .	44,500 00	45,000 00
Dodge county, Wisconsin, bonds . . . . .	19,000 00	19,000 00
Door county, Wisconsin bonds . . . . .	6,000 00	6,400 00
Oshkosh city, Wisconsin bonds . . . . .	30,000 00	35,400 00
Stock Cream City Railroad Co., Milwaukee. . . . .	4,025 00	4,025 00
Stock Milwaukee Indust. Exp. Ass'n. . . . .	1,000 00	1,000 00
Totals . . . . .	<u>\$353,525 00</u>	<u>\$379,175 00</u>
Total market value of stocks and bonds . . . . .		\$379,175 00
Market value of real estate owned by the company (less incumbrances) . . . . .		41,000 00
Loans on bonds and mortgages, (first liens) not more than one years' interest due . . . . .		411,607 91
Loans on bonds and mortgages (first liens) more than one years' interest due . . . . .		297 76
Interest due and accrued on all said bond and mortgage loans . . . . .		6,883 00
Value of lands mortgaged, exclusive of buildings and perishable improvements . . . . .	\$ 514,100 00	
Value of buildings mortgaged, (insured for \$301,650 as collateral) . . . . .		529,500 00
Total value of said mortgaged premises . . . . .		<u>\$1,043,600 00</u>

## LOANS ON COLLATERALS.

	<i>Par value</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
Stock Cream City Railroad Co . . . . .	\$ 4,800 00	\$ 7,200 00	\$ 4,750 00
Mortg. and note on city property, double val.	4,000 00	4,000 00	4,000 00
Northern R. R. Co. mtg. bond . . . . .	4,000 00	4,000 00	4,000 00
Totals . . . . .	\$12,800 00	\$15,200 00	\$12,750 00

Amount loaned on collaterals . . . . .	12,750 00
Cash in company's office . . . . .	5,142 54
Cash belonging to the company deposited in Merchants' Exchange Bank . . . . .	43,897 09
Interest due and accrued on stocks and bonds, not included in market value . . . . .	1,000 00
Net premiums in course of collection not more than three months due . . . . .	21,054 78
Bills receivable, not matured, taken for fire risks . . . . .	1,258 70
All other property belonging to the company, viz: Premium notes on policies in force, \$103,328 60; Office furniture and fixtures, \$2,000 00; total . . . . .	105,328 60
Aggregate amount of all the assets of the company stated at their actual value . . . . .	<u>\$1,029,395 38</u>

## III.—LIABILITIES.

Gross claims for adjusted and unpaid losses to become due . . . . .	\$ 852 00
Gross losses in process of adjustment or in suspense, including all reported and supposed losses . . . . .	16,225 00
Losses resisted, including interest, costs and other expenses thereon . . . . .	3,700 00
Total gross amount of claims for losses . . . . .	<u>\$20,777 00</u>
Net amount of unpaid losses . . . . .	\$ 20,777 00
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, \$281,517 89; unearned premiums (50 per cent) . . . . .	\$140,758 94
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$283,328 53; unearned premiums (pro rata) . . . . .	149,688 69
Total unearned premiums as computed above . . . . .	\$290,447 63
Premium notes and office furniture . . . . .	290,447 63
Surplus beyond premium notes and all other liabilities . . . . .	105,328 60
	<u>612,842 15</u>
Aggregate amount of all liabilities including premium notes and net surplus . . . . .	<u>\$1,029,395 38</u>

## IV.—INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement . . . . .	<i>Fire risks.</i> \$ 20,511 74
Net collected . . . . .	\$ 20,511 74
Gross premiums on risks written and renewed during the year as shown in risk and premium exhibit . . . . .	379,543 16
Total . . . . .	<u>400,054 90</u>

	<i>Fire risks.</i>	
Deduct premiums and bills in course of collection at this date . . . . .	\$ 21,054 78	
Entire premiums collected during the year . . . . .	379,000 12	
Deduct reinsurance, rebate, abatement and return premiums . . . . .	22,226 86	
Net cash actually received for premiums . . . . .	<u>\$356,773 26</u>	
Received for interest on bonds and mortgages . . . . .		\$356,773 26
Received for interest and dividends on stocks and bonds, collateral loans, and from all other sources . . . . .		20,824 00
Income received from all other sources, viz: Rents, \$1,549 03; Proceeds Agency "Standard," \$322 00; Gain on bonds sold, \$3,415 00; total . . . . .		15,596 71
		<u>5,286 93</u>
Aggregate amount of income actually received during the year in cash . . . . .		<u>\$398,480 00</u>

V.—EXPENDITURES DURING THE YEAR.

	<i>Fire risks.</i>	
Gross amount actually paid for losses, including \$10,885 00, losses occurring in previous years . . . . .	\$166,605 77	
Net amount paid during the year for losses . . . . .		\$166,605 77
Paid for commissions and brokerage . . . . .		79,700 63
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes . . . . .		25,910 99
Paid for State, national and local taxes in this and other States. . . . .		11,257 28
All other payments and expenditures . . . . .		<u>24,893 00</u>
Aggregate amount of actual expenditures during the year in cash . . . . .		<u>\$308,367 67</u>

VI.—MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on 31st day of December of the preceding year . . . . .	\$34,197,954 00	\$517,520 86
Written or renewed during the year . . . . .	26,379,699 00	379,543 16
Total . . . . .	\$60,577,653 00	\$897,064 02
Deduct those expired and marked off as terminated . . . . .	23,247,386	332,217 60
In force at the end of the year, December 31st, 1883 . . . . .	\$37,330,267 00	<u>\$564,846 42</u>

COLORADO BUSINESS.

BUSINESS DONE IN THE STATE OF COLORADO DURING THE YEAR.

Fire risks written . . . . .	\$353,157 00
Entire premiums received for risks in this State . . . . .	8,788 34
Losses paid . . . . .	2,294 95
Losses incurred . . . . .	<u>2,294 95</u>

## MERCHANTS' INSURANCE COMPANY, ST. JOSEPH, MISSOURI.

Incorporated September, 1866.

ALBA M. SAXTON, *President.*

ARTHUR KIRKPATRICK, *Secretary.*

### I.—CAPITAL.

Whole amount of capital actually paid up in cash . . . . . \$ 200,000 00

### II.—ASSETS.

#### ACCOUNT OF STOCKS, BONDS, ETC., OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>
Doniphan Co., Kansas, bonds . . . . .	\$50,000 00	\$35,000 00
Marshall Co., Kansas, bonds . . . . .	11,000 00	11,000 00
Buchanan Co., Missouri, bonds . . . . .	51,500 00	51,500 00
St. Joseph, Mo., city funding bonds . . . . .	1,200 00	1,020 00
Judgment and Interest, <i>vs.</i> Doniphan Co., Kansas, in U. S. Court . . . . .	11,016 50	8,190 00
Total . . . . .	<u>\$124,716 50</u>	<u>\$106,710 00</u>

Total market value of stocks and bonds . . . . . \$106,710 00

Market value of real estate owned by the company (unincumbered) . . . . . 1,000 00

Loans on bonds and mortgages (first liens) . . . . . 53,665 00

Value of lands mortgaged, exclusive of building and perishable improvements . . . . . \$ 62,800 00

Value of buildings mortgaged (insured for \$64,850 00 as collateral) . . . . . 112,000 00

Total value of said mortgaged premises \$174,800 00

#### LOANS ON COLLATERALS.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
12½ shares Pacific Hotel Co., St. Joseph, Mo. . . . .	\$1,250 00	\$750 00	\$450 00
Citizens' Street R. R., of St. Joseph, Mo. . . . .	11,000 00	11,000 00	8,000 00
Buchanan Co., Mo., war- rants . . . . .	2,646 92	2,514 58	2,000 00
Totals . . . . .	<u>\$14,896 92</u>	<u>\$14,264 58</u>	<u>\$10,450 00</u>

Amount loaned on collaterals . . . . . \$10,450 00

Cash in company's principal office . . . . . 768 03

Cash belonging to Company deposited in Banks, *viz:*

Merchants' Bank, St. Joseph, Mo. . . . .	\$23,538 59	
Saxton National Bank, St. Joseph, Mo. . . . .	44,991 03	
State Savings Bank, St. Joseph, Mo. . . . .	25,060 25	
Donnell, Lawson & Simpson . . . . .	2,586 02	

95,876 49

Interest due and accrued on stocks and bonds not included in market value. . . . . 9,456 00

Gross premiums in course of collection not more than three months due . . . . . 5,285 45

Bills receivable due from Company's agencies . . . . . 1,751 13

All other property belonging to the Company. . . . . 2,149 74

Aggregate amount of all the assets of the company,  
stated at their actual value . . . . . \$287,111 84

III.—LIABILITIES.

Gross premiums for adjusted and unpaid losses, due and to become due	\$46 59	
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	773 41	
Total amount of claims for losses	\$825 00	
Net amount of unpaid losses		\$825 00
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, \$33,816 60; unearned premiums (fifty per cent)	\$16,908 30	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$13,090 10; unearned premiums (pro rata)	7,306 68	
Total unearned premiums as computed above		\$24,214 98
Cash dividends to stockholders remaining unpaid		75 00
All other demands against the Co. absolute and contingent		3,293 82
Total amount of all liabilities except capital stock and net surplus		\$6 28,408 80
Joint stock capital actually paid up in cash		200,000 00
Surplus beyond capital and all other liabilities		58,703 04
Aggregate amount of all liabilities including paid up capital stock and net surplus		\$237,111 84

IV.—INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of last previous year as shown by that year's statement	<i>Fire risks.</i> \$5,586 55	
Deduct amount of same not collected	79 45	
Net collected	\$5,507 10	
Gross premiums on risks written and renewed during the year	47,920 48	
Total	\$53,427 58	
Deduct premiums and bills in course of collection at this date	5,285 45	
Entire premiums collected during the year	\$48,142 13	
Deduct reinsurance, rebate, abatement and return premiums	7,015 46	
Net cash actually received for premiums	\$41,126 67	
Received for interest on bonds and mortgages		\$41,126 67
Received for interest and dividends on stocks and bonds, collateral loans, etc.		8,714 63
Income received from all other sources		7,767 75
		1,801 82
Aggregate amount of income actually received during the year in cash		\$59,410 87

V.—EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$150 00, losses occurring in previous years)	<i>Fire risks.</i> \$20,671 69	
Deduct amounts actually received for salvages and reinsurance	1,468 32	
Net amount paid during the year for losses	\$19,203 37	
		\$19,203 37



Cash dividends actually paid stockholders . . . . .	\$9,925 00
Paid for commissions and brokerage . . . . .	8,029 55
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes . . . . .	6,425 67
Paid for State, national and local taxes in this and other States . . . . .	6,630 90
All other expenditures . . . . .	2,630 90
Aggregate amount of actual expenditures during the year in cash . . . . .	<u>\$52,845 39</u>

## VI.—MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preced- ing year . . . . .	\$3,062,037 00	\$49,793 95
Written or renewed during the year . . . . .	3,837,427 00	47,920 48
Total . . . . .	\$6,899,464 00	\$97,714 43
Deduct those expired and marked off as termi- nated . . . . .	3,407,578 00	47,736 11
In force at the end of the year . . . . .	\$3,491,886 00	\$49,978 32
Deduct amount reinsured . . . . .	182,973 00	3,071 62
Net amount in force December 31, 1883 . . . . .	<u>\$3,308,913 00</u>	<u>\$46,906 70</u>

## COLORADO BUSINESS.

## BUSINESS DONE IN THE STATE OF COLORADO DURING THE YEAR.

Fire risks written . . . . .	\$92,700 00
Premiums received . . . . .	1,582 00
Losses paid . . . . .	558 50
Losses incurred . . . . .	<u>558 50</u>

## THE MERCHANTS' INSURANCE COMPANY, NEWARK, NEW JERSEY.

Incorporated February, 1858.

HENRY POWLES, *President.*

J. R. MULLIKIN, *Secretary*

## I.—CAPITAL.

Whole amount of capital actually paid up in cash . . . . .	<u>\$400,000 00</u>
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## II.—ASSETS.

## ACCOUNT OF STOCKS AND BONDS OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>
U. S. 4½ per cent coupon bonds . . . . .	\$ 2,000 00	\$ 2,300 00
“ 4 per cent registered bonds . . . . .	132,000 00	163,680 00
“ 3 per cent registered bonds . . . . .	70,000 00	70,000 00
Newark City St. Improvement bonds . . . . .	100,000 00	120,000 00
New Jersey State bonds . . . . .	1,000 00	1,170 00
New Jersey Central R. R. bonds . . . . .	25,000 00	28,500 00

	<i>Par Value.</i>	<i>Market Value.</i>
Jersey City registered bonds . . . . .	\$3,000 00	\$3,000 00
East Orange St. Improvement bonds . . . . .	21,750 00	25,490 00
Elizabeth City St. Improvement bonds . . . . .	16,000 00	8,000 00
Newark & Bloomfield H. C. R. R. bonds . . . . .	6,000 00	6,300 00
Long Branch graded school bonds . . . . .	15,000 00	18,000 00
Union School District No. 30, Essex Co. bonds . . . . .	2,700 00	2,808 00
Citizens' Gas Light Co. bonds . . . . .	13,500 00	14,310 00
"    "    " stock . . . . .	5,000 00	5,000 00
Newark Gas Light Co. " . . . . .	10,000 00	14,000 00
	<u>\$424,950 00</u>	<u>\$482,558 00</u>
Total market value of stocks and bonds . . . . .		\$482,558 00
Market value of real estate owned by the company . . . . .		148,576 00
Loans on bonds and mortgages upon which not more than one years' interest is due . . . . .		441,842 00
Loans on bonds and mortgages upon which more than one years' interest is due . . . . .		2,000 00
Interest due on all said bond and mortgage loans . . . . .		8,908 85
Value of lands mortgaged, exclusive of buildings and perishable improvements . . . . .		515,465 00
Value of buildings mortgaged (insured for \$491,975 00, as collateral) . . . . .		<u>593,750 00</u>
Total value of said mortgaged premises . . . . .		1,109,215 00

LOANS ON COLLATERALS.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
Newark & M. R. R. bonds . . . . .	\$4,500 00	\$5,130 00	\$2,500 00
10 shares Union Building & Loan Associat'n . . . . .	500 00	800 00	500 00
20 shares Newark City National Bank . . . . .	1,000 00	1,300 00	1,100 00
8 shares Newark City Ice Company . . . . .	800 00	640 00	
100 shares Newark City Ice Company . . . . .	10,000 00	8,000 00	3,000 00
50 shares Newark City Ice Company . . . . .	5,000 00	4,000 00	2,000 00
33 shares National State Bank . . . . .	1,650 00	2,112 00	1,500 00
10 shares Nat'l Newark Banking Co . . . . .	500 00	650 00	1,000 00
10 shares Newark City National Bank . . . . .	500 00	650 00	
82 shares Newark City Gas Light Company . . . . .	4,100 00	5,740 00	7,500 00
40 shares Nat'l Newark Banking Co . . . . .	2,000 00	2,600 00	
64 shares Citizens' Gas Light Company . . . . .	3,200 00	3,200 00	2,500 00
18 shares American Fire Insurance Company . . . . .	90 00	144 00	
10 shares State Banking Company . . . . .	1,000 00	600 00	400 00
40 shares Manuf. Nat'l Bank . . . . .	4,000 00	2,800 00	
20 shares Domestic Tele- phone Company . . . . .	2,000 00	3,000 00	2,500 00
9 shares Second Nat'l Bank . . . . .	900 00	1,125 00	1,087 50
60 shares Citizens' Gas Light Company . . . . .	3,000 00	3,000 00	2,700 00
74 shares American Fire Ins. Co . . . . .	370 00	592 00	
70 shares Newark and Rosendale Granite Co . . . . .	7,000 00	7,000 00	6,300 00

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>	
93 shares Newark City Ice Company . . . . .	\$7,300 00	\$7,440 00		
40 shares Newark Gas Light Company . . . . .	2,000 00	2,800 00		
17 shares Roselle Land & Improvement Co . . . . .	1,700 00	850 00	\$4,000 00	
26 shares Newark City Ice Company . . . . .	2,600 00	2,080 00		
29 shares Mutual Benefit Ice Company . . . . .	293 00	290 00	1,500 00	
	<u>\$68,000 00</u>	<u>\$66,543 00</u>	<u>\$40,087 50</u>	
Amount loaned on collaterals . . . . .				\$40,087 50
Cash in company's principal office . . . . .			\$ 4,778 18	
Cash belonging to company deposited in banks, viz:				
National State Bank . . . . .			8,371 62	
Newark City National Bank . . . . .			9,263 11	
Total cash items . . . . .			<u>\$22,412 91</u>	22,412 91
Interest due and accrued on stocks and bonds not included in market value . . . . .				7,984 48
Interest due and accrued on collateral loans . . . . .				583 77
Gross premiums in course of collection not more than three months due . . . . .				64,728 35
Bills receivable, not matured . . . . .				725 61
All other property belonging to the Company . . . . .				1,556 30
Aggregate amount of all the assets of the company stated at their actual value . . . . .				<u>\$1,221,963 77</u>

## III.—LIABILITIES.

Gross claims for adjusted and unpaid losses, due and to become due . . . . .	\$18,888 11	
Gross losses in process of adjustment or in suspense, including all reported and supposed losses . . . . .	47,772 86	
Losses resisted, including interest, costs and other expenses thereon . . . . .	900 00	
Total gross amount of claims for losses . . . . .	<u>\$67,560 97</u>	\$ 67,560 97
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, \$482,253 41; unearned premi- ums (fifty per cent) . . . . .	\$241,126 70	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$196,171 13; unearned premiums (pro rata) . . . . .	109,764 22	
Total unearned premiums as computed above . . . . .	<u>\$350,890 92</u>	350,890 92
Amount reclaimable by the insured on perpetual fire insurance policies, being 95 per cent of the premium or deposit rec'd . . . . .		5,346 00
Interest due and declared remaining unpaid or uncalled for . . . . .		1,412 91
All other demands against the company, absolute and contin- gent . . . . .		<u>18,420 86</u>
Total amount of all liabilities except capital stock and net surplus . . . . .		<u>\$444,111 66</u>
Joint stock capital actually paid up in cash . . . . .		400,000 00
Surplus beyond capital and all other liabilities . . . . .		<u>377,852 11</u>
Aggregate amount of all liabilities, including paid-up capital stock and net surplus . . . . .		<u>\$1,221,963 77</u>

IV.—INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of last previous year . . . . .	<i>Fire risks.</i> \$ 38,162 72	
Deduct amount of same not collected . . . . .	819 58	
Net collected . . . . .	\$ 37,343 14	
Gross premiums on risks written and renewed during the year . . . . .	647,463 46	
Total . . . . .	\$684,806 60	
Deduct premiums and bills in course of collection at this date . . . . .	67,097 34	
Entire premiums collected during the year . . . . .	\$617,709 26	
Deduct reinsurance, rebate, abatement and return premiums . . . . .	56,631 09	
Net cash actually received for premiums . . . . .	\$561,078 17	
Received for interest on bonds and mortgages . . . . .		\$561,078 17
Received for interest and dividends on stocks and bonds, collateral loans, and from all other sources . . . . .		26,465 46
Income received from all other sources . . . . .		25,356 39
		5,774 09
Aggregate amount of income actually received during the year in cash . . . . .		<u>\$618,674 11</u>

V.—EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses . . . . .	<i>Fire Risks.</i> \$322,388 50	
Deduct all amounts actually received for salvages . . . . .	4,350 96	
Net amount paid during the year for losses . . . . .	\$320,037 54	
Cash dividends actually paid stockholders . . . . .		\$320,037 54
scrip certificates of profit redeemed in cash and interest paid to scrip holders . . . . .		49,029 00
Paid for commission and brokerage . . . . .		313 56
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes . . . . .		115,499 35
Paid for State, national and local taxes in this and other States . . . . .		28,815 50
All other payments and expenditures . . . . .		21,143 43
		45,748 41
Aggregate amount of all the expenditures during the year in cash . . . . .		<u>\$579,577 79</u>

VI.—MISCELLANEOUS.

RISKS AND PREMIUMS.

In force on the 31st day of December of the preceding year . . . . .	<i>Fire risks.</i> \$56,799,431 00	<i>Premiums thereon.</i> \$540,282 12
Written or renewed during the year . . . . .	64,821,126 00	647,463 46
Total . . . . .	\$121,620,557 00	\$1,187,745 58
Deduct those expired and marked off as terminated . . . . .	56,352,261 00	502,756 58
In force at the end of year . . . . .	\$65,268,296 00	\$684,989 00
Deduct amount reinsured . . . . .	\$631,606 00	6,564 46
Net amount in force December 31, 1883 . . . . .	<u>\$64,636,690 00</u>	<u>\$678,424 54</u>

## COLORADO BUSINESS.

## BUSINESS DONE IN THE STATE OF COLORADO DURING THE YEAR.

Fire risks written . . . . .	\$531,750 83
Premiums received . . . . .	10,276 21
Losses paid . . . . .	5,818 27
Losses incurred . . . . .	<u>5,815 27</u>

## METROPOLITAN PLATE GLASS INSURANCE COMPANY, NEW YORK, N. Y.

Incorporated April, 1874.

HENRY HARTEAN, *President.*

JOHN H. TAYLOR, *Secretary.*

## I.—CAPITAL.

Whole amount of capital actually paid up in cash . . . . . \$100,000 00

## II.—ASSETS.

## ACCOUNT OF STOCKS AND BONDS OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>
U. S. 4½ per cent bonds . . . . .	\$135,000 00	\$154,912 50
U. S. 3½ per cent bonds . . . . .	10,000 00	10,100 00
Totals . . . . .	<u>\$145,000 00</u>	<u>\$165,012 50</u>
Total market value of stocks and bonds . . . . .		\$165,012 50
Cash in company's principal office . . . . .		1,031 68
Cash belonging to company deposited in bank, viz: Union Trust, of N. Y. . . . .		11,737 44
Interest due and accrued on stocks and bonds, not included in market value . . . . .		556 25
Gross premiums in course of collection, not more than three months' due . . . . .		7,501 42
All other property belonging to the company, viz: Glass on hand, \$5,217 23; all other items, \$3,588 46; total . . . . .		<u>8,805 69</u>
Aggregate amount of all the assets of the company, stated at their actual value . . . . .		<u>\$194,644 98</u>

## III.—LIABILITIES.

Gross losses in process of adjustment or in sus- pense, including all reported and supposed losses . . . . .	\$ 1,238 09
Net amount of unpaid losses . . . . .	\$ 1,238 09
Gross premiums received and receivable upon all unexpired risks running one year or less from date of policy, \$95,113 60; unearned premiums, (50 per cent) . . . . .	<u>\$47,556 80</u>
Total unearned premiums as computed above. . . . .	47,556 80

METROPOLITAN PLATE GLASS INSURANCE CO. 191

Due and accrued for salaries, rents, advertising, and other expenses	\$3,489 42
All other demands against the company, viz: commissions, brokerage and other charges, due and to become due to agents and brokers on premiums paid and in course of collection,	1,500 28
Total amount of all liabilities, except capital stock and net surplus	\$53,784 59
Joint stock capital actually paid up in cash	100,00 00
Surplus beyond capital and all other liabilities	40,860 39
Aggregate amount of all liabilities, including paid up capital stock and net surplus	\$194,644 98

IV.—INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	<i>Risks-</i> \$ 7,526 24	
Net collected	\$ 7,526 24	
Gross premiums on risks written and renewed during the year	100,470 23	
Total	\$107,996 47	
Deduct premiums and bills in course of collection at this date	8,744 67	
Entire premiums collected during the year	\$99,251 80	
Deduct reinsurance, rebate, abatement and return premiums	5,985 62	
Net cash actually received for premiums	\$93,266 18	
Received for interest and dividends on stocks and bonds, collateral loans, and from all other sources		\$93,266 18 6,351 76
Aggregate amount of income actually received, during the year in cash		\$99,617 94

V.—EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses, (including \$1,093 20, losses occurring in previous years)	<i>Fire risks.</i> \$44,221 41	
Deduct all amounts actually received for salvages	10,824 19	
Net amount paid during the year for losses	\$33,397 21	
Cash dividends actually paid stockholders		\$33,397 21 10,000 00
Paid for commissions and brokerage		23,025 67
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes		20,423 32
Paid for State, national and local taxes in this and other States		620 80
Aggregate amount of actual expenditures during the year in cash		\$87,487 00

VI.—MISCELLANEOUS.

RISKS AND PREMIUMS.

In force on the 31st day of December, of the preceding year	<i>Fire risks.</i> \$2,886,649 00	<i>Premiums thereon.</i> \$87,079 55
Written or renewed during the year	3,265,946 00	100,470 23
Total	\$6,152,595 00	\$187,549 78
Deduct those expired and marked off as terminated	3,057,217 00	92,436 18



NEW HAMPSHIRE FIRE INSURANCE COMPANY. 193

	Par value.	Market value.
N. Y. Central & H. R. R. R. . . . . .	\$10,000 00	\$11,300 00
Norwich & Worcester R. R. . . . . .	3,100 00	4,700 00
Pemigewasset Valley R. R. . . . . .	25,000 00	27,500 00
<b>Total bonds and stocks . . . . .</b>	<b>\$59,800 00</b>	<b>\$620,092 00</b>
Total market value of stocks and bonds . . . . .		\$680,092 00
Loans on bonds and mortgages upon which not more than one year's interest is due . . . . .		88,246 86

LOANS ON COLLATERAL.

	Par value.	Market value.	Loaned thereon.
3 sh's M. & C. Sav. Inst. Toledo . . . . .	\$ 300 00	\$ 300 00 }	\$800 00
25 sh's C. & W. M. R. R. Co. 25 shares preferred stock B. C. & M. R. R. . . . . .	2,500 00	1,121 00 }	
8 shares Manchester & Lawrence R. R. . . . . .	27,500 00	24,000 00 }	20,000 00
40 shares Phoenix Ins. Co., Brooklyn, N. Y. . . . . .	800 00	1,280 00 }	3,000 00
100 sh's Am. Express Co. 50 shares N. Y. Cent. & Hudson River R. R. . . . . .	2,000 00	2,600 00 }	6,450 00
50 shares Lake Shore & Mich. Southern R. R. . . . . .	10,000 00	8,200 00 }	
50 shares Lake Shore & Mich. Southern R. R. . . . . .	5,000 00	5,650 00 }	8,666 67
4 shares C. B. & Q. R. R. 20 " N. Y. Cent. & H. River R. R. . . . . .	400 00	480 00 }	2,250 00
5 shares Manch. Mills . . . . .	2,000 00	2,260 00 }	
300 shares Boston Water Power Co. . . . . .	500 00	600 00 }	3,000 00
Peoples' Sav. Bank, book No. 632, Manchester, N. H., bal. \$2,315 25 . . . . .	5 00	600 00 }	
126 shares C. B. & Q. R. R. 120 shares C. B. & Q. R. R. 100 sh's Manch. & L. R. R. 50 shares C. B. & Q. R. R. 15 shares Nashau C. & G. Paper Co. . . . . .	2,315 00	2,419 48 }	12,000 00
126 shares C. B. & Q. R. R. 120 shares C. B. & Q. R. R. 100 sh's Manch. & L. R. R. 50 shares C. B. & Q. R. R. 15 shares Nashau C. & G. Paper Co. . . . . .	12,000 00	11,120 00 }	10,000 00
100 sh's Manch. & L. R. R. 50 shares C. B. & Q. R. R. 15 shares Nashau C. & G. Paper Co. . . . . .	12,000 00	14,400 00 }	10,000 00
50 shares C. B. & Q. R. R. 15 shares Nashau C. & G. Paper Co. . . . . .	5,000 00	6,000 00 }	6,500 00
36 shares Pullman Palace Car Co. . . . . .	1,500 00	1,950 00 }	
1 sh. Amoskeag M'fg Co. 12 shares Guaranty Sav- ings Bank . . . . .	3,600 00	4,140 00 }	3,400 00
1 sh. Amoskeag M'fg Co. 12 shares Guaranty Sav- ings Bank . . . . .	1,000 00	1,968 00 }	1,562 50
12 shares Guaranty Sav- ings Bank . . . . .	1,200 00	1,320 00 }	1,000 00
<b>Totals . . . . .</b>	<b>\$100,215 00</b>	<b>\$115,358 48</b>	<b>\$88,629 17</b>
Amount loaned on collaterals . . . . .			88,629 17
Cash belonging to company deposited in bank, viz: Amoskeag National Bank . . . . .			76,348 50
Interest due and accrued on loans not included in market value . . . . .			5,988 00
Net premiums in course of collection not more than three months due . . . . .			25,843 40
Aggregate amount of all the assets of the company stated at their actual value . . . . .			<b>\$965,147 93</b>

III.—LIABILITIES.

Net amount of unpaid losses . . . . .	\$31,000 00
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest, premi- ums and perpetual fire risks; unearned premi- ums (fifty per cent) . . . . .	\$148,566 46



Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy; unearned premiums (pro rata) . . . . .	\$79,418 82	
Total unearned premiums . . . . .		227,985 28
Total amount of all liabilities, except capital stock and net surplus . . . . .		\$258,985 28
Joint stock capital actually paid up in cash . . . . .		500,000 00
Surplus beyond capital and all other liabilities . . . . .		206,162 65
Aggregate amount of all liabilities, including capital stock and net surplus . . . . .		<u>\$965,147 93</u>

## IV.—INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of last previous year . . . . .	<i>Fire risks.</i> \$ 21,039 96	
Net collected . . . . .	\$ 21,039 96	
Gross premiums on risks written and renewed during the year . . . . .		517,934 05
Total . . . . .	\$538,974 01	
Deduct premiums and bills in course of collection at this date . . . . .		25,843 40
Entire premiums collected during the year . . . . .	\$513,130 61	
Deduct reinsurance, rebate, abatement and return premiums . . . . .		75,338 54
Net cash actually received for premiums . . . . .	\$437,792 07	\$437,792 07
Received for interest on bond and mortgage and collateral loans . . . . .		\$ 45,544 40
Aggregate amount of income actually received during the year in cash . . . . .		<u>\$483,336 47</u>

## V.—EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses . . . . .	\$254,245 05	
Cash dividends actually paid stockholders . . . . .	40,000 00	
Paid for commission and brokerage . . . . .	85,099 06	
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes . . . . .	16,731 16	
Paid for State, national and local taxes in this and other states . . . . .	14,099 91	
All other payments and expenditures . . . . .	24,889 57	
Aggregate amount of actual expenditures during the year in cash . . . . .	\$435,064 75	<u>\$435,064 75</u>

## VII.—MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of Dec. of the previous year . . . . .	\$28,148,576 00	\$335,170 81
Written and renewed during the year . . . . .	39,774,387 00	517,934 05
Total . . . . .	<u>\$67,922,963 00</u>	<u>\$853,104 86</u>

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	<i>Fire risks.</i>	<i>Premiums thereon</i>
Deduct those expired and marked off as terminated . . . . .	\$ 27,468,763 00	\$ 371,110 27
In force at the end of the year . . . . .	\$40,454,200 00	\$481,994 59
Deduct amount reinsured . . . . .	2,580,000 00	25,876 01
Net amount in force Dec. 31st, 1883 . . . . .	\$37,874,200 00	\$456,118 58

COLORADO BUSINESS.

BUSINESS DONE IN THE STATE OF COLORADO DURING THE YEAR.

Fire risks written . . . . .	\$545,900 00
Entire premiums for risks in this State . . . . .	5,649 20
Losses paid . . . . .	512 38
Losses incurred . . . . .	1,481 96

NORTHWESTERN NATIONAL INSURANCE COMPANY, MILWAUKEE, WIS.

Incorporated February, 1869.

ALEXANDER MITCHELL, *President.*                      JOHN P. MCGREGOR, *Secretary.*

I.—CAPITAL.

Whole amount of capital actually paid up in cash . . . . . \$600,000 00

II.—ASSETS.

ACCOUNT OF STOCKS AND BONDS OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>
U. S. registered 4 per cent bonds . . . . .	\$220,000 00	\$275,000 00
U. S. registered 4½ per cent bonds . . . . .	100,000 00	114,000 00
U. S. registered 6 per cent bonds . . . . .	100,000 00	133,980 00
C. M. & St. P. R'y first mtg. (Chicago Division) bonds, 7 per cent . . . . .	102,000 00	124,480 00
C. M. & St. P. R'y first mtg. (Prairie du Chien) bonds, 8 per cent . . . . .	15,000 00	19,800 00
Milwaukee county bonds, 8 per cent . . . . .	23,200 00	25,630 00
Totals . . . . .	\$560,200 00	692,890 00
Total market value of stocks and bonds . . . . .		\$ 692,890 00
Loans on bonds and mortgages (first liens) upon which not more than one year's interest is due . . . . .		200,500 00
Interest accrued on all said bond and mortgage loans . . . . .		1,961 82
Value of lands mortgaged, exclusive of buildings and perishable improvements . . . . .	\$266,000 00	
Value of buildings mortgaged (insured for \$186,400 00 as collateral) . . . . .	300,500 00	
Total value of said mortgaged premises . . . . .	\$566,500 00	

Cash in company's principal office . . . . .		\$ 5,829 11
Cash belonging to the company deposited in banks, viz:		
Wisconsin Marine and Fire Ins. Co. bank . . .	\$241,280 06	
H. & G. Russell, Bankers, London, England . .	5,345 07	
Interest accrued on stocks and bonds not included in market value . . . . .		247,125 13
Net premiums in course of collection not more than three months due . . . . .		1,298 11
All other property belonging to the company, viz: Member- ship of Chicago and Milwaukee Boards of Trade, (Chicago \$3,300 00, Milwaukee \$200 00) and salvage, \$2,650 00; total . .		31,793 99
		6,150 00
Aggregate amount of all the assets of the company stated at their actual value . . . . .		<u>\$1,187,548 16</u>

## III.—LIABILITIES.

Gross claims for adjusted and unpaid losses to become due . . . . .	\$14,525 23	
Gross losses in process of adjustment or in sus- pense, including all reported and supposed losses . . . . .	26,350 00	
Losses resisted, including interest and other expen- ses thereon . . . . .	5,650 00	
Net amount of unpaid losses . . . . .	\$46,525 23	\$46,525 23
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, \$283,292 63; unearned pre- miums (50 per cent) . . . . .	\$141,646 31	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$265,788 08; unearned premiums (pro rata) . . . . .	155,054 38	
Gross premiums received and receivable upon all unexpired marine and inland navigation risks, \$1,000 00; unearned premiums (estimated) . . . . .	1,000 00	
Total unearned premiums as computed above . . . . .		297,700 69
All other demands against the company, absolute and contin- gent, viz: Due Insurance Companies and others, \$5,708 65; Attorney's fees, \$250 00; total . . . . .		5,958 65
Total amount of all liabilities except capital stock and net surplus . . . . .		\$ 350,184 57
Joint stock capital actually paid up in cash . . . . .		800,000 00
Surplus beyond capital and all other liabilities . . . . .		<u>237,363 59</u>
Aggregate amount of all liabilities including paid up capital stock and net surplus . . . . .		<u>\$1,187,548 16</u>

## IV.—INCOME DURING THE YEAR.

	<i>Fire risks.</i>	<i>Marine and Inland risks.</i>
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's state- ment . . . . .	\$28,167 98	\$ . . . . .
Deduct amount of same not collected . . . . .	555 96	. . . . .
Net collected . . . . .	<u>\$27,612 02</u>	. . . . .
Gross premiums on risks written and renewed during the year . . . . .	475,848 68	32,582 45
Total . . . . .	\$503,460 70	\$32,582 45
Deduct premiums and bills in course of collection at this date . . . . .	31,793 99	. . . . .

NORTHWESTERN NATIONAL INSURANCE COMPANY. 197

	<i>Fire risks.</i>	<i>Marine and inland risks.</i>	
Entire premiums collected during the year	\$471,666 71	\$32,582 45	
Deduct reinsurance, rebate, abatement and return premiums	46,924 58	5,643 33	
Net cash actually received for premiums	\$424,742 13	\$26,939 12	
Received for interest on bonds and mortgages			\$451,681 25
Received for interest and dividends on stocks and bonds, collateral loans, and from all other sources			10,492 47
Income received from all other sources, balance belonging to special agents and others which have been charged to expenditures			36,248 47
			2,092 78
Aggregate amount of income actually received during the year in cash			\$500,514 97

V.—EXPENDITURES DURING THE YEAR.

	<i>Fire risks.</i>	<i>Marine and inland risks.</i>	
Gross amount actually paid for losses, including \$34,942 72, losses occurring in previous years	\$213,209 98	\$49,765 14	
Deduct all amounts actually received for salvages, \$1,534 93; and reinsurance in other companies, \$27,210 65; total deductions	9,682 20	19,063 38	
Net amount paid during the year for losses	\$203,527 78	\$30,701 76	
Cash dividends actually paid stockholders			\$234,329 54
Paid for commissions and brokerage			60,000 00
Paid for salaries, fees and all other charges of officers, clerks, agents and employes			73,841 39
Paid for State, national and local taxes in this and other States			38,991 93
All other payments and expenditures, viz: postage, \$2,757 65; exchange, \$1,188 05; expense, \$10,699 37; agency expense, \$18,697 62; stationary and supplies, \$6,159 92; advertising, \$1,112 41; total			11,173 78
Aggregate amount of actual expenditures during the year in cash			\$40,885 02
			\$458,821 66

VI.—MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of Dec. of the preceding year	\$35,920,552 00	\$432,960 97	\$ 75,000 00	\$ 1,000 00
Written or renewed during the year	46,566,225 00	475,848 63	6,262,673 00	32,582 45
Total	\$82,486,777 00	\$908,809 60	\$6,337,673 00	\$33,582 45
Deduct those expired and marked off as terminated; also reduction of premiums by rebate, abatement and return	37,923,553 00	361,801 23	6,212,673 00	32,582 45
In force at the end of the year	\$44,563,224 00	\$547,008 42	\$125,000 00	\$1,000 00
Deduct am't reinsured	235,957 00	2,927 71	. . . . .	. . . . .
Net am't in force Dec. 31st, 1883.	\$44,327,267 00	\$544,080 71	\$125,000 00	\$1,000 00

## COLORADO BUSINESS.

## BUSINESS DONE IN THE STATE OF COLORADO DURING THE YEAR.

Fire risks written . . . . .	\$415,027 00
Premiums received for risks . . . . .	6,062 17
Losses paid . . . . .	528 58
Losses incurred . . . . .	<u>1,038 58</u>

## NIAGARA FIRE INSURANCE COMPANY, NEW YORK.

Incorporated July, 1850.

PETER NOTMAN, *President.*

THOMAS F. GOODRICH, *Secretary.*

### I.—CAPITAL.

Whole amount of capital actually paid up in cash . . . . . \$500,000 00

### II.—ASSETS.

#### ACCOUNT OF STOCKS, BONDS, ETC., OWNED BY THE COMPANY

	<i>Par value.</i>	<i>Market value.</i>
U. S. 6 per cent currency bonds, registered . . . . .	\$ 33,000 00	\$ 44,220 00
U. S. 4 per cent registered bonds, 1907 . . . . .	280,000 00	346,500 00
U. S. 4 per cent registered bonds, 1907 . . . . .	85,000 00	105,187 50
U. S. 4½ per cent registered bonds, 1891 . . . . .	115,000 00	131,962 50
U. S. 4 per cent coupon bonds . . . . .	240,000 00	297,000 00
U. S. 4½ per cent registered bonds, 1891 . . . . .	20,000 00	22,950 00
U. S. 4½ per cent coupon bonds . . . . .	30,000 00	34,425 00
Jersey City 7 per cent coupon bonds, 1913 . . . . .	8,000 00	8,960 00
Delaware & Hudson Canal Co's first mtg. bonds, 7 per cent, series 1894 . . . . .	20,000 00	23,200 00
200 shares Delaware & Hudson Canal Co's stock . . . . .	21,320 00	22,320 00
Quincy, Alton & St. Louis R. R. bonds, 5 per cent . . . . .	50,000 00	46,000 00
250 shares American Exchange Nat'l bank . . . . .	25,000 00	32,500 00
Lake Erie & Western R. R. first mtg. bonds, 6 per cent, 1919 . . . . .	15,000 00	14,100 00
Lafayette, Bloomington & Muncie R. R. first mortgage bonds, 6 per cent . . . . .	35,000 00	32,200 00
Dundee Water Power & Land Company bonds, 7 per cent . . . . .	20,000 00	21,000 00
Gulf, Colorado & Santa Fe R. R. first mortgage bonds, 7 per cent . . . . .	15,000 00	17,250 00
Ohio Central R. R. first mortg. bonds, 6 per cent . . . . .	25,000 00	16,250 00
200 shares New York Gas Light Co's stock . . . . .	20,000 00	29,000 00
St. Louis & Iron M't'n R. R. bonds, (Cairo & Fulton) 7 per cent, 1891 . . . . .	50,000 00	53,000 00

	<i>Par value.</i>	<i>Market value.</i>
C. M. & St. P. R. R. bonds, 6 per cent, 1910	\$50,000 00	\$53,250 00
Albany & Susquehanna R. R. Co. first mtg. bonds, 7 per cent, series 1906	50,000 00	60,000 00
Chateaugay Iron & Ore Co's bonds	15,000 00	15,000 00
New York, Chicago & St. Louis R. R. bonds . . . . .	50,000 00	50,750 00
<b>Totals . . . . .</b>	<b>\$1,272,320 00</b>	<b>\$1,477,025 00</b>

Total market value of stocks and bonds . . . . .	\$1,477,025 00
Value of real estate owned by the Company (unincumbered) . . . . .	22,000 00
Loans on bonds and mortgages (first liens) . . . . .	103,900 00
Interest due and accrued on all said bond and mortgage loans . . . . .	3,117 00
Value of lands mortgaged, exclusive of buildings and perishable improvements. . . . .	\$143,250 00
Value of buildings mortgaged (insured for \$70,250 00 as collateral) . . . . .	70,250 00
<b>Total value of said mortgaged premises . . . . .</b>	<b>\$213,500 00</b>

LOANS ON COLLATERALS. \*

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
Buffalo, Bradford & Pitts- burg R. R. Co. bonds, guaranteed by Lake Erie & West. R. R. Co	\$14,000 00	\$14,000 00	\$10,500 00

Amount loaned on collaterals . . . . .	10,500 00
Cash in company's principal office . . . . .	1,941 92
Cash deposited in National Park bank belonging to the Com- pany . . . . .	54,818 60
Interest due and accrued on stocks not included in market value . . . . .	15,949 16
Interest due and accrued on collateral loans . . . . .	315 00
Gross premiums uncollected on policies issued within three months . . . . .	182,155 08
All other property belonging to the company, viz: Rents, rein- surance . . . . .	2,313 21
<b>Aggregate amount of all the assets of the company stated at their actual value . . . . .</b>	<b>\$1,874,034 97</b>

III.—LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due . . . . .	\$167,624 14
Losses resisted, including interest, costs and other expenses thereon . . . . .	13,400 00
Net amount of unpaid losses . . . . .	\$181,024 14
Gross premiums without any deduction, received and receivable upon all fire risks running one year or less from date of policy, \$926,035 87; un- earned premiums (fifty per cent). . . . .	\$463,017 93
Gross premiums without any deduction, received and receivable upon all unexpired fire risks running more than one year from date of policy, \$574,903 29; unearned premiums, (pro rata) . . . . .	339,638 31
Total unearned premiums . . . . .	802,656 24
Cash dividends to stockholders remaining unpaid . . . . .	315 00
All other demands against the Co., absolute and contingent. . . . .	65,829 58
<b>Total amount of all liabilities, except capital stock and net surplus . . . . .</b>	<b>\$1,049,824 06</b>
Joint stock capital actually paid up in cash . . . . .	500,000 00
Surplus beyond capital and all other liabilities . . . . .	324,210 01
<b>Aggregate amount of all other liabilities, including paid up capital stock and net surplus . . . . .</b>	<b>\$1,874,034 97</b>

## IV.—INCOME DURING THE YEAR.

	<i>Fire risks.</i>	
Gross premiums received in cash without any deduction. . . . .	\$1,569,519 78	
Deduct only reinsurance, rebate, abatement and return premiums . . . . .	289,361 52	
Net cash actually received for premiums	\$1,280,158 26	\$1,280,158 29
Received for interest on bonds and mortgages . . . . .		6,318 57
Received for interest and dividends on stocks and bonds, collateral loans, etc . . . . .		69,939 53
Aggregate amount of income actually received during the year . . . . .		<u>\$1,356,416 36</u>

## V.—EXPENDITURES DURING THE YEAR.

	<i>Fire risks.</i>	
Gross amount actually paid for losses . . . . .	\$954,513 24	
Deduct all amounts actually received for salvages and reinsurance . . . . .	133,979 97	
Net amount paid during the year for losses	\$821,433 27	\$821,433 27
Cash dividend actually paid stockholders . . . . .		60,230 50
Paid for commissions and brokerage . . . . .		192,917 83
Paid for salaries, fees, and other charges of officers, clerks, agents, etc. . . . .		75,379 37
Paid for State, national and local taxes in this and other States		26,730 12
All other payments and expenditures . . . . .		120,033 73
Aggregate amount of actual expenditures during the year in cash . . . . .		<u>\$1,296,729 82</u>

## VI.—MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1882 . . . . .	\$130,800,266 00	\$1,123,495 48
Written or renewed during 1883 . . . . .	158,448,325 00	1,595,521 97
Totals . . . . .	\$289,248,591 00	\$2,719,017 45
Deduct those expired and marked off as terminated . . . . .	129,622,712 00	1,097,118 25
In force at the end of the year . . . . .	\$159,625,879 00	1,621,899 20
Deduct amount reinsured . . . . .	8,166,120 00	120,960 04
Net amount in force . . . . .	<u>\$151,459,759 00</u>	<u>\$1,500,939 16</u>

## COLORADO BUSINESS.

## BUSINESS DONE IN THE STATE OF COLORADO DURING THE YEAR.

Fire risks written . . . . .	\$748,665 59
Premiums received . . . . .	14,890 70
Losses paid . . . . .	7,499 33
Losses incurred . . . . .	<u>11,852 59</u>

NATIONAL FIRE INSURANCE COMPANY,  
HARTFORD, CONN.

Incorporated November, 1871.

MARK HOWARD, *President.*

JAMES NICHOLS, *Secretary.*

I.—CAPITAL.

Whole amount of capital actually paid up in cash . . . . . \$1,000,000 00

II.—ASSETS.

ACCOUNT OF STOCKS, BONDS, ETC., OWNED BY THE COMPANY.

	<i>Par value.*</i>	<i>Market value.</i>
United States 4 and 4½ per ct. bonds	\$100,000 00	\$120,000 00
Connecticut State . . . . .	5,000 00	5,000 00
Hartford City . . . . .	35,000 00	41,950 00
New Britain . . . . .	6,000 00	7,200 00
Rochester . . . . .	25,000 00	32,500 00
Lockport . . . . .	10,000 00	12,200 00
Buffalo . . . . .	15,000 00	18,450 00
Cleveland . . . . .	10,000 00	11,300 00
Detroit . . . . .	13,000 00	15,860 00
Meriden . . . . .	10,000 00	10,500 00
West Middle School Dist., Hartford..	25,000 00	29,500 00
St. Johnsbury & Lake Champlain R.R.	20,000 00	22,000 00
Danbury & N. R. R. . . . .	10,000 00	10,200 00
Harlem River & P. C. R. R. . . . .	25,000 00	31,250 00
Eric R. R. . . . .	20,000 00	25,600 00
Jackson L. & S. R. R. . . . .	20,000 00	21,600 00
Cleveland, C. C. & I. R. R. . . . .	20,000 00	24,000 00
Chicago & Western Indiana R. R. . . .	20,000 00	22,000 00
Chicago & Northwestern R. R. . . . .	20,000 00	22,000 00
Chicago, Milwaukee & St. Paul R. R.	10,000 00	10,900 00
Chicago, Burlington & Quincy R. R.	10,000 00	10,600 00
Hanibal & St. Joe R. R. . . . .	20,000 00	22,200 00
400 shares N. Y., New Haven & Hart- ford R. R. stock . . . . .	40,000 00	72,800 00
200 shares N. Y. & Harlem R. R. stock	10,000 00	19,500 00
500 " N. Y. C. & Hudson R. R. . . . .	50,000 00	57,500 00
572 " Pennsylvania R. R. . . . .	28,600 00	34,300 00
200 " Pittsburg, Ft. W. & Chicago	20,000 00	26,800 00
200 " Cleveland & Pittsburg . . . . .	10,000 00	13,800 00
117 " Illinois Central. . . . .	11,700 00	14,728 00
100 " Chicago, Burlington & Q. . . . .	10,000 00	12,100 00
300 " Chicago, R. I. & Pacific. . . . .	30,000 00	36,000 00
100 " Metropolitan Nat. Bank, New York . . . . .	10,000 00	15,500 00
50 shares Central Nat. Bank, N. Y. . . .	5,000 00	6,450 00
140 " Farmers' & Mechanics' Nat. Bank, Hartford . . . . .	14,000 00	18,060 00
100 shares Charter Oak Nat. Bank . . . .	10,000 00	15,000 00
300 " Hartford Nat. Bank . . . . .	30,000 00	53,400 00
300 " Phoenix Nat. Bank . . . . .	30,000 00	53,100 00
215 " Ætna Nat. Bank . . . . .	21,500 00	27,950 00
50 " City Nat. Bank . . . . .	5,000 00	4,500 00
50 " Mercantile Nat. Bank . . . . .	5,000 00	6,200 00
247 " National Exchange Bank . . . . .	12,350 00	18,525 00
50 " 2d Nat. Bank, New Haven. . . . .	5,000 00	8,000 00
100 " Thames Nat. B'k, Norwich . . . . .	10,000 00	15,100 00
75 " Boston . . . . .	7,500 00	9,675 00



	<i>Par value.</i>	<i>Market value.</i>
70 shares Boston Nat. B'k, Boston . . . . .	\$7,000 00	\$ 8,260 00
70 shares St. Paul Nat'l Bank, St. Paul . . . . .	7,000 00	7,000 00
25 " Merchants' Bank, St. Louis . . . . .	350 00	175 00
320 " Willimantic Linen Co. . . . .	8,000 00	16,000 00
Totals . . . . .	<u>\$24,847,000 00</u>	<u>\$1,097,253 00.</u>

Total market value of stocks and bonds . . . . .	\$1,097,253 00
Market value of real estate owned by the Co. (unincumbered)	30,495 98
Loans on bonds and mortgages (first liens) upon which not more than one year's interest is due . . . . .	424,650 00
Interest due on all said bonds and mortgage loans, \$998 00; interest accrued thereon, \$7,087 96; total . . . . .	8,085 96
Value of lands mortgaged, exclusive of buildings and perishable improvements . . . . .	\$562,490 00
Value of buildings mortgaged (insured for \$336,625 as collateral) . . . . .	<u>545,750 00</u>
Total value of said mortgaged premises . . . . .	<u>\$1,108,240 00</u>

## LOANS ON COLLATERALS.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
New Haven, Middl'tn & Willim'nt'c R.R. b'ds . . . . .	800 00	880 00	720 00
N. Y. Elevated R.R. b'ds . . . . .	2,000 00	2,400 00	1,440 00
5 shares N. Y., N. H. & Hartford R. R. . . . .	500 00	910 00	500 00
5 shares Hartford Gas Co. . . . .	125 00	155 00	125 00
20 shares Lake Shore & Mich. Southern R. R. . . . .	2,000 00	1,900 00	1,440 00
10 shares N. Y., N. H. & Hartford R. R. . . . .	1,000 00	1,820 00	1,080 00
6 shares Conn. Trust and Safe Deposit Co . . . . .	600 00	720 00	630 00
1 sh. Pittsfl'd Nat'l Bank . . . . .	100 00	110 00	100 00
15 shares Adams Ex. Co. . . . .	1,500 00	1,950 00	1,500 00
6 sh's Hartf'd & Weathersfield H'se R. R. Co. . . . .	600 00	672 00	600 00
221 shares Travelers' Insurance Co. . . . .	22,100 00	64,090 00	38,450 00
Totals . . . . .	<u>\$31,325 00</u>	<u>\$75,607 00</u>	<u>\$46,060 00</u>

Amount loaned on collaterals . . . . .	46,060 00
Cash in company's principal office . . . . .	191 41
Cash belonging to company, deposited in banks, viz:	
Hartford National Bank. . . . .	\$21,875 04
Charter Oak National Bank. . . . .	100,608 43
Cash in course of transmission from agents . . . . .	122,483 47
Interest due and accrued on stocks and bonds not included in market val. . . . .	36,000 00
Interest due and accrued on collateral loans, \$581 50; on bank deposits, \$1,010 00; total . . . . .	7,593 33
	<u>1,691 50</u>

Aggregate amount of all the assets of the company stated at their actual value . . . . . \$1,774,504 65

## III.—LIABILITIES.

Gross claims for adjusted and unpaid losses to become due . . . . .	\$23,384 00
Gross losses in course of adjustment or in suspense, including all reported and supposed losses . . . . .	20,644 50
Losses resisted, including costs and other expenses thereon . . . . .	8,500 00
	<u>\$52,528 50</u>

Net amount of unpaid losses . . . . .	\$52,528 50
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, \$323,313 37; unearned premiums (50 per cent) . . . . .	\$161,656 66
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$194,174 79; unearned premiums (pro rata). . . . .	106,233 92
Total unearned premiums as computed above . . . . .	267,890 58
Total amount of liabilities except capital stock and net surplus	\$ 320,419 08
Joint stock capital actually paid up in cash . . . . .	1,000,000 00
Surplus beyond capital and all other liabilities . . . . .	454,085 57
Aggregate amount of all liabilities, including paid up capital stock and net surplus . . . . .	\$1,774,504 65

IV.—INCOME DURING THE YEAR.

	<i>Fire Risks.</i>	
Gross premiums on risks written and renewed during the year, as shown in risk and premium exhibit . . . . .	\$451,023 74	
Deduct premiums and bills in course of collection at this date . . . . .		
Entire premiums collected during the year . . . . .	\$451,023 74	
Deduct reinsurance, rebate, abatement and return premiums . . . . .	40,356 22	
Net cash actually received for premiums . . . . .	\$410,667 52	
Received for interest on bonds and mortgages . . . . .		\$410 667 52
Received for interest and dividends on stocks and bonds, collateral loans, and from all other sources . . . . .		28,065 93
Income received from all other sources, viz: Rents, \$3,836 80; from profit on sale of real estate, \$1,842 50; total . . . . .		65,942 71
Aggregate amount of income actually received during the year, in cash . . . . .		5,679 30
		\$510,355 46

V.—EXPENDITURES DURING THE YEAR.

	<i>Fire risks.</i>	
Gross amount actually paid for losses, (including \$21,561 65, losses occurring in previous years) . . . . .	\$236,551 81	
Deduct all amounts actually received for salvages, \$342 10, and reinsurance in other companies, \$3,798 97; total deductions . . . . .	4,141 07	
Net amount paid during the year for losses . . . . .	\$232,410 74	
Cash dividends actually paid stockholders . . . . .		\$232,410 74
Paid for commissions and brokerage . . . . .		100,000 00
Paid for salaries, fees, and all other charges of officers, clerks, agents and other employes . . . . .		63,604 71
Paid for State, national and local taxes, in this and other States . . . . .		32,053 38
All other payments . . . . .		12,229 79
Aggregate amount of actual expenditures during the year in cash . . . . .		23,909 99
		\$464,208 61

## VI.—MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon</i>
In force on the 31st day of December of the preceding year (net) . . . . .	\$42,914,290 00	\$460,737 65
Written or renewed during the year (gross) . . . . .	40,270,215 00	451,023 74
Total . . . . .	\$83,184,505 00	\$911,761 39
Deduct those expired and marked off as terminated; also reduction of premiums by rebate, abatement and return . . . . .	37,387,177 00	388,848 60
In force at the end of the year . . . . .	\$45,797,328 00	\$522,912 79
Deduct amount reinsured . . . . .	447,016 00	5,424 68
Net amount in force Dec. 31, 1883 . . . . .	\$45,350,312 00	\$517,488 11

## COLORADO BUSINESS.

## BUSINESS DONE IN THE STATE OF COLORADO DURING THE YEAR.

Fire risks written . . . . .	\$400,150 00
Premiums received . . . . .	5,515 95
Losses paid . . . . .	2,387 55
Losses incurred . . . . .	2,387 55

UNITED STATES BRANCH OF THE  
NORTHERN ASSURANCE COMPANY, LONDON,  
ENGLAND.

Incorporated 1836.

SIR WM. MILLER, *Chairman.*

JAMES VALENTINE, *General Manager.*

PRINCIPAL OFFICE IN UNITED STATES:

HENRY H. HALL, *Manager,*  
NEW YORK.

WM. D. CROOKE, *Manager,*  
CHICAGO.

ALFRED M. BULLARD, *Manager,*  
BOSTON.

I.—CAPITAL.

Whole amount of joint stock or guaranteed capital authorized	\$15,000,000 00
Whole amount of capital actually paid up in cash . . . . .	<u>1,500,000 00</u>

U. S. BRANCH NORTHERN ASSURANCE COMPANY. 205

II.—ASSETS.

ACCOUNT OF STOCKS AND BONDS OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>	
Deposited with the State of New York at Albany:			
U. S. 4½ per ct. reg. bonds, 1891 . . . . .	\$106,000 00	\$121,767 54	
“ 4 “ “ “ “ 1907 . . . . .	94,000 00	116,642 25	
Deposited with the State of Ohio at Columbus:			
U. S. 4 per ct. reg. bonds, 1907 . . . . .	100,000 00	124,780 00	
Deposited with the State of Virginia at Richmond:			
U. S. 4 per ct. reg. bonds, 1907 . . . . .	50,000 00	62,390 00	
Deposited with the State of Georgia at Atlanta:			
U. S. 4½ per ct. reg. bonds, 1891 . . . . .	25,000 00	28,695 00	
Deposited with the State of North Carolina at Raleigh:			
U. S. 4 per ct. reg. bonds, 1907 . . . . .	10,000 00	12,478 00	
Deposited with the State of Oregon:			
U. S. 4 per ct. reg. bonds, 1907 . . . . .	50,000 00	62,390 00	
Deposited with Trustees at New York:			
U. S. 4 per ct. reg. bonds, 1907 . . . . .	252,150 00	312,688 06	
City of Boston, 1893 bonds . . . . .	48,100 00	53,835 00	
City of Boston, 1899 bonds . . . . .	49,955 00	58,447 00	
City of St. Louis, 1893 bonds . . . . .	38,800 00	42,874 00	
Massachusetts State, 1889, 1891, 1900 bonds . . . . .	85,360 00	93,806 00	
City of Providence, 1895 bonds . . . . .	50,925 00	58,054 50	
Totals . . . . .	<u>\$360,690 00</u>	<u>\$1,148,973 35</u>	
Market value of stocks and bonds . . . . .			\$1,148,937 35
Cash in company's principal offices . . . . .			1,605 90
Cash belonging to the company, deposited in banks, viz:			
Merchants' Loan and Trust Co., Chicago . . . . .	\$6,963 37		
National Bank of Commerce, Boston . . . . .	12,477 41		
Bank of British Columbia, San Francisco . . . . .	612,46		
National Bank of Commerce, New York . . . . .	<u>39,908 51</u>		
			59,961 75
Gross premiums in course of collection, not more than three months due . . . . .			<u>85,921 96</u>
Aggregate amount of all the assets of the company stated at their actual value . . . . .			<u>\$1,296,426 96</u>

III.—LIABILITIES.

Gross losses in process of adjustment, or in sus- pense, including all reported or supposed losses	\$79,481 19	
Losses resisted, including interest, costs and other expenses thereon . . . . .	<u>15,938 39</u>	
Total gross amount of claims for losses	\$95,419 58	
Deduct salvage and reinsurance thereon . . . . .	2,500 00	
Net amount of unpaid losses . . . . .		\$92,919 58
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, \$534,863 28; unearned pre- miums (50 per cent) . . . . .	\$267,431 64	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$212,940 33; unearned premiums (pro rata) . . . . .	<u>127,414 49</u>	
Total unearned premiums . . . . .		\$394,846 13
Due and accrued for salaries, rent, advertising and miscellane- ous expenses . . . . .		1,500 00

All other demands against the company, absolute and contingent . . . . .	\$ 14,216 05
Surplus beyond capital and all other liabilities . . . . .	792,905 20
Aggregate amount of all liabilities, including paid-up capital stock and net surplus . . . . .	<u>\$1,296,426 96</u>

## IV.—INCOME DURING THE YEAR.

	<i>Fire risks.</i>	
Gross premiums and bills in course of collection at close of last previous year . . . . .	\$59,827 83	
Deduct amount of same not collected, and total suspense . . . . .	367 35	
Net collected . . . . .	\$59,460 48	
Gross premiums on risks written and renewed during the year . . . . .	\$11,404 96	
Total . . . . .	870,865 44	
Deduct premiums and bills in course of collection at this date . . . . .	85,921 96	
Entire premiums collected during the year . . . . .	\$784,943 48	
Deduct reinsurance, rebate, abatement and return premiums . . . . .	124,518 96	
Net cash actually received for premiums . . . . .	\$660,424 52	\$660,424 52
Received for interest and dividends on stocks and bonds, collateral loans and all other sources . . . . .		37,945 30
Remittances received from home office during the year, \$72,916 51		
Aggregate amount of income actually received during the year . . . . .		<u>\$698,369 82</u>

## V.—EXPENDITURES DURING THE YEAR.

	<i>Fire risks.</i>	
Gross amount actually paid for losses (including \$52,293 89, losses occurring in previous years) . . . . .	\$153,361 49	
Deduct amounts actually received for salvages and reinsurance . . . . .	2,052 74	
Net amount paid during the year for losses . . . . .		\$451,305 75
Paid for commission and brokerage . . . . .		100,884 19
Paid for salaries, fees and all charges of officers, clerks, agents and all other employes . . . . .		54,266 53
Paid for State, national and local taxes in this and other States . . . . .		19,014 84
All other payments and expenditures . . . . .		59,750 13
Amount sent to home offices during the year . . . . .	\$66,272 01	
Aggregate amount of actual expenditures during the year . . . . .		<u>\$685,224 44</u>

## VI.—MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1882 . . . . .	\$ 56,686,089 00	\$ 638,791 00
Written or renewed during the year . . . . .	75,964,396 53	811,404 96
Totals . . . . .	\$132,650,485 53	\$1,450,195 96
Deduct those expired and marked off as terminated . . . . .	65,484,991 73	702,392 35
In force at the end of the year . . . . .	\$67,165,493 80	\$ 747,803 61
Deduct amount reinsured . . . . .	1,102,170 53	10,966 14
Net amount in force December 31st, 1883 . . . . .	<u>\$66,063,323 27</u>	<u>\$736,837 47</u>

COLORADO BUSINESS.

BUSINESS DONE IN THE STATE OF COLORADO DURING THE YEAR.

Fire risks written . . . . .	\$415,476 09
Entire premiums received for risks in this State . . . . .	9,398 80
Losses paid . . . . .	4,819 82
Losses incurred . . . . .	<u>4,791 57</u>

U. S. BRANCH OF THE  
NORTH BRITISH AND MERCANTILE INSURANCE  
COMPANY, LONDON AND EDINBURGH,  
GREAT BRITAIN.

Commenced business in the United States in 1866.

CHARLES E. WHITE and SAM. P. BLAGDEN, *Managers.*

I.—CAPITAL.

Whole amount of capital actually paid up in cash . . . . . \$2,500,000 00

II.—ASSETS.

ACCOUNT OF STOCKS, BONDS, ETC., OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>
U. S. 3's registered . . . . .	\$112,000 00	\$113,120 00
U. S. 4½'s, 1891, registered . . . . .	861,000 00	989,073 75
U. S. 4's, 1907, registered . . . . .	500,000 00	619,375 00
U. S. currency 6's, 1895, registered . . . . .	18,000 00	23,040 00
U. S. currency 6's, 1896, registered . . . . .	30,000 00	39,000 00
U. S. currency 6's, 1897, registered . . . . .	35,000 00	46,200 00
U. S. currency 6's, 1898, registered . . . . .	137,000 00	183,580 00
U. S. currency 6's, 1899, registered . . . . .	100,000 00	135,000 00

CASH HELD BY TRUSTEES UNDER TRUST DEED FOR REINVESTMENT  
PROCEEDS OF U. S.

Continued 6's of 1881 called in . . . . .	\$50,000 00	\$50,000 00
N. Y. & H. R. R. R. 1st mortgage 7 per cent bonds, 1903, registered . . . . .	500,000 00	650,000 00
N. Y. County 7 per cent assessment fund stock, 1903, registered . . . . .	22,000 00	29,700 00
N. Y. City 7 per cent Croton Water Main bond, 1900 registered . . . . .	10,000 00	13,300 00
N. Y. County Soldiers' Bounty Fund bond, 1896, registered . . . . .	9,000 00	11,700 00
N. Y. City 7 per cent City Parks Imp. Fund, 1902, registered . . . . .	5,000 00	6,700 00
N. Y. City 7 per cent consolid'd stock, 1894, registered . . . . .	3,000 00	3,870 00

	<i>Par value.</i>	<i>Market value.</i>	
S. C. 6 per cent funded coupon bonds, 1893, Brown . . . . .	\$12,500 00	\$13,125 00	
Alabama, class A, coupon bonds, 1906	10,000 00	8,337 50	
Tennessee 6 per cent (old) coupon bonds, 1892-8 . . . . .	19,000 00	7,600 00	
Tennessee settlement 6's bonds, 1913 .	1,124 80	674 88	
Tennessee Compromise bonds, 1912 . .	5,000 00	2,200 00	
Virginia 6's registered, 1919 . . . . .	46,300 00	20,835 00	
Virginia deferred certificates . . . . .	18,666 67	1,680 00	
Totals . . . . .	<u>\$2,504,591 47</u>	<u>\$2,968,111 13</u>	
Total market value of stocks and bonds . . . . .			\$2,968,111 13
Cash in company's principal office . . . . .		\$ 410 46	
Cash belonging to company deposited in bank, viz:			
Drexel, Morgan & Co . . . . .		143,819 77	
Total cash items . . . . .			144,230 23
Interest due and accrued on stocks and bonds not included in market value . . . . .			33,494 45
Gross premiums in course of collection, not more than three months due, agents' balances in transmission . . . . .			118,301 00
All other property belonging to the Company (salvage held in trust) . . . . .			289 45
Aggregate amount of all assets of the company, stated at their actual value . . . . .			<u>\$3,264,426 26</u>

## III.—LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due . . . . .	\$43,899 70	
Gross losses in process of adjustment or in sus- pense . . . . .	89,217 26	
Losses resisted including interest, costs and other expenses thereon . . . . .	31,225 92	
Net amount of unpaid losses . . . . .		\$164,342 88
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest pre- miums on perpetual fire risks, \$1,309,792 79; un- earned premiums (50 per cent) . . . . .	\$654,896 40	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$997,286 73; unearned premiums (pro rata) . . . . .	566,099 67	
Total unearned premiums as computed above . . . . .		1,220,996 07
Total amount of all liabilities, except capital stock and net surplus . . . . .		<u>\$1,385,338 95</u>

## IV.—INCOME DURING THE YEAR.

	<i>Fire Risks.</i>	
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement . . . . .	\$ 110,490 94	
Gross premiums on risks written and renewed dur- ing the year . . . . .	2,055,812 28	
Total . . . . .	\$2,166,303 22	
Deduct premiums and bills in course of collection at this date . . . . .	118,301 00	
Entire premiums collected during the year . . . . .	\$2,048,002 22	
Deduct reinsurance, rebate, abatement and return premiums . . . . .	360,391 31	
Net cash actually received for premiums . . . . .	<u>\$1,687,610 91</u>	\$1,687,610 91

U. S. BRANCH NORTH BRITISH & MERCANTILE INS. CO. 209

Received for interest and dividends on stocks, bonds, collateral loans, and from all other sources . . . . .	107,050 13
Aggregate amount of income actually received during the year in cash in the United States . . . . .	<u>\$1,794,661 04</u>

V.—EXPENDITURES DURING THE YEAR.

Gross amount paid for losses . . . . .	\$1,194,284 65
Paid for commission and brokerage . . . . .	244,323 76
Paid for salaries, fees and all charges of officers, clerks, agents and all other employes . . . . .	119,794 68
Paid for State, national and local taxes, in this and other states . . . . .	46,157 79
All other payments and expenditures . . . . .	125,985 66
Aggregate amount of actual expenditures during the year, in cash . . . . .	<u>\$1,730,546 54</u>

VI.—MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of Dec. of the preceding year . . . . .	\$234,960,356 00	\$2,040,053 71
Written or renewed during the year . . . . .	26,018,551 00	2,055,812 28
Total . . . . .	<u>\$494,978,907 00</u>	<u>\$4,095,865 99</u>
Deduct those expired and marked off as terminated . . . . .	243,588,639 00	1,788,786 47
Net amount in force Dec. 31st, 1883 . . . . .	<u>\$251,390,268 00</u>	<u>\$2,307,079 52</u>
Amount deposited in the U. S. for the benefit of all policy-holders:		
New York State, with trustees . . . . .		\$2,425,907 00
Ohio . . . . .		134,000 00
Oregon . . . . .		65,620 00
Virginia . . . . .		52,190 00
Georgia . . . . .		28,718 75
North Carolina . . . . .		<u>13,500 00</u>

COLORADO BUSINESS.

BUSINESS DONE IN THE STATE OF COLORADO DURING THE YEAR.

Fire risks written . . . . .	\$1,152,688 00
Entire premiums received for risks in this State . . . . .	21,299 88
Losses paid . . . . .	6,397 88
Losses incurred . . . . .	<u>7,410 29</u>



## NORWICH UNION FIRE INSURANCE SOCIETY, NORWICH, ENGLAND.

Commenced Business in New York May, 1879.

CHARLES P. FRAME AND J. MONTGOMERY HARE, *Resident Managers*,  
67 Wall Street, New York.

### I.—ASSETS.

#### ACCOUNT OF STOCKS, BONDS, ETC., OWNED BY THE COMPANY.

	Par value.	Market value.
U. S. 4 per ct. registered bonds . . . . .	\$545,000 00	\$675,800 00
New York City 7 per ct. reg. bonds . . .	127,000 00	156,800 00
New York City 6 per ct. reg. bonds . . .	35,000 00	45,893 75
Total par and market value . . . . .	\$707,000 00	\$878,538 75
Total market value of stocks and bonds . . . . .		\$878,538 75
Cash in company's principal office . . . . .		\$ 1,330 77
Cash deposited by company in St. Nicholas Bank . . .		210,328 96
Cash deposited by company in Bank of New York . . .		9,702 24
Total cash items . . . . .		221,361 97
Interest due and accrued on stocks and bonds, not included in market value . . . . .		1,481 67
Net premiums in course of collection not more than three months due . . . . .		22,713 62
All other property belonging to the company and reinsurances due from other companies . . . . .		975 60
Aggregate amount of all the assets of the company stated at their actual value . . . . .		\$1,125,071 61

### II.—LIABILITIES.

Total gross amount of claims for losses . . . . .	\$76,856 00	
Deduct reinsurance thereon . . . . .	4,787 91	
Net amount of unpaid losses . . . . .		\$72,068 09
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$589,473 60; unearned premiums (50 per cent) . . . . .	\$294,736 80	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$204,342 35; unearned premiums (pro rata) . . . . .	125,932 48	
Total unearned premiums as computed above . . . . .		\$420,669 28
Due and accrued for salaries, rents, advertising, and for agency and miscellaneous expenses . . . . .		1,000 00
Total amount of all liabilities except capital stock and net surplus . . . . .		493,737 37
Surplus beyond capital and all other liabilities . . . . .		931,334 24
Aggregate amount of all liabilities as given by the company . . . . .		\$1,125,071 61

III.—INCOME DURING THE YEAR.

	<i>Fire risks.</i>	
Gross premiums and bills in course of collection at close of previous year . . . . .	\$ 17,755 95	
Deduct amount of same not collected . . . . .		
Net collected . . . . .	\$ 47,755 95	
Gross premiums on risks written and renewed during the year . . . . .	890,479 02	
Total . . . . .	\$908,234 97	
Deduct premiums and bills in course of collection at this date . . . . .	22,713 62	
Entire premiums collected during the year . . . . .	\$885,521 35	
Deduct reinsurance rebate, abatement and return premiums . . . . .	169,960 84	
Net cash actually received for premiums . . . . .	\$715,560 51	\$715,560 51
Received for interest and dividends on stocks and bonds, collateral loans and all other sources . . . . .		34,211 64
Aggregate amount of income actually received during the year in cash . . . . .		<u>\$749,772 15</u>

IV.—EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses . . . . .	\$450,555 34	
Deduct all amounts actually received for salvages . . . . .	42,537 36	
Net amount paid during the year for losses . . . . .	\$410,017 98	\$410,017 98
Paid for commissions and brokerage . . . . .		119,217 61
Paid for salaries, fees, and all charges of officers, clerks, agents and all other employes . . . . .		60,145 90
Paid for State, national and local taxes in this and other States . . . . .		12,665 70
All other payments and expenditures . . . . .		54,008 39
Aggregate amount of actual expenditures during the year in cash . . . . .		<u>\$656,055 58</u>

V.—MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on 31st day of Dec. of the preceding year . . . . .	\$ 62,751,741 00	\$ 556,539 42
Written or renewed during the year . . . . .	98,095,723 00	890,479 02
Total . . . . .	\$160,847,464 00	\$1,447,018 44
Deduct those expired and marked off as terminated . . . . .	73,105,813 00	600,116 55
In force at the end of the year . . . . .	\$87,741,651 00	\$847,001 89
Deduct amount reinsured . . . . .	6,728,614 00	53,185 94
Net amount in force December 31st, 1883, . . . . .	<u>\$81,033,037 00</u>	<u>\$793,815 95</u>

Amounts deposited in different States for the security of all its policy-holders:

	<i>Amount deposited.</i>	<i>Liabilities.</i>
New York (U. S. bonds) . . . . .	\$300,000 00	. . . . .
Ohio . . . . .	100,000 00	27,904 00
Oregon . . . . .	50,000 00	6,617 00
Georgia . . . . .	25,000 00	11,912 00
Virginia . . . . .	33,000 00	11,300 00

## COLORADO BUSINESS.

## BUSINESS DONE IN THE STATE OF COLORADO DURING THE YEAR.

Fire risks written . . . . .	\$317,949 00
Premiums received for risks in this State . . . . .	5,477 42
Losses paid . . . . .	1,823 37
Losses incurred . . . . .	<u>1,823 37</u>

## ORIENT INSURANCE COMPANY, HARTFORD, CONN.

Incorporated June, 1867.

JOHN W. BROOKS, *President.*

GEO. W. LESTER, *Secretary.*

## I.—CAPITAL.

Whole amount of capital actually paid up in cash . . . . . \$1,000,000 00

## II.—ASSETS.

## ACCOUNT OF STOCKS, BONDS, ETC., OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>
504 shares American National Bank stock, Hartford . . . . .	\$ 25,200	\$ 37,800
122 " Etna Nat'l Bank stock, Hartford . . . . .	12,200	16,470
130 " Charter Oak Nat'l Bank stock, Hartford . . . . .	13,000	19,500
150 " Farmers' and Mechanics' Nat'l Bank stock, Hartf . . . . .	15,000	19,500
152 " Mercantile National Bank stock, Hartford . . . . .	15,200	19,760
62 " Phoenix National Bank stock, Hartford . . . . .	6,200	10,912
186 " Exchange National Bank stock, Hartford . . . . .	9,300	14,322
132 " City Nat'l bank stock, Hartford . . . . .	13,200	12,276
1,000 " Hartford National Bank stock, Hartford . . . . .	100,000	180,000
71 " First Nat'l Bank stock, Hartford . . . . .	7,100	8,520
100 " Connecticut Trust and Safe Deposit Co. stock, Hartf . . . . .	10,000	12,000
200 " Thames Nat'l Bank stock, Norwich, Conn. . . . .	20,000	30,200
100 " First Nat'l Bank stock, Norwich, Conn. . . . .	10,000	14,800
6 " Rockville National Bank stock, Rockville, Conn . . . . .	600	720
75 " Metropolitan Nat'l Bank stock, New York . . . . .	7,500	11,250

	<i>Par value.</i>	<i>Market value.</i>
302 " Mechanics' Nat'l Bank stock, New York	\$7,550	\$11,325
300 " N. Y., N. H. & Hartford R. R. Co. stock . . . . .	30,000	57,800
400 " Cleveland & Pittsburg R. R. Co. stock	20,000	26,600
200 " N. Y. C. & H. R. Railroad Co. stock	20,000	22,600
100 " C. B. & Q. R. Co. stock . .	10,000	12,000
50 " U. P. R. R. Co. stock	5,000	3,750
100 " Central Pacific R. R. Co. stock	10,000	6,450
18 " Naugatuck R. R. Co. st'ck	1,800	3,240
Terre Haute & Logansport R. R. Co. bonds, 6 per cent . . . . .	10,000	10,100
C. M. & St. P. R. R., I. & D. Extension bonds, 7 per cent, 1908 . . . . .	20,000	24,800
Indianapolis & Cincinnati R. R. Co. bonds, 7 per cent, 1888 . . . . .	16,500	18,480
Dayton & Michigan R. R. Co. bonds, 5 per cent . . . . .	25,000	26,500
Vermont Valley R. R. Co. bonds, 5 per cent, 1871 . . . . .	25,000	26,500
St. Johnsbury & Lake Champlain R. R. Co. bonds, 6 per cent . . . . .	15,000	16,500
C. C. C. & I. R. R. (consolidated) bonds, 7 per cent, 1914 . . . . .	25,000	29,625
Kansas Pacific R. R. 1st consolidated bonds, 6 per cent . . . . .	10,000	9,700
Morris & Essex R. R. 1st consolidated bonds, 7 per cent . . . . .	10,000	12,450
County of Peoria, Ill., bonds, 8 per ct. Town of Pawtucket, Rhode Island, bonds, 7 per cent . . . . .	5,000	5,500
City of New Brunswick, New Jersey, bonds, 6 per cent . . . . .	25,000	30,000
City of Evansville, Indiana, bonds, 7 per cent . . . . .	10,000	10,500
Atlantic Dock Co. bonds, 5 per cent . .	15,000	15,000
Town of Norwich, Conn., bonds, 7 per cent . . . . .	9,000	9,540
City of Lockport, N. Y., bonds, 7 per cent . . . . .	60,000	78,000
City of Washington, Indiana, bonds, 8 per cent . . . . .	10,000	11,500
City of Indianapolis, Indiana, bonds, 6 per cent . . . . .	9,000	10,350
City of Des Moines, Iowa, bonds, 7 per cent . . . . .	20,000	22,000
Town of Hartford, Conn., bonds, 4½ per cent . . . . .	10,000	11,500
Town of Windsor Locks, Conn., bonds, 5 per cent . . . . .	4,000	4,200
	2,500	2,500
Totals . . . . .	\$704,850	\$929,040

Total market value of stocks and bonds . . . . .	\$929,040 00
Market value of real estate owned by the company (uncum- bered) . . . . .	29,494 69
Loans on bonds and mortgages, (first liens) . . . . .	220,669 08
Interest accrued on all said bond and mortgage loans . . . . .	3,000 84
Value of buildings mortgaged, (insured for \$200,090, as collateral) . . . . .	579,050 00

## LOANS ON COLLATERALS.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
	\$	\$	\$
25 sh'rs Nat'l Fire Ins. Co., Hartford . . . . .	2,500	3,100	600
16 " Nat'l Fire Ins. Co., Hartford . . . . .	1,600	1,984	1,350
20 " Conn. Fire Ins. Co., Hartford . . . . .	2,000	2,460	1,350
30 " Etna Life Ins. Co., Hartford . . . . .	3,600	6,900	1,200
35 " Conn. Gen'l Life Ins. Co., Hartf. . . . .	3,500	4,200	3,000
15 " Traveller's Ins. Co., Hartford . . . . .	1,500	4,350	2,610
15 " Etna Fire Ins. Co., Hartford . . . . .	1,500	3,375	2,520
4 sh'rs Etna Fire Ins. Co., Hartford . . . . .	400	900	700
3 " Etna Fire Ins. Co., Hartford . . . . .	300	675	500
25 " Etna Fire Ins. Co., Hartford . . . . .	2,500	5,625	5,000
10 " Etna Fire Ins. Co., Hartford . . . . .	1,000	2,250	800
2 " Etna Fire Ins. Co., Hartford . . . . .	200	450	
15 " Ameri'cn Nat'l Bank, Hartford . . . . .	750	1,125	
5 " Charter Oak Nation'l Bank, Hartford . . . . .	500	650	1,880
3 " First National Bank, Hartford . . . . .	300	360	
5 " Security Company, Hartford . . . . .	500	625	
25 " Hartford Trust Co., Hartford . . . . .	2,500	2,625	
100 " Collins Co., Collinsville, Conn. . . . .	1,000	1,100	4,050
6 " Ameri'cn Screw Co., Provid'nce, R. I. . . . .	600	1,650	
24 " Adams Exprs. Co . . . . .	2,400	3,096	1,350
5 " Adams Exprs. Co . . . . .	500	645	500
7 " Middlesex Co. Nation'l Bank, Middletown . . . . .	700	840	560
46 " N. Y., New Haven & Hartfo'd Railroad Co. . . . .	4,600	8,096	1,000
10 " N. Y., New Haven & Hartfo'd R. R. Co . . . . .	1,000	1,760	
10 " N. Y. Central & Huds'n R. R. Co . . . . .	1,000	1,130	2,000
100 " Penn. R. R. Co . . . . .	5,000	5,800	3,300
25 " Union Pacific R. R. Co . . . . .	2,500	1,875	242
65 " Eagle Lock Co., Terryville, Conn . . . . .	1,625	3,900	
10 " Meridan Brittainia Co., Meridan, Conn . . . . .	250	1,000	5,000
50 " Oregon Improvement Co. C., B. & Q. R. R. Co . . . . .	5,000	2,850	
17 " Co . . . . .	1,700	2,040	
1070 " Willemantic Linen Co., Hartford . . . . .	26,750	53,500	35,000

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
340 " Willemantic Linen Co., Hartford	\$3,500	\$17,000	} \$16,000
40 " Adams Exprs. Co	4,000	5,160	
28 " Adams Exprs. Co	2,800	3,612	} 4,000
2 bonds Morris & Essex R. R. Co., 1914	2,000	2,700	
3 " Cleveland & Toledo R.R.Co., 1885	3,000	3,150	} 3,000
1 " Keokuk & Des Moines R.R.Co, 1923	500	525	
Totals . . . . .	<u>\$99,975</u>	<u>\$163,083</u>	<u>\$97,512</u>

Amount loaned on collaterals . . . . .	\$97,512 00
Cash in company's principal office . . . . .	1,679 70
Cash belonging to company deposited in American National Bank, Hartford . . . . .	53,683 00
Interest due and accrued on stocks and bonds not included in market value . . . . .	10,672 42
Interest due and accrued on collateral loans . . . . .	1,580 47
Net premiums in course of collection not more than three months due . . . . .	64,402 21
All other property belonging to the company, viz: rents due . . . . .	160 00
Aggregate amount of all assets of the company stated at their actual value . . . . .	<u>\$1,411,894 41</u>

III.—LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due, and gross claims in process of adjustment, or in suspense, including all reported and supposed losses . . . . .	\$57,746 66
Losses resisted, including interest, costs and other expenses thereon . . . . .	3,204 00
Total gross amount of claims for losses . . . . .	<u>\$60,950 66</u>
Net amount of unpaid losses . . . . .	\$6,950 66
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, \$364,203 46; unearned premiums (50 per cent) . . . . .	\$182,101 73
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$179,895 38; unearned premiums (pro rata) . . . . .	98,357 06
Total unearned premiums as computed above . . . . .	<u>280,458 79</u>
Total amount of all liabilities, except capital stock and net surplus . . . . .	\$ 341,409 45
Joint stock capital actually paid up in cash . . . . .	1,000,000 00
Surplus beyond capital and all other liabilities . . . . .	70,484 96
Aggregate amount of all liabilities including paid-up capital stock and net surplus . . . . .	<u>\$1,411,894 41</u>

IV.—INCOME DURING THE YEAR.

Premiums and bills in course of collection at close of last previous year as shown by that year's statement . . . . .	<i>Fire risks.</i> \$ 42,140 72
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	<i>Fire risks.</i>	
Deduct amount of same not collected . . . . .	1,377 52	
Net collected . . . . .	\$ 40,763 20	
Gross premiums on risks written or renewed during the year as shown in risk and premium exhibit . . . . .	517,771 44	
Total . . . . .	\$558,534 64	
Deduct premiums and bills in course of collection at this date . . . . .	64,402 21	
Entire premiums collected during the year . . . . .	\$494,132 43	
Deduct reinsurance, rebate, abatement and return premiums . . . . .	65,435 56	
Net cash actually received for premiums . . . . .	\$428,696 87	
Received for interest on bonds and mortgages . . . . .		\$428,696 87
Received for interest and dividends on stocks and bonds, collateral loans, and from all other sources . . . . .		\$12,509 61
		<u>58,309 39</u>
Aggregate amount of income actually received during the year in cash . . . . .		<u>\$499,515 87</u>

## V.—EXPENDITURES DURING THE YEAR.

	<i>Fire risks.</i>	
Gross amount actually paid for losses, including \$17,893 14, losses occurring in previous years . . . . .	\$253,767 01	
Deduct all amounts actually received for salvages \$400 00, and all amounts actually received for reinsurance in other companies, \$3,896 86; total . . . . .	4,296 86	
Net amount paid during the year for losses . . . . .	\$249,470 15	\$249,470 15
Cash dividends actually paid stockholders . . . . .	80,000 00	
Paid for commissions and brokerage . . . . .		69,219 42
Paid for salaries, fees and all other charges of officers, clerks and agents and employes . . . . .		32,316 31
Paid for State, national and local taxes in this and other states . . . . .		11,190 83
All other payments and expenditures . . . . .		40,648 85
Aggregate amount of actual expenditures during the year in cash . . . . .		<u>\$482,845 56</u>

## VI.—MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of Dec. of the preceding year . . . . .	\$39,300,398 00	\$481,854 25
Written or renewed during the year . . . . .	40,497,328 00	517,771 44
Total . . . . .	\$79,797,726 00	999,625 69
Deduct those expired and marked off as terminated . . . . .	36,431,264 00	448,557 47
In force at the end of the year . . . . .	\$43,366,462 00	\$551,068 22
Deduct amount reinsured . . . . .	409,475 00	6,969 38
Net amount in force Dec. 31st, 1883 . . . . .	<u>\$42,956,987</u>	<u>\$544,098 84</u>

COLORADO BUSINESS.

BUSINESS IN THE STATE OF COLORADO DURING THE YEAR.

Fire risks written . . . . .	\$411,850 00
Premiums received . . . . .	4,633 27
Losses paid . . . . .	2,692 47
Losses incurred . . . . .	<u>2,692 47</u>

PROVIDENCE-WASHINGTON INSURANCE  
COMPANY, PROVIDENCE,  
RHODE ISLAND.

Incorporated 1799.

J. H. DEWOLF, *President.*

J. B. BRANCH, *Secretary.*

I.—CAPITAL.

Whole amount of capital actually paid up in cash . . . . . \$400,000 00

II.—ASSETS.

ACCOUNT OF STOCKS, BONDS, ETC., OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>
U. S. 4 per cent registered bonds . . .	\$100,000 00	\$124,875 00
U. S. 4 per cent coupon bonds . . . .	40,000 00	49,950 00
U. S. currency 6 per cent, of 1896, bonds	1,000 00	1,310 00
U. S. currency 6 per cent, of 1896, bonds	2,000 00	2,640 00
U. S. currency 6 per cent, of 1897, bonds	3,000 00	3,990 00
U. S. currency 6 per cent, of 1898, bonds	43,000 00	57,020 00
U. S. currency 6 per cent, of 1899, bonds	11,000 00	14,850 00
Union Pacific R. R. Co., 1st mt'g' b'ds	10,000 00	11,725 00
City of Boston 6 per cent bond . . .	30,000 00	35,400 00
N. Y., Provid' & Boston R. R. Co. b'ds	31,000 00	40,300 00
Rensselaer & Saratoga R. R. Co. bonds	12,000 00	16,080 00
Boston, Clinton & Fitchburg R. R. Co. bonds . . . . .	2,000 00	2,250 00
Atlantic Mutual Insurance Co. script, New York . . . . .	1,260 00	1,260 00
50 shares National Bank of Com- merce, New York . . . . .	5,000 00	7,750 00
300 " N. Y. Mut'l Gas Light Co., New York . . . . .	30,000 00	37,800 00
800 " Am. Nat'l Bk, Providence	40,000 00	42,400 00
1,600 " Blackstone Canal Nat'l Bank, Providence . . . . .	40,000 00	42,400 00
300 " Commercial Nat'l Bank, Providence . . . . .	15,000 00	16,050 00
200 " Lime Rock Nat'l Bank, Providence . . . . .	10,000 00	10,600 00
500 " Merchants' Nat'l Bank, Providence . . . . .	25,000 00	34,500 00
200 " Mechanics' Nat'l Bank, Providence . . . . .	10,000 00	14,200 00



	<i>Par value.</i>	<i>Market value.</i>	
300 "	Nat. Bank of Commerce, Providence . . . . .	\$15,000 00	\$15,900 00
300 "	National Bank of North America, Providence . . . . .	15,000 00	20,550 00
200 "	Weybosset Nat'l Bank . . . . .	10,000 00	12,900 00
500 "	Providence Gas Co . . . . .	25,000 00	31,500 00
50 "	Bath Gas L't Co., Bath, Maine . . . . .	5,000 00	5,000 00
500 "	Chicago & Alton R. R. Co. . . . .	50,000 00	67,000 00
200 "	Chicago, Burlington & Quincy R. R. Co. . . . .	20,000 00	24,150 00
187 "	What Cheer Corporation (real estate) Co's office . . . . .	20,000 00	26,000 00
	R. I. Hospital Trust Co., participation account . . . . .	13,000 00	13,000 00
	Totals . . . . .	<u>\$634,260 00</u>	<u>\$783,950 00</u>
	Total market value of stocks and bonds . . . . .		\$783,950 00
	Cash in company's principal office . . . . .		219 87
	Cash belonging to Company deposited in Banks, viz:		
	Blackstone Canal National Bank, Providence . . . . .	\$22,847 66	
	Bank of Montreal . . . . .	5,848 23	
	National Park Bank, New York . . . . .	6,273 81	
	Metropolitan Trust Co. . . . .	1,769 13	
			36,738 83
	Net premiums in course of collection, not more than three months due . . . . .		86,542 76
	Bills receivable not matured, taken for fire, marine and inland risks . . . . .		153,422 63
	Aggregate amount of all the assets of the company, stated at their actual value . . . . .		<u>\$1,060,874 09</u>

## III.—LIABILITIES.

Gross claims for adjusted and unpaid losses, due and to become due . . . . .	\$22,929 67	
Gross losses in process of adjustment or in suspense, including all reported and supposed losses . . . . .	129 034 21	
Losses resisted, including interest, costs and other expenses thereon . . . . .	6,805 28	
Total gross amount of claims for losses . . . . .	<u>\$158,769 16</u>	\$33,428 96
Deduct reinsurance thereon . . . . .	33,428 96	
Net amount of unpaid losses . . . . .		125,340 20
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, \$411,313 42; unearned premi- ums (fifty per cent) . . . . .	\$205,656 71	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$223,014 38; unearned premiums (pro rata) . . . . .	139,103 47	
Gross premiums received and receivable upon all unexpired inland navigation risks, \$12,412 44; unearned premiums (50 per cent) . . . . .	6,206 22	
Gross premiums received and receivable on all unexpired marine risks . . . . .	166,899 29	
Total unearned premiums as computed above . . . . .		\$517,865 69
Cash dividends to stockholders remaining unpaid and uncalled for . . . . .		472 35
Total amount of all liabilities except capital stock and net surplus . . . . .		<u>\$643,678 24</u>

PROVIDENCE WASHINGTON INSURANCE COMPANY. 219

Joint stock capital actually paid up in cash . . . . .	\$400,000 00
Surplus beyond capital and all other liabilities . . . . .	17,195 85
Aggregate amount of all liabilities, including paid-up capital stock and net surplus . . . . .	<u>\$1,060,874 09</u>

IV.—INCOME DURING THE YEAR.

	<i>Fire risks.</i>	<i>Marine and Inland risks.</i>	
Gross premiums and bills in course of collection at close of last previous year as shown by that year's statement . . . . .	\$35,857 36	\$151,892 19	
Deduct amount of same not collected . . . . .		684 69	
Net collected . . . . .	\$35,857 36	\$151,207 50	
Gross premiums on risks written and renewed during the year, as shown in risk and premium exhibit . . . . .	649,529 80	720,494 71	
Total . . . . .	\$685,387 16	\$871,702 21	
Deduct premiums and bills in course of collection at this date . . . . .	48,970 52	192,651 20	
Entire premiums collected during the year . . . . .	\$636,416 64	\$679,051 01	
Deduct reinsurance, rebate, abatement and return premiums . . . . .	107,840 25	213,315 96	
Net cash actually received for premiums . . . . .	\$528,576 39	\$465,735 05	
Received for interest and dividends on stocks and bonds, collateral loans, and from all other sources . . . . .			\$994,311 44
Aggregate amount of income actually received during the year in cash . . . . .			<u>36,938 74</u>
			<u>\$1,031,250 18</u>

V.—EXPENDITURES DURING THE YEAR.

	<i>Fire risks.</i>	<i>Marine and Inland risks.</i>	
Gross amount actually paid for losses, including \$113,300 05, losses occurring in previous years . . . . .	\$352,534 39	\$558,214 77	
Deduct all amounts actually received for salvages, \$5,979 18; and reinsurance in other companies, \$186,171 08; total . . . . .	33,211 13	158,939 13	
Net amount paid during the year for losses . . . . .	\$319,323 26	\$399,275 64	
Cash dividends actually paid stockholders, (dividends declared during the year), \$32,000 00 . . . . .			\$718,598 90
Paid for commission and brokerage . . . . .			31,805 55
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes . . . . .			161,341 41
Paid for State, national and local taxes in this and other States . . . . .			27,258 95
All other payments and expenditures . . . . .			17,009 67
Aggregate amount of all the expenditures during the year in cash . . . . .			<u>82,256 56</u>
			<u>\$1,038,871 04</u>

VI.—MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of Dec. of the preceding year . . . . .	\$ 49,470,269 00	\$488,789 30	\$5,419,350 00	\$154,139 10

	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine risks.</i>	<i>Premiums thereon.</i>
Written or renewed during the year . . . . .	\$7,555,204 00	\$649,529 80	\$73,477,525 00	\$720,494 71
Total . . . . .	\$12,025,473 00	\$1,138,319 10	\$78,896,875 00	\$874,633 81
Deduct those expired and marked off as terminated, also reduction of premiums by rebate, abatement and return . . . . .	52,821,920 00	444,261 88	74,441,391 00	665,351 43
In force at end of the year . . . . .	\$67,203,553 00	\$694,057 22	\$4,455,484 00	\$209,282 38
Deduct am't reinsured . . . . .	4,778,940 00	59,729 42	951,551 00	29,970 65
Net amount in force Dec. 31, 1883. . . . .	\$62,424,613 00	\$634,327 80	\$3,503,933 00	\$179,311 73

## COLORADO BUSINESS.

## BUSINESS DONE IN THE STATE OF COLORADO DURING THE YEAR.

Fire risks written . . . . .	\$440,311 00
Premiums received . . . . .	10,933 25
Losses paid . . . . .	1,378 29
Losses incurred . . . . .	1,978 29

## PHENIX INSURANCE COMPANY, BROOKLYN, N. Y.

Incorporated September, 1853. Charter renewed September 9, 1883, for thirty years.

STEPHEN CROWELL, *President.*

PHILANDER SHAW, *Secretary.*

## I.—CAPITAL.

Whole amount of capital actually paid up in cash . . . . . \$1,000,000 00

## II.—ASSETS.

## ACCOUNT OF STOCKS, BONDS ETC., OWNED BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>
U. S. bonds, 4 per cent, registered . . .	\$ 437,500 00	\$ 546,875 00
U. S. bonds, 4½ per cent, registered . .	250,000 00	287,187 50
U. S. bonds, currency, 6's . . . . .	50,000 00	67,050 00
Tennessee State bonds. . . . .	45,000 00	18,000 00
Mississippi State warrants. . . . .	20,000 00	20,000 00
Virginia deferred certificate . . . . .	14,772 33	1,477 23
City of Brooklyn bonds, 6 per cent.	15,000 00	19,500 00
City of Brooklyn Park Loan bonds, 7 percent . . . . .	6,000 00	8,760 00

	<i>Par value.</i>	<i>Market value.</i>
1158 shares Citizens' Gas Light Co. stock, Brooklyn . . . . .	\$ 23,160 00	\$ 20,844 00
Nassau Gas Light Co., Brooklyn, certificates . . . . .	17,000 00	17,000 00
900 shares Nassau Gas Light Co. stock, Brooklyn . . . . .	22,500 00	16,875 00
285 shares New York Mutual Gas Light Co. stock . . . . .	28,500 00	35,910 00
New York Mutual Gas Light Co. bonds . . . . .	37,600 00	39,220 00
People's Gas Light Co. bonds, 7 per cent, Brooklyn . . . . .	52,000 00	57,200 00
People's Gas Light Co. bonds, 6 per cent, Brooklyn . . . . .	10,000 00	10,000 00
295 shares People's Gas Light Co. stock, Brooklyn . . . . .	2,950 00	2,065 00
352 shares Brooklyn Gas Light Co. stock . . . . .	8,800 00	11,440 00
126 shares New York Gas Light Co. stock . . . . .	12,600 00	18,522 00
138 shares Municipal Gas Light Co. stock, New York . . . . .	13,800 00	27,600 00
65 shares Union Ferry Company stock, Brooklyn . . . . .	6,500 00	10,725 00
5,000 shares Brooklyn City Railroad Co. stock . . . . .	50,000 00	110,000 00
150 shares Central Park, N. & E. R. R. Co. stock, New York . . . . .	15,000 00	22,500 00
100 shares Ninth Avenue R. R. Co. stock, New York . . . . .	10,000 00	9,000 00
200 shares Christopher & Tenth Street R. R. Co. stock, New York . . . . .	10,000 00	12,000 00
50 shares Broadway and Seventh Avenue R. R. Co. stock, New York . . . . .	5,000 00	7,750 00
50 shares Second Avenue R. R. Co. stock, New York . . . . .	5,000 00	11,250 00
95 shares Twenty-Third St. R. R. Co. stock, New York . . . . .	9,500 00	15,960 00
56 shares Broadway R. R. Co. stock, Brooklyn . . . . .	5,600 00	12,320 00
278 shares Atlantic Avenue R. R. Co. stock, Brooklyn . . . . .	13,900 00	22,518 00
500 shares New York Central & Hudson River R. R. Co. stock . . . . .	50,000 00	56,937 50
Houston & Texas R. R. Co. bonds . . . . .	3,000 00	3,540 00
Long Island R. R. Co. bonds . . . . .	100,000 00	100,000 00
L. I. City & Flushing R. R. Co. bonds New York, Chicago & St. Louis R. R. Co. bonds . . . . .	15,000 00	15,000 00
Central Railroad bonds, New Jersey . . . . .	100,000 00	102,000 00
Toledo, Ann Arbor & Grand Trunk R. R. Co. bonds . . . . .	3,000 00	3,450 00
50,000 shares South Side R. R. Co. of L. I. bonds . . . . .	50,000 00	47,500 00
25,000 shares Smithtown and Port Jefferson R. R. bonds . . . . .	25,000 00	26,312 50
10,000 shares Commercial Bank of Brooklyn, stock . . . . .	10,000 00	10,300 00
4,800 shares Merchants' National Bank stock, New York . . . . .	4,800 00	5,760 00
650 shares Metropolitan National Bank stock, New York . . . . .	650 00	845 00
50,000 shares American Exchange Bank stock, New York . . . . .	50,000 00	77,500 00
50,000 shares Central National Bank stock, New York . . . . .	50,000 00	65,000 00
20,000 shares National Shoe & Leather Bank stock, New York . . . . .	20,000 00	26,000 00
5,000 shares St. Nicholas Bank stock, New York . . . . .	5,000 00	7,000 00
10,000 shares National Bank of the Republic stock, New York . . . . .	10,000 00	15,000 00
28,700 shares National Bank of Commerce stock, New York . . . . .	28,700 00	34,440 00
8,700 shares Fourth National Bank stock . . . . .	8,700 00	13,485 00
20,000 shares . . . . .	20,000 00	26,000 00

	<i>Par value.</i>	<i>Market value.</i>
40 shares Mechanics' National Bank stock, New York . . . . .	1,000 00	1,500 00
100 shares Mercantile National Bank stock, New York . . . . .	10,000 00	11,900 00
290 shares Mechanics' Bank stock, Brooklyn . . . . .	14,500 00	31,175 00
80 shares National City Bank stock, Brooklyn . . . . .	4,000 00	11,000 00
250 shares Brooklyn Trust Co. stock . . . . .	6,250 00	12,812 50
500 shares Western Union Telegraph Co. stock . . . . .	50,000 00	37,500 00
Total . . . . .	\$1,836,682 33	\$2,201,506 23

Total market value of stocks and bonds . . . . .	\$2,201,506 23
Market value of real estate owned by the company . . . . .	329,550 00
Loans on bonds and mortgages upon which not more than one year's interest is due . . . . .	335,956 60
Interest due on all said bond and mortgage loans, \$275; interest due and accrued, \$5,349 60; total . . . . .	5,624 60

Aggregate amount of all the assets of the company, stated at their actual value . . . . . \$2,872,637 43

## LOANS ON COLLATERALS.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
50 shares Fireman's Trust Ins. Co., Br'klyn, st'k	\$500 00	\$325 00	\$1,100 00
7 shares Market National Bank, New York . . . . .	700 00	980 00	
People's Gas Light Co., Brooklyn, bonds, 7 per cent . . . . .	4,000 00	4,400 00	3,500 00
30 shares Standard Fire Ins. Co., N. Y., stock	1,500 00	1,575 00	1,200 00
8 shares Home Fire Ins. Co., New York, stock	800 00	1,200 00	1,500 00
50 shares Hamilton Fire Ins. Co., N. Y., stock	750 00	825 00	
5 shares Am. Exch. Fire Ins. Co., N. Y., stock	500 00	550 00	400 00
30 shares Citizen's Nat'l Bank, N. Y., stock . . . . .	750 00	900 00	3,000 00
25 shares Hanover Nat'l Bank, New York, st'k	2,500 00	3,800 00	
5 sh's Norwich & Worcester R. R. Co. stock . . . . .	500 00	500 00	500 00
5 shares C. B. & Q. R. R. Co., stock . . . . .	500 00	605 00	
East Tenn., Va. & Ga. R. R. bonds 6 per cent	65,000 00	61,750 00	50,000 00
100 sh's Metropolitan Nat'l Bank, N. Y., stock . . . . .	10,000 00	15,500 00	
East Tenn., Va., & Ga. R. bonds, 5 per cent . . . . .	50,000 00	36,250 00	100,000 00
Detrit, Mackinac & Marquette R. R. bonds, 6 per cent . . . . .	50,000 00	45,000 00	
Nashv'le, Chattanooga & St. Louis R. R. bonds, 6 per cent . . . . .	20,000 00	20,000 00	50,000 00
225 shares Atlantic State Bank, Brooklyn, st'k	22,500 00	38,250 00	
East Tenn., Va. & Ga. R. R. bonds, 5 per cent	80,000 00	58,000 00	1,950 00
Central Pacific R. R. Co. bonds . . . . .	2,000 00	2,240 00	

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
18 shares N. Y. National Exchange Bank, N. Y., stock	\$1,800 00	\$1,980 00	} \$1,800 00
18 sh's Watkins A't'matic Telegraph Co., stock	450 00	112 50	
15 sh's Homer Fire Ins. Co., New York, stock	1,500 00	2,250 00	900 00
7 sh's Nat. Bank of Commerce, N. Y., stock	700 00	1,085 00	} 1,000 00
27 sh's Bank of America, New York, stock	2,700 00	4,185 00	
60 shares Lorillard Fire Ins. Co., N. Y., stock	1,500 00	1,050 00	772 00
Knoxville Water Works, bonds	6,000 00	6,120 00	} 5,000 00
50 sh's Knoxville Water works stock	5,000 00	1,750 00	
U. S. bonds, 4½ per cent, registered	3,000 00	3,446 25	1,400 00
<b>Total</b>	<b>\$335,150 00</b>	<b>\$314,628 75</b>	<b>\$224,022 00</b>

Amount loaned on collaterals	224,022 00
Cash in company's office	523 19
Cash belonging to company deposited in bank (National Shoe and Leather Bank, New York)	138,974 79
St. Nicholas Bank, New York	100,000 00
Interest accrued on stocks and bonds not included in market value	5,722 51
Interest due and accrued on collateral loans	142 41
Net premiums in course of collection not more than three months due, office premiums, gross, \$116,567 38; agency, net, \$290,166 01; total	406,733 39
Bills receivable not matured, taken for fire and marine and inland risks	7,147 51
Rents due and accrued	3,132 75
<b>Aggregate amount of all the assets of the company stated at their actual value</b>	<b>\$3,759,935 98</b>

III.—LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 9,099 53
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	210,734 50
Losses resisted, including interest costs and other expenses thereon	18,978 08
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest, premiums on perpetual fire risks, \$1,419,401 92; unearned premiums (50 per cent)	\$709,700 96
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$1,775,526 11; unearned premiums (pro rata)	1,024,301 44
Gross premiums received and receivable upon all unexpired marine risks	82,869 00
<b>Total unearned premiums</b>	<b>1,816,871 40</b>
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses	2,666 67
All other demands against the company, absolute and contingent	14,525 76
<b>Total amount of all liabilities except capital stock and net surplus</b>	<b>\$2,072,875 94</b>
Joint stock capital actually paid up in cash	1,000,000 00
Surplus beyond capital and all other liabilities	686,160 04
<b>Aggregate amount of all liabilities including paid up capital stock and net surplus</b>	<b>\$3,759,935 98</b>

## IV.—INCOME DURING THE YEAR.

	<i>Fire risks.</i>	<i>Marine and Inland risks.</i>	
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	\$ 21,679 54	\$ 47,020 87	
Deduct amount of same not collected			
Net collected	\$ 21,679 54	\$ 47,020 87	
Gross premiums on risks written and renewed during the year	2,977,323 22	689,510 47	
Total	\$2,999,002 76	\$736,531 34	
Deduct premiums and bills in course of collection at this date	38,336 77	85,378 12	
Entire premiums collected during the year.	\$2,960,665 99	\$651,153 22	
Deduct reinsurance, rebate, abatement and return premiums	410,100 03	89,142 36	
Net cash actually received for premiums	\$2,550,565 96	\$562,010 86	
Received for interest on bonds and mortgages			\$3,112,576 82
Received for interest and dividends on stocks and bonds, collateral loans and all other sources			17,718 62
Income received from all other sources			104,924 06
			10,098 78
Aggregate amount of income actually received during the year in cash			<u>\$3,245,218 28</u>

## V.—EXPENDITURES DURING THE YEAR.

	<i>Fire risks.</i>	<i>Marine and Inland risks.</i>	
Gross amount actually paid for losses, (including \$180,202 49, losses occurring in previous years)	\$1,327,337 75	\$522,898 79	
Deduct all amounts actually received for salvages and all amounts actually received for reinsurance in other companies	116,471 40	95,010 08	
Total	\$1,210,866 35	\$427,888 71	
Net amount paid during the year for losses			\$1,638,755 06
Cash dividends actually paid stockholders			100,000 00
Paid for commissions and brokerage			649,219 25
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes			208,416 92
Paid for State, national and local taxes in this and other States			51,274 87
All other payments and expenditures			256,136 59
Aggregate amount of actual expenditures during the year in cash			<u>\$2,903,802 69</u>

## VI.—MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and Inland risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of Dec. of the preceding year	\$249,357,657 00	\$2,571 898 03	\$ 9,769,211 00	\$48,956 00
Written or renewed during the year	271,737,417 00	2,977,323 22	127,902,110 00	689,510 47
Total	\$521,095,074 00	\$5,549,221 25	\$137,671,321 00	\$738,466 47
Deduct those expired and marked off as terminated	224,243,683 00	2,215,067 52	125,307,209 00	655,597 47

	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and Inland risks.</i>	<i>Premiums thereon.</i>
In force at the end of the year . . .	\$296,851,391 00	\$3,334,153 73	\$12,364,112 00	\$82,869 00
Deduct am't reinsured . . .	8,935,782 00	139,225 70		
Net am't in force . . .	\$287,915,609 00	\$3,194,928 03	\$12,364,112 00	\$82,869 00

COLORADO BUSINESS.

BUSINESS DONE IN THE STATE OF COLORADO DURING THE YEAR.

Fire risks written . . . . .	\$1,118,264 00
Entire premiums received for risks in this State . . . . .	24,992 01
Losses paid . . . . .	11,524 48
Losses incurred. . . . .	12,630 02

PHENIX INSURANCE COMPANY,  
HARTFORD, CONN.

Incorporated May, 1854.

H. KELLOGG, *President.*

D. W. C. KILTON, *Secretary.*

I.—CAPITAL.

Whole amount of capital actually paid up in cash . . . . . \$2,000,000 00

II.—ASSETS.

Market value of real estate owned by the Co. (unincumbered)	\$ 178,255 31
Loans on bonds and mortgages (first liens) . . . . .	161,380 00
Interest accrued on all said bond and mortgage loans . . . . .	4,141 40
Value of lands mortgaged, exclusive of buildings and perishable improvements . . . . .	\$216,000 00
Value of buildings mortgaged (insured for \$86,750, as collateral) . . . . .	148,000 00
Total value of said mortgaged premises	\$364,000 00

ACCOUNT OF STOCKS, BONDS, ETC., OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>
1040 shares Hartford National Bank . . . . .	\$ 104,000 00	\$ 188,240 00
450 " Farmers' & Mechanics' Nat'l Bank, Hartford . . . . .	45,000 00	58,500 00
800 " Mercantile National Bank, Hartford . . . . .	80,000 00	100,800 00
162 " Charter Oak Nat'l Bank, Hartford . . . . .	16,200 00	24,300 00
200 " City National Bank, Hartford . . . . .	20,000 00	18,000 00





	<i>Par value.</i>	<i>Market value.</i>
Hannibal School, Mo., 7 per cent . . .	\$ 19,000 00	\$ 19,000 00
Avondale Town, Ohio, 6 per cent . . .	16,000 00	16,640 00
Atlantic Dock Company, 5 per cent . . .	75,000 00	78,750 00
Contra Costa Water Co., 8 per cent . . .	25,000 00	26,500 00
Indianapolis & Cincinnati R. R., 7 per cent		
Harlem River & Port Chester R. R., 7 per cent . . .	51,000 00	56,100 00
C. & N. W. R'y, sink'g fund, 5 per ct.	50,000 00	65,500 00
Erie Railway, first mtg. consols, 7 per cent . . .	50,000 00	55,000 00
Cedar Rapids, I. Falls & N. Western Railway, 6 per cent . . .	100,000 00	128,000 00
Columbus & Western R. R., 6 per cent	50,000 00	52,000 00
Chicago & Western Ind. R. R. Co., 6 per cent . . .	100,000 00	106,000 00
Columbia & Greenville R. R., 6 per ct.	60,000 00	67,200 00
C. B. & Q. R. R. Co., (Den. ext'n) 4 per cent . . .	50,000 00	50,000 00
Minneapolis Union Railway Co., 6 per cent . . .	20,000 00	17,600 00
N. Y., Lacka. & Western R. R. Co., 6 per cent . . .	50,000 00	53,500 00
N. Y., Lacka. & Western R. R. Co., 6 per cent . . .	50,000 00	60,000 00
Terre Haute & Logansport R. R. (Ext. Guar.), 6 per cent . . .	50,000 00	51,500 00
Toledo, Ann Arbor & Grand Trunk R. R., 6 per cent . . . . .	50,000 00	48,000 00
<b>Total par and market value</b>	<b>\$2,550,551 37</b>	<b>\$3,203,170 91</b>
		<b>\$3,203,170 91</b>

LOANS ON COLLATERALS.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
73 shares N. Y., New Haven & Hartford R. R. Co . . . . .	\$7,800 00	\$14,040 00	\$4,500 00
69 " Adams Exprs. Co . . . . .	6,900 00	8,970 00	3,650 00
217 " Travelers' Ins. Co . . . . .	21,700 00	62,930 00	30,506 00
10 " Holyoke Water Power Co . . . . .	1,000 00	2,250 00	630 00
53 " Mercantile National Bank, Hartford . . . . .	5,300 00	6,625 00	1,400 00
170 " Dayton & Mich. R. R. Co., pref'd . . . . .	8,500 00	11,900 00	2,911 00
5 " Farmers' and Mechanics National Bank . . . . .	500 00	650 00	440 00
20 " Hartford Carpet Co . . . . .	2,000 00	4,200 00	1,980 00
471 " Willimantic Linen Co . . . . .	11,775 00	23,550 00	19,350 00
30 " Chicago, Rock Island & Pacific R. R. Co . . . . .	3,000 00	3,540 00	2,340 00
100 " Russell & Erwin Manuf'g Co . . . . .	2,500 00	12,500 00	10,000 00
480 " Seth Thomas Clock Co . . . . .	12,000 00	15,000 00	2,000 00
31 " Shenandoah Valley R. R. bonds, 7 per ct.	31,000 00	34,100 00	30,690 00
5 " Shenandoah Valley R. R. bonds, 6 per ct. gold . . . . .	5,000 00	3,750 00	

		<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
1	" C. & N-W. R.R. \$1,000 bonds . . . . .	\$ 1,000 00	\$1,060 00 }	
1	" Ulster & Dela- ware R. R. Co. bond . . . . .	1,000 00	1,000 00 }	\$1,000 00
1	" Union Pacific R. R. Sinking Fund bond . . . . .	1,000 00	1,180 00	900 00
11	" Home Nation'l Bank, Meriden . . . . .	1,100 00	1,320 00 }	2,250 00
16	" Meriden Nat'l Bank . . . . .	1,600 00	1,920 00 }	
10	" Union Pacific R. R. Co. . . . .	1,000 00	750 00 }	
2	" National New Haven Bank . . . . .	200 00	320 00 }	1,350
2	" C. B. & Q. R. R. New York & New Jersey Telephone Co. . . . .	200 00	240 00 }	
5	" Hartford Steam Boiler Inspe- ction and Ins. Co. . . . .	500 00	475 00 }	
10	" Mechanics' National Bank, New York . . . . .	5,000 00	800 00 }	6,970 00
200	" Willimantic Linen Co. . . . .	5,000 00	7,500 00 }	
30	" N. Y. & Harlem R. R. Co. . . . .	2,000 00	4,000 00 }	6,750 00
1	" Hartford Car- pet Co. . . . .	1,500 00	3,000 00 }	
10	" Americ'n Loan and Trust Co. . . . .	100 00	210 00 }	
2	" Ind. & Cin. R. Co. bonds . . . . .	1,000 00	1,095 00 }	6,750 00
8	" Hartford Car- pet Co. . . . .	2,000 00	2,200 00 }	
17	" Holyoke Water Power Co. . . . .	800 00	1,680 00 }	5,000 00
100	" Central Pacific R. R. Co. . . . .	1,700 00	3,825 00 }	
200	" Meriden Gas Light Co. . . . .	10,000 00	6,500 00 }	18,000 00
150	" Home Nation'l Bank, Meriden Landers, Frary & Clark. . . . .	5,000 00	5,500 00 }	
240	" Southern New England Tele- phone Co. . . . .	15,000 00	18,000 00 }	10,000 00
50	" Benedict & Burnham Mfg. Co. . . . .	6,000 00	9,000 00 }	
800	" Southern New England Tele- phone stock . . . . .	5,000 00	8,250 00 }	40,000 00
200	" Nat'l German Americ'n Bank Union Pacific R. R. Sinking Fund bonds . . . . .	20,000 00	8,000 00 }	
300	" Nat'l German Americ'n Bank Union Pacific R. R. Sinking Fund bonds . . . . .	20,000 00	33,000 00 }	25,000 00
53	" Nat'l German Americ'n Bank Union Pacific R. R. Sinking Fund bonds . . . . .	30,000 00	33,000 00 }	
	Totals . . . . .	\$306,175 00	\$492,370 00	\$304,367 00

Cash in company's principal office . . . . . 40,631 67

Cash belonging to company deposited in banks, viz:

Hartford National Bank, Hartford . . . . .	\$95,862 31
Mercantile National Bank, Hartford . . . . .	50,000 00
Hartford Trust Co., Hartford . . . . .	85,000 00

Mechanics' National Bank, New York . . . . .	\$79,882 25	
Anglo-California Bank (limited) San Francisco . . . . .	14,515 06	
Total cash deposited . . . . .		\$ 325,259 62
Interest due and accrued on collateral loans and on bank deposits . . . . .		8,214 86
Net premiums in course of collection not more than three months due, \$242,049 61, less commission, \$33,625 00 . . . . .		208,424 61
All other property belonging to the company . . . . .		1,203 50
Aggregate amount of all assets, as stated by the company . . . . .		<u>\$4,435,048 88</u>

III.—LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due, losses in process of adjustment or in suspense, including all reported and supposed losses . . . . .	\$197,574 03	
Losses resisted, including interest, costs and other expenses . . . . .	18,015 68	
Total gross amount of claims for losses	\$215,589 71	
Net amount of unpaid losses . . . . .		\$215,589 71
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, \$1,138,718 96; unearned premiums, (50 per cent) . . . . .	\$569,359 48	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$1,128,447 95; unearned premiums (pro rata) . . . . .	628,107 99	
Total unearned premiums as computed above . . . . .		<u>1,197,467 47</u>
Total amount of all liabilities, except capital stock and net surplus . . . . .		\$1,413,057 18
Joint stock capital actually paid up in cash . . . . .		2,000,000 00
Surplus beyond capital and all other liabilities . . . . .		1,021,991 70
Aggregate amount of all other liabilities, including paid up capital stock and net surplus . . . . .		<u>\$4,435,048 88</u>

IV.—INCOME DURING THE YEAR.

Gross premiums received in cash without deduction . . . . .	<i>Fire risks.</i> \$2,030,162 19	
Deduct only reinsurance, rebate, abatement and return premiums . . . . .	133,589 05	
Net cash actually received for premiums		\$1,896,573 14
Received for interest on bonds and mortgages . . . . .		8,204 90
Received for interest and dividends on stocks and bonds, stock loans, and from all other sources . . . . .		205,818 44
Income received from all other sources, viz: Rents . . . . .		3,003 84
Aggregate amount of income actually received during the year, in cash . . . . .		<u>\$2,113,600 32</u>

V.—EXPENDITURES DURING THE YEAR.

Net amount actually paid for losses, (including \$248,373 14, losses occurring in previous years) . . . . .	\$1,214,389 12
Cash dividends actually paid stockholders . . . . .	280,000 00
Paid for commissions and brokerage . . . . .	310,665 81
Paid for salaries, fees, and all other charges of officers, clerks, agents and other employes . . . . .	90,188 44
Paid for State, national and local taxes, in this and other States . . . . .	58,883 25
All other payments and expenditures . . . . .	152,099 66
Aggregate amount of actual expenditures during the year in cash . . . . .	<u>\$2,105,626 28</u>

## VI.—MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire and tor- nado Risks.</i>	<i>Premiums Thereon</i>
In force on the 31st, day of December of the pre- ceding year . . . . .	\$188,849.29 00	\$2,119,056 80
Written or renewed during the year . . . . .	179,644,231 00	2,030,162 19
Totals . . . . .	\$368,493,260 00	\$4,149,218 99
Deduct those expired and marked off as terminated . . . . .	167,661,314 00	1,882,052 08
In force at the end of the year, Decem- ber 31, 1883 . . . . .	<u>\$201,431,946 00</u>	<u>\$2,267,166 91</u>

## COLORADO BUSINESS.

## BUSINESS DONE IN THE STATE OF COLORADO DURING THE YEAR.

Fire risks written . . . . .	\$1,019,068 00
Premiums received . . . . .	14,006 08
Losses paid . . . . .	5,180 13
Losses incurred . . . . .	<u>5,757 21</u>

PENNSYLVANIA FIRE INSURANCE COMPANY,  
PHILADELPHIA, PENN.

Incorporated March, 1825.

JOHN DEVERAUX, *President.*

JOHN L. THOMSON, *Secretary.*

## I.—CAPITAL.

Whole amount of capital actually paid up in cash . . . . . \$400,000 00

## II.—ASSETS.

## ACCOUNT OF STOCKS, BONDS, ETC., OWNED BY THE COMPANY

	<i>Par value.</i>	<i>Market value.</i>
U. S. 3½ per cent loan . . . . .	\$ 1,000 00	\$ 1,010 00
Philadelphia city loans . . . . .	50,000 00	63,318 50
Phila., Wilmington & Baltimore R.R. Stock Trust Certificates, 4 per ct. loan . . . . .	100,000 00	95,000 00
Phila., Wilmington & Baltimore R.R. Stock Trust Certificates, 6 per ct. loan . . . . .	10,000 00	11,000 00
Phila. & Erie R. R. Gen'l Mort. 5 per ct loan . . . . .	75,000 00	77,812 50
Penn. R. R. Consolidated 5 per cent loan . . . . .	71,000 00	75,260 00
Penn. R. R. Consolidated Mort. 6 per ct. loan . . . . .	28,000 00	32,620 00

	<i>Par value.</i>	<i>Market value.</i>
United companies of New Jersey Consolidated Mort., 6 per ct. loan	\$60,000 00	\$69,150 00
Easton & Amboy R. R. Co. Consolidated 5 per ct. loan	50,000 00	53,500 00
Phila. & Reading R. R. Co. Consolidated 7 per ct. loan	20,000 00	25,400 00
Phila. & Reading R. R. Co. Consolidated 1st Mort. 6 per ct. loan	17,500 00	21,000 00
Phila. & Reading R. R. Co. General Mort. 6 per ct. loan	50,000 00	50,312 50
Phila. & Reading R. R. Co. Consolidated Car Trust 6 per ct. loan	40,000 00	40,800 00
Phila. & Reading Coal and Iron Co. 7 per ct. loan	20,000 00	16,000 00
North Penn. Railroad Co. 1st Mort. 6 per ct. loan	40,000 00	41,800 00
Lehigh Valley Railroad Co. 1st Mort. 6 per ct. loan	33,000 00	39,600 00
Lehigh Valley Railroad Co. Consolidated Mort. 6 per ct. loan	22,000 00	26,950 00
Elmira & Williamsport Railroad Co. 1st Mort. 6 per ct. loan	25,000 00	29,250 00
West Jersey Railroad Co. 1st Mort. 7 per ct. loan	10,000 00	12,200 00
Penn. & N. Y. Canal & Railroad Co. 7 per ct. loan	24,000 00	30,240 00
Delaware Railroad Co. Mort. 6 per ct. loan	15,000 00	17,250 00
Western Penn. Railroad Co. 1st mtg. 6 per ct. loan	4,000 00	4,280 00
Chicago & West'n Ind. Railroad Co. 6 per ct. loan	30,000 00	33,000 00
Chicago & Western Ind. Railroad Co. general mortgage 6 per cent loan	20,000 00	20,400 00
Jacksonville Southeastern R'y Co. general mortgage 6 per cent loan	30,000 00	27,600 00
Shamokin, Sunbury & Lewisburg R. R. Co. 5 per cent loan	20,000 00	19,666 67
Corning, Cowanesque & Antrim R. R. Co. 6 per cent loan	30,000 00	30,300 00
Terre Haute & Logansport R. R. Co. ext'n mortgage 6 per cent loan	50,000 00	52,000 00
New York & Long Branch R. R. 5 per cent loan	25,000 00	25,112 50
Northern Pacific R. R. Co. general mortgage 6 per cent	40,000 00	42,400 00
American Steamship Co. of Philadelphia 6 per cent loan	15,000 00	16,200 00
Schuylkill Navigation Co. 1st mortg. loan	8,000 00	8,560 00
Schuylkill Navigation Co. 2nd mortg. loan	12,700 00	11,488 00
Lehigh Coal and Navigation Co. 6 per cent gold loan	20,000 00	22,500 00
Chesapeake & Delaware Canal Co. 1st mortgage 6 per cent loan	10,000 00	7,400 00
Delaware Division Canal Co. 6 per ct. loan	20,000 00	20,000 00
The Pennsylvania Company 6 per ct. loan	14,000 00	14,910 00
The Car Trust of Pennsylvania 6 per cent loan	24,000 00	24,120 00
The New Jersey Car Trust 7 per cent loan	7,000 00	7,040 83
The Central New Jersey Car Trust 6 per cent loan	12,500 00	12,180 00
The New York & Pacific Car Trust Association 7 per cent loan	72,000 00	72,420 00
Car Trust of New York. No. 2, 6 per cent loan	22,000 00	22,440 00
Central R. R. Co. of New Jersey Car Trust Association 6 per cent	30,000 00	30,450 00

	<i>Par value.</i>	<i>Market value.</i>
N. Y., Penn. and Ohio Car Trust 6 per cent loan . . . . .	\$20,000 00	\$20,100 00
Iron Mountain Car Trust 5 per cent loan . . . . .	7,000 00	7,035 00
Colorado Rolling Stock Trust 7 per cent . . . . .	20,000 00	20,466 67
Harrisburg City 6 per cent loan . . . . .	18,000 00	21,150 00
St. Louis City 6 per cent loan . . . . .	25,000 00	28,750 00
Camden County 6 per cent loan . . . . .	12,000 00	13,200 00
Cincinnati City 7 3-10 per cent loan . . . . .	38,000 00	50,160 00
“ “ 7 per cent loan . . . . .	10,000 00	12,000 00
“ “ 6 per cent loan . . . . .	5,000 00	5,500 00
Pittsburgh City 7 per cent water loan . . . . .	50,000 00	61,030 00
Pittsburgh City 7 per cent Stanton Avenue loan . . . . .	10,000 00	10,300 00
Newark City 7 per cent loan . . . . .	20,000 00	23,350 00
Philadelphia Nat'l Bank—200 shares stock . . . . .	20,000 00	44,500 00
Manayunk Gas Company—20 shares stock . . . . .	1,000 00	1,000 00
Total . . . . .	\$1,533,200 00	\$1,672,483 17

Total market value of stocks and bonds . . . . .	\$1,672,483 17
Value of real estate owned by the company (unincumbered) . . . . .	115,000 00
Loans on bonds and mortgages (first liens) . . . . .	184,070 00
Interest due on all said bond and mortgage loans \$———; interest accrued thereon, \$3,883 44; total . . . . .	3,883 44

## LOANS ON COLLATERALS.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
65 shares Pennsylvania R. R. Co. stock . . . . .	\$3,250 00	\$3,761 00	\$2,800 00
3 shares Ins. Co. State of Pennsylvania stock . . . . .	600 00	990 00	700 00
1,000 sh's Phila. & Read'g Railway Co. stock . . . . .	50,000 00	27,500 00	20,000 00
1,000 shares Germantown Pass'g'r R'y Co. stock . . . . .	50,000 00	70,000 00	52,500 00
625 shares Penn. & N. Y. Canal and R. R. Co. stock . . . . .	62,500 00	62,500 00	50,000 00
625 shares Penn. & N. Y. Canal stock . . . . .	62,500 00	62,500 00	50,000 00
1,300 shares Lehigh Coal and N'vig't'n Co. stock . . . . .	65,000 00	57,525 00	50,000 00
\$6,000 Car Trust of New York, No. 2 . . . . .	6,000 00	6,000 00	
\$21,000 Car Trust of New York, No. 2 . . . . .	21,000 00	21,000 00	25,000 00
\$10,000 New York, Chicago & St. Louis 7's . . . . .	10,000 00	10,200 00	
\$10,000 Northern Pacific 1st mortgage 6's . . . . .	10,000 00	10,500 00	10,000 00
\$4,000 Oregon R'y and Navigation Co., 6's . . . . .	4,000 00	4,160 00	
Total par and market val. and amount l'ned thereon . . . . .	\$344,850 00	\$336,636 00	261,000 00

Cash in company's principal office . . . . .	\$261,000 00
Cash belonging to company, deposited in Philadelphia National Banks . . . . .	1,045 91
Interest due and accrued on collateral loans . . . . .	25,806 58
Gross premiums in course of collection not more than three months due . . . . .	2,128 67
	57,403 75

Aggregate amount of all the assets of the company stated at their actual value . . . . . \$2,322,821 51

III.—LIABILITIES.

Total gross amount of claims for losses . . . . .		\$71,117 67
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, \$594,545 65; unearned premiums (fifty per cent) . . . . .	\$297,272 83	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$378,052 48; unearned premiums (pro rata) . . . . .	202,207 02	
Total unearned premiums as computed above (carried out) . . . . .		\$499,479 85
Amount reclaimable by the insured on perpetual fire insurance policies, being — per cent of the premium on deposit received . . . . .		454,439 33
Total amount of all liabilities except capital stock and net surplus . . . . .		\$1,025,036 85
Joint stock capital actually paid up in cash . . . . .		400,000 00
Surplus beyond capital and all other liabilities . . . . .		897,784 67
Aggregate amount of all liabilities including paid up capital stock and net surplus . . . . .		<u>\$2,322,821 52</u>

IV.—INCOME DURING THE YEAR.

	<i>Fire risks.</i>	
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement . . . . .		\$55,269 99
Net collected . . . . .		\$55,269 99
Gross premiums on risks written and renewed during the year, as shown in risk and premium exhibit. . . . .		943,996 45
Total . . . . .		\$999,266 44
Deduct premiums and bills in course of collection at this date . . . . .		57,403 75
Entire premiums collected during the year . . . . .		\$941,862 69
Deduct reinsurance, rebate, abatement and return premiums . . . . .		127,288 83
Net cash actually received for premiums . . . . .		\$814,573 86
Received for interest on bonds and mortgages . . . . .		10,378 22
Received for interest and dividends on stocks and bonds, collateral loans and from all other sources . . . . .		98,631 68
Income received from all other sources, viz: Rents, \$250; 5 per cent on Perpetuals, \$566.14; total . . . . .		816 14
Deposit premiums received for perpetual fire risks . . . . .		\$22,690 53
Aggregate amount of income actually received during the year in cash . . . . .		<u>\$924,399 90</u>

V.—EXPENDITURES DURING THE YEAR.

	<i>Fire risks.</i>	
Gross amount actually paid for losses, including \$68,709 78, losses occurring in previous years . . . . .	\$619,950 35	
Net amt paid during the year for losses . . . . .		\$619,950 35
Cash dividends actually paid stockholders . . . . .		40,000 00
Paid for commissions and brokerage . . . . .		176,539 09
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes . . . . .		25,447 16
Paid for State, national and local taxes in this and other States . . . . .		21,297 37
All other payments and expenditures . . . . .		43,244 92
Loss on securities sold . . . . .		11,691 98
Amount of deposit premiums returned during the year on perpetual fire risks . . . . .		\$9,010 53
Aggregate amount of actual expenditures during the year in cash . . . . .		<u>\$938,170 87</u>



## VI.—MISCELLANEOUS.

## RISKS AND PREMIUMS (EXCLUDING PERPETUALS.)

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year . . . . .	\$ 68,349,770	\$326,814 62
Written or renewed during the year . . . . .	73,859,254	943,996 45
Total . . . . .	\$142,709,024	\$1,770,811 07
Deduct those expired and marked off as terminated . . . . .	60,175,578	754,971 39
In force at the end of the year . . . . .	\$82,533,446	\$1,015,839 68
Deduct amount reinsured . . . . .	2,640,908	43,241 55
Net amount in force December 31st, 1883 . . . . .	\$79,892,538	\$972,598 13

## PERPETUAL RISKS.

	<i>Amount of Risks.</i>	<i>Total Deposits.</i>
Perpetual risks in force on the 31st of December of the preceding year . . . . .	\$18,151,482	\$473,191 60
Perpetual risks written during the year . . . . .	898,866	22,690 53
Totals . . . . .	\$19,050,348	\$495,882 13
Deduct those marked off as cancelled . . . . .	369,483	9,010 53
In force December 31, 1883 . . . . .	\$18,680,865	\$486,871 60

## COLORADO BUSINESS.

## BUSINESS DONE IN THE STATE OF COLORADO DURING THE YEAR.

Fire risks written . . . . .	\$713,672 00
Premiums received . . . . .	21,629 33
Losses paid . . . . .	11,885 20
Losses incurred . . . . .	<u>13,835 31</u>

PHENIX FIRE INSURANCE COMPANY,  
LONDON, ENGLAND.

Incorporated, 1879.

A. D. IRVING, *Manager.*E. B. CLARK, *Assistant Manager.*

## I.—ASSETS

## ACCOUNT OF STOCKS, BONDS ETC., OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>
U. S. 4 per c't b'ds, held by U. S. trust's	\$323,000 00	\$399,712 50
“ 4½ “ “ “ “ “ “	233,000 00	267,367 50
“ 4 “ “ deposited in var'us states and departments . . . . .	505,000 00	624,937 50
Total amount of stocks and bonds . . . . .	\$1,061,000 00	\$1,292,017 50

\$1,292,017 50

Cash belonging to company deposited in banks, viz:	
American Exchange Bank, New York . . . . .	134,347 76
New York Life Insurance and Trust Co., New York . . . . .	3,392 38
Held by United States trustees . . . . .	3,629 33
Interest due and accrued on stocks and bonds not included in market value . . . . .	8,289 00
Net balances, premiums in course of collection not more than three months due . . . . .	81,332 03
Aggregate amount of all the assets of the company stated at their actual value . . . . .	<u>\$1,522,999 00</u>

## II.—LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due . . . . .	\$38,299 00	
Gross losses in process of adjustment, or in suspense, including all reported or supposed losses	167,096 00	
Losses resisted, including interest, costs and other expenses thereon . . . . .	2,000 00	
Total gross amount of unpaid losses . . . . .	\$207,395 00	
Deduct reinsurance thereon . . . . .	27,127 00	
Net amount of unpaid losses . . . . .		\$180,268 00
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, \$1,025,342 83; unearned premiums (50 per cent) . . . . .	\$512,671 41	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$454,851 43; unearned premiums (pro rata) . . . . .	279,384 40	
Total unearned premiums . . . . .		\$792,055 81
Total amount of all liabilities, except net surplus . . . . .		\$972,323 81
Surplus beyond all other liabilities . . . . .		550,075 19
Aggregate amount of all liabilities, including net surplus . . . . .		<u>\$1,522,999 00</u>

## III.—INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of last previous year as shown by that year's statement . . . . .	<i>Fire risks.</i>	
	\$73,099 33	
Net collected . . . . .	\$ 73,099 33	
Gross premiums on risks written and renewed during the year . . . . .	1,518,527 40	
Total . . . . .	\$1,591,626 73	
Deduct premiums and bills in course of collection at this date . . . . .	81,332 03	
Entire premiums collected during the year . . . . .	\$1,510,294 70	
Deduct reinsurance, rebate, abatement and return premiums . . . . .	309,863 36	
Net cash actually received for premiums . . . . .	\$1,200,431 34	\$1,200,431 34
Received for interest and dividends on stocks and bonds, collateral loans, and all other sources . . . . .		42,423 75
Aggregate amount of income actually received during the year . . . . .		<u>\$1,242,855 09</u>

## IV.—EXPENDITURES DURING THE YEAR.

	<i>Fire Risks.</i>	
Gross amount actually paid for losses . . . . .	\$780,608 81	
Deduct all amounts actually received for salvages . . . . .	68,190 06	
Net amount paid during the year for losses . . . . .		\$712,418 75
Paid for commissions or brokerage . . . . .		179,431 58
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes . . . . .		59,066 36
Paid for State, national and local taxes, in this and other states . . . . .		31,688 48
All other payments and expenditures . . . . .		96,520 44
Aggregate amount of actual expenditures during the the year . . . . .		<u>\$1,079,125 61</u>

## V.—MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year . . . . .	\$118,998,985 00	\$1,116,044 65
Written or renewed during the year . . . . .	175,297,980 00	1,518,527 40
Total . . . . .	<u>\$294,296,965 00</u>	<u>\$2,634,572 05</u>
Deduct those expired and marked off as terminated . . . . .	127,223,950 00	1,070,793 86
In force at the end of year . . . . .	\$167,073,015 00	\$1,563,778 19
Deduct amount reinsured . . . . .	\$10,188,658 00	83,583 93
Net amount in force Decem- ber 31, 1883 . . . . .	<u>\$156,884,357 00</u>	<u>\$1,480,194 26</u>

## COLORADO BUSINESS.

## BUSINESS DONE IN THE STATE OF COLORADO DURING THE YEAR.

Fire risks written . . . . .	\$477,724 00
Entire premiums received for risks in this State . . . . .	8,940 19
Losses paid . . . . .	4,565 59
Losses incurred . . . . .	<u>4,106 00</u>

UNITED STATES BRANCH  
QUEEN INSURANCE COMPANY, LIVERPOOL,  
LONDON.

Commenced business in May, 1866.

JAMES A. McDONALD . . . . . *Manager.*

## I.—CAPITAL.

Whole amount of capital actually paid up in cash . . . . .	<u>\$873,169 75</u>
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II.—ASSETS.

ACCOUNT OF STOCKS AND BONDS OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>	
United States 4 per cent bonds . . . . .	\$772,300 00	\$956,686 63	
“ “ 4½ per cent bonds . . . . .	84,000 00	96,495 00	
New York, Lackawana & Western R. R. bonds . . . . .	100,000 00	109,139 39	
Mississippi State bonds . . . . .	20,000 00	20,000 00	
Farmers' Loan & Trust Co. stock . . . . .	10,000 00	40,000 00	
<b>Totals . . . . .</b>	<b>\$986,300 00</b>	<b>\$1,222,321 02</b>	
Total market value of stocks and bonds . . . . .			\$1,222,321 02
Market value of real estate owned by the company . . . . .			354,260 30
Cash in company's principal office . . . . .		\$ 323 94	
Cash belonging to the company deposited with—			
Farmers' Loan & Trust Co., New York . . . . .		10,000 00	
Corn Exchange National Bank, N. Y. . . . .		21,227 05	
First National Bank, Chicago, Ill. . . . .		618 00	
Philadelphia National Bank, Phila., Pa. . . . .		4,446 21	
Western Financial Corporation, Louisville, Ky . . . . .		2,343 31	
Bank of British Columbia, S. F., Cal. . . . .		612 46	
Trustees of the company . . . . .		662 10	
In hands of agents in course of transmission . . . . .		84,262 26	
<b>Total cash items . . . . .</b>			<b>124,495 33</b>
Interest due and accrued on stocks and bonds not included in market value . . . . .			3,733 33
Gross premiums in course of collection not more than three months due . . . . .			15,584 93
All other property belonging to the company, viz: Rents, etc. . . . .			8,507 95
<b>Aggregate amount of all the assets of the company stated at their actual value . . . . .</b>			<b>\$1,728,902 86</b>

III.—LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due, and gross losses in process of adjustment or in suspense, including all re- ported or supposed losses . . . . .	\$120,250 77	
Losses resisted, including interest, costs and other expenses thereon . . . . .	12,775 00	
<b>Total gross amount of claims for losses Deduct reinsurance thereon . . . . .</b>	<b>\$133,025 77</b> <b>5,703 15</b>	
<b>Net amount of unpaid losses . . . . .</b>		<b>127,322 62</b>
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premi- ums on perpetual fire risks \$971,232 99; unearned premiums (fifty per cent) . . . . .	\$485,616 48	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$615,305 46; unearned premiums (pro rata) . . . . .	348,994 10	
<b>Total unearned premiums, as computed above . . . . .</b>		<b>834,610 58</b>
All other demands against the Co., absolute and contingent. . . . .		34,616 70
<b>Total amount of all liabilities, except capital stock and net surplus . . . . .</b>		<b>\$965,549 90</b>

IV.—INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement . . . . .	<i>Fire risks.</i> \$17,545 54
<b>Net collected . . . . .</b>	<b>\$ 17,545 54</b>

	<i>Fire Risks.</i>
Gross premiums on risks written and renewed during the year . . . . .	\$ 1,639,830 34
Total . . . . .	\$1,657,375 88
Deduct premiums and bills in course of collection at this date . . . . .	15,584 93
Entire premiums collected during the year . . . . .	\$1,641,790 95
Deduct reinsurance, rebate, abatement and return premiums . . . . .	416,089 61
Net cash actually received for premiums . . . . .	\$1,225,701 34
Received for interest and dividends on stocks and bonds, collateral loans, and from all other sources . . . . .	44,335 77
Income received from all other sources . . . . .	24,536 80
Aggregate amount of income actually received during the year in cash . . . . .	<u>\$1,294,593 91</u>

## V.—EXPENDITURES DURING THE YEAR.

	<i>Fire risks.</i>
Gross amount actually paid for losses . . . . .	\$1,046,428 93
Deduct amount received for salvages . . . . .	125,281 55
Net amount paid during the year for losses . . . . .	<u>\$921,147 38</u>
Paid for commissions and brokerage . . . . .	\$921,147 38
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes . . . . .	168,360 44
Paid for State, national and local taxes in this and other States . . . . .	75,654 80
All other payments and expenditures . . . . .	36,388 54
Aggregate amount of actual expenditures during the year in cash . . . . .	<u>\$1,278,889 30</u>

## VI.—MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year . . . . .	\$135,511,125	\$1,473,947 90
Written or renewed during the year . . . . .	158,041,861	1,639,830 34
Total . . . . .	\$293,552,986	\$3,113,778 24
Deduct those expired and marked off as terminated . . . . .	135,839,822	1,390,710 19
In force at the end of the year . . . . .	\$157,713,164	\$1,723,068 05
Deduct amount reinsured . . . . .	11,052,941	136,529 60
Net amount in force . . . . .	<u>\$146,660,223</u>	<u>\$1,586,538 45</u>
Amount deposited in different states and countries for the security of all the Company's policy holders . . . . .		<u>\$1,411,602 86</u>

## COLORADO BUSINESS.

## BUSINESS DONE IN THE STATE OF COLORADO DURING THE YEAR.

Fire risks written . . . . .	\$1,163,477 00
Premiums received . . . . .	19,247 48
Losses paid . . . . .	15,616 89
Losses incurred . . . . .	<u>19,189 37</u>

ROYAL INSURANCE COMPANY, LIVERPOOL,  
ENGLAND.

Incorporated, 1845.

CHARLES H. CASE, . . . . . *Manager for the Northwestern States.*

I.—ASSETS.

Value of real estate owned by the company. . . . . \$1,115,649 42

ACCOUNT OF STOCKS AND BONDS OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>	
U. S. 4 per cent bonds registered . . .	\$ 235,000 00	\$ 291,106 25	
U. S. 6 per ct. currency bonds, regist.	1,525,000 00	2,040,767 50	
Total par and market value	\$1,760,000 00	\$2,331,873 75	
Cash in company's offices . . . . .			\$2,331,873 75
Cash belonging to the company deposited in banks . . . . .			6,713 25
Interest due and accrued on stocks not included in market value			443,495 69
Gross premiums uncollected on policies issued within three months . . . . .			48,100 00
All other property belonging to the company . . . . .			238,281 02
			3,566 67
Aggregate amount of all the assets of the company in the U. S., stated at their actual value . . . . .			\$4,187,679 80

II.—LIABILITIES.

Gross claims for adjusted and unpaid losses, due and to become due . . . . .	\$ 14,028 64	
Gross losses in process of adjustment or in suspense, including all reported and supposed losses . . . . .	223,246 70	
Losses resisted, including interest, costs and other expenses thereon . . . . .	9,750 00	
Total gross amount of claims for losses . . . . .	\$247,025 34	
Deduct reinsurance thereon . . . . .	48,303 52	
Net amount of unpaid losses . . . . .		\$ 198,721 82
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, \$1,923,608 07; unearned premiums (50 per cent) . . . . .	\$961,804 36	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$1,504,194 57; unearned premiums (pro rata) . . . . .	832,822 11	
Total unearned premiums . . . . .		1,794,626 47
Amount reclaimable by the insured on perpetual fire insurance policies, being 95 per cent of the premium or deposit received . . . . .		60,784 91
Net premium reserve and all other liabilities except capital, under the Life Insurance or any other special department . . . . .		137,350 00
Due and accrued for salaries, rents, advertising and for agency and other miscellaneous expenses . . . . .		774 54
All other demands against the company, absolute and contingent . . . . .		100,46 21
Total amount of all liabilities in the U. S. . . . .		\$2,292,803 75

## III.—INCOME DURING THE YEAR.

Gross bills and premiums in course of collection at close of last previous year . . . . .	<i>Fire Risks.</i> \$ 232,431 44	
Deduct amount of same not collected . . . . .	957 16	
Net collected . . . . .	\$ 231,474 28	
Gross premiums on risks written or renewed during the year . . . . .	3,072,447 96	
Total . . . . .	\$3,303,922 24	
Deduct premiums and bills in course of collection at this date . . . . .	251,450 17	
Entire premiums collected during the year . . . . .	\$3,052,472 07	
Deduct reinsurance, rebate, abatement and return premiums . . . . .	582,406 c9	
Net cash actually received for premiums . . . . .	\$2,470,065 98	\$2,470,065 98
Received for interest and dividends on stocks and bonds, lateral loans, and from all other sources . . . . .		107,743 90
Income received from all other sources . . . . .		31,521 49
Aggregate amount of income actually received during the year in cash . . . . .		\$2,609,331 37

## IV.—EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses . . . . .	<i>Fire Risks.</i> \$1,647,872 55	
Deduct amounts actually received for salvages and reinsurance . . . . .	194,976 62	
Net amount paid during the year for losses . . . . .	\$1,452,895 93	\$1,452,895 93
Paid for commission and brokerage . . . . .		475,171 24
Paid for salaries, fees and other charges of officers, clerks, agents and all other employes . . . . .		133,937 57
Paid for State, national and local taxes in this and other States . . . . .		55,794 73
All other payments and expenditures . . . . .		118,488 02
Aggregate amount of actual expenditures during the year in cash in the United States . . . . .		\$2,236,287 49

## V.—MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon</i>
In force on the 31st day of December of the preceding year . . . . .	\$319,177,187 84	\$3,037,180 06
Written or renewed during the year . . . . .	309,691,200 48	3,072,447 96
Total . . . . .	\$688,868,388 32	\$6,109,628 02
Deduct those expired and marked off as terminated . . . . .	302,424,406 78	2,466,886 66
In force at the end of the year . . . . .	\$386,443,981 54	\$3,642,741 36
Deduct the amount reinsured . . . . .	28,855,702 67	214,938 06
Net amount in force . . . . .	\$357,588,278 87	\$3,427,803 30
In force having not more than one year to run from date of policy . . . . .	\$208,087,366 63	\$1,923,608 73
Having more than one year and not more than three years to run from date of policy . . . . .	77,179,024 48	714,340 24
Having more than three years to run from date of policy . . . . .	72,321,887 76	789,854 33
Net amount in force December 31, 1883 . . . . .	\$357,588,278 87	\$3,427,803 30

## COLORADO BUSINESS.

## BUSINESS DONE IN THE STATE OF COLORADO DURING THE YEAR.

Fire risks written . . . . .	\$628,550 00
Entire premiums received . . . . .	8,409 32
Losses paid . . . . .	614 08
Losses incurred . . . . .	584 28

SUN INSURANCE COMPANY, SAN FRANCISCO,  
CALIFORNIA.

Incorporated February, 1882.

C. L. TAYLOR, *President.*

ED. E. POTTER, *Secretary.*

## I.—CAPITAL.

Whole amount of capital actually paid up in cash . . . . . \$300,000 00

## II.—ASSETS.

## ACCOUNT OF STOCKS, BONDS, ETC., OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>	
U. S. 3 per cent bonds . . . . .	\$ 65,000 00	\$ 65,975 00	
Santa Clara County bonds, 8 per cent . . . . .	46,500 00	49,004 57	
Totals . . . . .	<u>\$111,500 00</u>	<u>\$114,979 57</u>	
Total market value of stocks and bonds . . . . .			\$114,979 57
Market value of real estate owned by the company (unincumbered) . . . . .			99,000 00
Loans on bonds and mortgages (first liens) upon which not more than one year's interest is due . . . . .			65,000 00
Interest due on said bond and mortgage loans, \$80 83; interest accrued thereon, \$268 87; total . . . . .			349 70
Cash in company's principal office . . . . .			6,201 60
Cash belonging to the company deposited in banks, viz:			
Anglo-California . . . . .			105,727 49
Union National . . . . .			4,946 31
National G. B. Dom . . . . .			2,869 46
Granger's . . . . .			1,209 23
Interest due and accrued on stocks and bonds not included in market value . . . . .			2,204 20
Gross premiums in course of collection, not more than three months due . . . . .			38,653 43
Bills receivable, not matured, taken for fire, marine and inland risks . . . . .			10,698 09
Agency balances . . . . .			3,675 98
Aggregate amount of all assets as stated by the company . . . . .			<u>\$446,515 06</u>



## III.—LIABILITIES.

Gross losses in course of adjustment or in suspense, including all reported and supposed losses . . .	\$ 2,500 00	
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$91,209 86; unearned premiums (50 per cent) . . . . .	45,604 98	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$16,108 03; unearned premiums (pro rata) . . . . .	11,008 02	
Gross premiums received and receivable upon all unexpired Inland Navigation risks, \$6,993 89; unearned premiums (50 per cent) . . . . .	3,046 94	
Gross premiums received and receivable upon all unexpired marine risks . . . . .	31,892 02	
All other demands against the company, absolute and contingent . . . . .	3,045 94	
Total amount of liabilities except capital stock and net surplus		\$ 97,097 90
Joint stock capital actually paid up in cash . . . . .		300,000 00
Surplus beyond capital and all other liabilities . . . . .		49,417 16
Aggregate amount of all liabilities, including paid up capital stock and net surplus . . . . .		<u>\$446,515 06</u>

## IV.—INCOME DURING THE YEAR.

	<i>Fire risks.</i>	<i>Marine and Inland risks.</i>	
Gross premiums and bills in course of collection at close of last previous year . . . . .	\$15,016 24	\$13,986 55	
Net collected . . . . .	\$15,016 24	\$13,986 55	
Gross premiums on risks written and renewed during the year . . . . .	155,796 88	75,811 51	
Total . . . . .	\$170,813 12	\$89,798 06	
Deduct premiums and bills in course of collection at this date . . . . .	29,788 63	19,440 15	
Entire premiums collected during the year . . . . .	\$141,024 49	\$70,357 91	
Deduct reinsurance, rebate, abatement and return premiums . . . . .	43,402 96	15,143 99	
Net cash actually received for premiums . . . . .	\$97,621 53	\$55,213 92	\$152,835 45
Received for interest on bonds and mortgages . . . . .			3,262 03
Received for interest and dividends on stocks and bonds, collateral loans, and from all other sources . . . . .			10,550 26
Income received from all other sources—rents, etc . . . . .			8,542 78
Aggregate amount of income actually received during the year in cash . . . . .			<u>\$175,190 54</u>

## V.—EXPENDITURES DURING THE YEAR.

Gross amount paid for losses, including \$3,000 00, losses occurring in previous years . . . . .	<i>Fire risks.</i> \$59,319 62	<i>Marine and Inland risks.</i> \$27,378 76	
Deduct all amounts actually received for salvages, and all amounts received for reinsurance in other companies, \$15,403 96 . . . . .	13,638 86	1,765 10	
Net amount paid during the year for losses . . . . .	\$45,680 76	\$25,613 66	\$71,294 42

Paid for commissions and brokerage . . . . .	\$18,087 36
Paid for salaries, fees and all other charges of officers, clerks, agents, employes, etc . . . . .	20,926 86
Paid for State, national and local taxes in this and other States . . . . .	2,532 82
All other payments and expenditures . . . . .	13,807 82
Aggregate amount of actual expenditures during the year in cash . . . . .	<u>\$126,649 28</u>

VI.—MISCELLANEOUS.

RISKS AND PREMIUMS.

In force on the 31st day of Dec. of the preced- ing year . . . . .	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and Inland risks.</i>	<i>Premiums thereon.</i>
Written or renewed dur- ing the year . . . . .	\$ 3,420,676 00	\$ 59,328 41	\$474,380 00	\$34,704 61
Total . . . . .	<u>9,385,417 00</u>	<u>155,796 88</u>	<u>2,773,295 00</u>	<u>75,811 51</u>
Deduct those expired and marked off as terminated; also re- duction of premiums by rebate, abatement and return . . . . .	\$12,806,093 00	\$206,125 29	\$3,247,675 00	\$110,516 12
In force at end of the year . . . . .	4,610,139 00	77,138 09	1,870,992 00	63,465 92
Deduct am't reinsured . . . . .	\$8,195,954 00	\$128,987 20	\$1,376,683 00	\$47,050 20
Net amount in force Dec. 31, 1883. . . . .	<u>1,304,154 00</u>	<u>21,714 31</u>	<u>663,501 00</u>	<u>9,064 20</u>
	<u>\$6,811,800 00</u>	<u>\$107,272 89</u>	<u>\$713,182 00</u>	<u>\$7,986 00</u>

COLORADO BUSINESS.

BUSINESS DONE IN THE STATE OF COLORADO DURING THE YEAR.

Fire risks written . . . . .	\$147,530 00
Entire premiums received for risks in this State . . . . .	2,016 51
Losses paid . . . . .	463 39
Losses incurred . . . . .	<u>463 39</u>

SAINT PAUL FIRE AND MARINE INSURANCE  
COMPANY.

Incorporated May, 1854.

C. H. BIGELOW, *President.*

C. B. GILBERT, *Secretary.*

I.—CAPITAL.

Whole amount of capital actually paid up in cash . . . . .	<u>\$500,000 00</u>
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LOANS ON COLLATERAL.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
205 shares 1st Nat. Bank stock, St. Paul	\$ 20,500 00	\$ 32,800 00	\$19,100 00
82 shares 2d Nat'l Bank stock, St. Paul	8,500 00	17,000 00	12,000 00
740 shares Merch's Nat'l bank stock, St. Paul	74,000 00	111,000 00	75,000 00
150 shares St. Paul Nat'l bank stock, St. Paul	15,000 00	15,750 00	10,000 00
72 shares Savings bank stock, St. Paul	7,200 00	7,200 00	5,800 00
350 shares Bank of Minnesota stock	35,000 00	42,000 00	19,000 00
50 shares Union Nat. b'k, Minneapolis	5,000 00	5,000 00	3,200 00
50 sh's Lumb'rm'n's Nat. b'k stock, Stillwater	5,000 00	6,250 00	5,000 00
50 sh's Continental Nat. bank stock, Chicago	5,000 00	6,250 00	5,000 00
105 sh's St. P. & S. C. R. R. Co's special land st'k	105,800 00	63,480 00	41,600 00
128 sh's St. P. & S. C. R. R. Co's special land st'k	128,100 00	64,050 00	39,933 94
300 shares Island Power Co., Minneapolis	15,000 00	22,500 00	15,000 00
400 shares Pioneer Press Co., St. Paul	20,000 00	20,000 00	10,000 00
6 bonds St. Paul Harvester Works	6,000 00	6,000 00	4,000 00
Totals	\$450,100 00	\$419,280 00	\$264,633 94

Amount loaned on collaterals	\$ 264,633 94
Market value of real estate owned by the company	103,364 50
Loans on bonds and mortgages upon which not more than one year's interest is due	149,574 28
Interest due and accrued on all said bond and mortgage loans	3,404 78
Cash in company's principal office	\$ 3,466 40
Cash belonging to the company deposited in banks:	
First National, St. Paul	4,756 86
Merchants', St. Paul	80,752 81
Total cash items	88,976 07
Interest due and accrued on stocks and bonds not included in market value	8,809 43
Interest due and accrued on collateral loans	5,437 43
Gross premiums in course of collection not more than three months' due	21,006 60
Bills receivable, not matured, taken for marine risks	10,026 57
All other property belonging to the company	2,059 67

Aggregate amount of all the assets of the company, stated at their actual value . . . . . \$1,101,027 87

III.—LIABILITIES.

Gross claims for adjusted and unpaid losses, due and to become due	\$19,138 42
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	32,334 10
Losses resisted, including interest, costs, and all other expenses thereon	3,250 00
Total gross amount of claims for losses	\$54,722 52
Deduct reinsurance thereon	11,000 00
Net amount of unpaid losses	\$43,722 52
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, \$310,611 29; unearned premiums, (50 per cent)	\$155,305 64

Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$268,318 02; unearned premiums (pro rata) . . . . .	\$149,241 80
Gross premiums (including both cash and bills) received and receivable upon all unexpired Inland Navigation risks, \$11,891 00; unearned premiums (50 per cent) . . . . .	5,945 50
Total unearned premiums as computed above . . . . .	310,492 94
All other demands against the company, absolute and contingent . . . . .	2,346 98
Total amount of all liabilities except capital stock and net surplus . . . . .	\$ 356,562 44
Joint stock capital actually paid up in cash . . . . .	500,000 00
Surplus beyond capital and all other liabilities . . . . .	244,465 43
Aggregate amount of all liabilities, including paid up capital stock and net surplus . . . . .	\$1,101,027 87

## IV.—INCOME DURING THE YEAR.

	<i>Fire risks.</i>	<i>Marine and Inland risks.</i>	
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement . . . . .	\$27,170 62	\$5,237 14	
Deduct amount of same not collected . . . . .	784 80		
Net collected . . . . .	\$26,385 82	\$5,237 14	
Gross premiums on risks written and renewed during the year . . . . .	568,743 77	46,945 01	
Total . . . . .	\$595,129 59	\$52,182 15	
Deduct premiums and bills in course of collection at this date . . . . .	19,559 62	10,026 57	
Entire premiums collected during the year . . . . .	\$575,569 97	\$42,155 58	
Deduct reinsurance, rebate, a abatement and return premiums . . . . .	105,702 33	4,881 08	
Net cash actually received for premiums . . . . .	\$469,867 64	\$37,274 50	
Received for interest on bonds and mortgages . . . . .			\$507,142 14
Received for interest and dividends on stocks and bonds, collateral loans, and from all other sources . . . . .			9,500 37
Income received from all other sources (rents, etc.) . . . . .			55,552 00
			7,366 91
Aggregate amount of income actually received during the year in cash . . . . .			\$579,561 42

## V.—EXPENDITURES DURING THE YEAR.

	<i>Fire risks.</i>	<i>Marine and Inland risks.</i>	
Gross amount actually paid for losses . . . . .	\$348,776 55	\$32,143 90	
Deduct all amounts actually paid for salvages . . . . .	45,592 64	5,442 40	
Net amount paid during the year for losses . . . . .	\$303,183 91	\$26,701 50	
Cash dividends actually paid stockholders . . . . .			\$329,885 41
Paid for commissions and brokerage . . . . .			50,000 00
Paid for State, national and local taxes in this and other States . . . . .			73,074 68
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes . . . . .			8,998 39
All other payments and expenditures . . . . .			29,231 21
			26,721 74
Aggregate amount of actual expenditures during the year in cash . . . . .			\$517,911 43

VI.—MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of Dec. of the preceding year . . . . .	\$45,010,915 00	\$558,376 80	\$ 91,751 00	\$ 4,891 00
Written or renewed during the year . . . . .	41,988,450 00	568,743 77	6,724,784 00	46,945 01
Totals . . . . .	\$86,999,365 00	\$1,127,120 57	\$6,816,535 00	\$51,836 01
Deduct those expired and marked off as terminated . . . . .	37,771,410 00	498,144 60	6,654,355 00	39,945 01
In force at the end of the year . . . . .	\$49,227,955 00	\$628,975 97	\$162,180 00	\$11,891 00
Deduct am't reinsured . . . . .	4,748,923 00	50,046 66	. . . . .	. . . . .
Net amount in force . . . . .	\$44,479,023 00	\$578,929 31	\$162,180 00	\$11,891 00

COLORADO BUSINESS.

BUSINESS DONE IN THE STATE OF COLORADO DURING THE YEAR.

Fire risks written . . . . .	\$464,667 00
Entire premiums received for risks in this State . . . . .	9,516 04
Losses paid . . . . .	6,375 84
Losses incurred . . . . .	6,375 84

U. S. BRANCH OF THE  
SCOTTISH UNION AND NATIONAL INSURANCE  
COMPANY, EDINGBURG, GREAT BRITAIN.

Commenced business in the U. S., October, 1880.

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

I.—CAPITAL.

Whole amount of capital actually paid up in cash . . . . . \$1,412,850 00

II.—ASSETS.

Loans on bonds and mortgages, (first liens) upon which more than one year's interest is due . . . . .	\$304,000 00
Value of lands mortgaged exclusive of buildings and perishable improvements . . . . .	\$329,000 00
Value of the buildings mortgaged (insured for \$311,200, as collateral) . . . . .	345,000 00
Total value of said mortgaged premises . . . . .	<u>\$674,000 00</u>

## ACCOUNT OF STOCKS, BONDS ETC., OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>
U. S. government bonds, 4 per cent. . . . .	\$405,000 00	\$502,200 00
County of Middlesex debentures . . . . .	50,000 00	57,875 00
City of Toronto bonds . . . . .	61,185 00	64,798 00
Totals . . . . .	<u>\$516,850 00</u>	<u>\$624,873 00</u>
Total market value of stocks and bonds . . . . .		\$624,873 00
Cash in Companies principal office . . . . .		12,882 28
Cash belonging to Company deposited in Nat'l Exchange Bank . . . . .		75,101 32
Gross premiums uncollected on policies issued within three months . . . . .		56,720 53
Due from other Companies for reinsurance on losses already paid . . . . .		5,973 62
Aggregate amount of all the assets of the Company stated at their actual value . . . . .		<u>\$1,079,490 75</u>

## III.—LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due . . . . .	\$7,444 00	
Gross losses in process of adjustment or in suspense, including all reported and supposed losses. . . . .	30,000 00	
Net amount of unpaid losses . . . . .		<u>\$37,444 00</u>
Gross premiums, without any deductions, received and receivable upon all unexpired fire risks running one year or less from date of policy, \$336,104 47; unearned premiums (50 per cent) . . . . .	\$168,052 24	
Gross premiums, without any deductions, received and receivable upon all unexpired fire risks running more than one year from date of policy, \$79,454 52; unearned premiums (pro rata) . . . . .	47,997 40	
Total unearned premiums as computed above . . . . .		216,049 64
All other demands against the company . . . . .		7,600 00
Total amount of all liabilities except net surplus . . . . .		<u>261,093 64</u>
Surplus beyond capital and all other liabilities . . . . .		\$818,397 11
Aggregate amount of all liabilities including net surplus . . . . .		<u>\$1,079,490 75</u>

## IV.—INCOME DURING THE YEAR.

	<i>Fire Risks.</i>
Gross premiums and bills in course of collection at close of previous year . . . . .	\$ 45,386 40
Add amount of under estimate . . . . .	8,524 69
Net collected . . . . .	<u>\$ 53,911 09</u>
Gross premiums on risks written or renewed during the year . . . . .	724,491 52
Total . . . . .	<u>\$778,402 61</u>
Deduct premiums and bills in course of collection . . . . .	56,720 53
Entire premiums collected during the year . . . . .	<u>\$721,682 08</u>
Deduct reinsurance, rebate, abatement and return premiums . . . . .	344,062 13
Net cash actually received for premiums . . . . .	<u>\$377,619 95</u>
Received for interest on bonds and mortgages . . . . .	\$377,619 95
Received for interest and dividends on stocks and bonds, collateral loans, and from all other sources . . . . .	14,600 06
Aggregate amount of income actually received during the year in cash . . . . .	<u>23,844 96</u>
	<u>\$416,064 97</u>

V.—EXPENDITURES DURING THE YEAR.

	<i>Fire Risks.</i>	
Gross amount actually paid for losses, including \$30,972 75, losses occurring in previous year . . . . .	\$281,717 25	
Net amount paid during the year for losses . . . . .	\$281,717 25	\$281,717 25
Paid for commission and brokerage . . . . .		55,563 00
Paid for salaries, fees and all charges of officers, clerks, employes, etc. . . . .		21,242 49
Paid for State, national and local taxes, in this and other states . . . . .		10,782 49
All other payments and expenditures . . . . .		21,448 07
Aggregate amount of actual expenditures during the year, in cash . . . . .		<u>\$390,753 30</u>

VI.—MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of Dec. of the preceding year . . . . .	\$ 34,790,256 00	\$352,887 91
Written or renewed during the year . . . . .	67,076,898 00	724,491 52
Total . . . . .	\$101,867,154 00	1,077,379 43
Deduct those expired and marked off as terminated . . . . .	51,954,306 00	479,861 64
In force at the end of the year . . . . .	\$49,912,848 00	\$597,517 79
Deduct amount reinsured . . . . .	13,503,245 00	181,958 80
Net amount in force Dec. 31st, 1883 . . . . .	\$36,409,603 00	<u>\$415,558 99</u>

COLORADO BUSINESS.

BUSINESS DONE IN THE STATE OF COLORADO DURING THE YEAR.

Fire risks written . . . . .	\$545,616 00
Premiums received . . . . .	11,935 31
Losses paid . . . . .	7,542 16
Losses incurred . . . . .	<u>9,542 16</u>

STATE INSURANCE COMPANY OF DES MOINES,  
IOWA.

Incorporated September, 1865.

JOHN A. ELLIOTT, *President.*

MATHEN LONG, *Secretary.*

I.—CAPITAL.

Whole amount of capital actually paid up in cash . . . . . \$200,000 00



## II.—ASSETS.

## ACCOUNT OF STOCKS AND BONDS OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>	
12 \$1,000 00 U. S. bonds, 4½ per cent . . .	\$12,000 00	\$13,368 00	
1 \$1,000 00 bond D. M. Water Co . . .	1,000 00	1,000 00	
2 \$500 00 bonds D. M. Syrup Refinery . . .	1,000 00	1,000 00	
25 " shares Polk Co. Saving B'k Stock . . .	2,500 00	2,500 00	
20 " D. M. Nat. Bank Stock . . .	2,000 00	2,120 00	
5 " D. M. Water Works Co. st'k, preferred . . .	500 00	500 00	
45 shares D. M. Water Works Co. st'k, common . . .	1,575 00	1,575 00	
5 shares D. M. Water Works Co. st'k, common . . .	175 00	175 00	
M. C. Spring Improv'm't Co. Bond . . .	500 00	500 00	
Total value of stocks and bonds . . . . .	<u>\$21,250 00</u>	<u>\$22,738 00</u>	
Market value of real estate owned by the company . . . . .			\$22,738 00
Loans on bonds and mortgages, first liens, upon which not more than one year's interest is due. . . . .			85,400 00
Interest due on all said bond and mortgage loans, \$165; interest accrued thereon, \$3,004 39; total . . . . .			70,429 82
			<u>3,169 39</u>

## LOANS ON COLLATERALS.

	<i>Par value.</i>	<i>Loaned thereon.</i>	
Chat. Mort. on horse, buggy & harness . . .	\$ 275 00	\$150 00	
" " " " . . .	300 00	168 58	
" " " " . . .	285 00	200 00	
" " " " . . .	100 00	24 48	
" on buggy and harness . . .	400 00	250 00	
" on team and buggy . . . . .	350 00	150 00	
" on team, buggy & harness . . . . .	400 00	271 94	
" on team of mares . . . . .	250 00	86 60	
" on team, buggy & harness . . . . .	250 00	50 00	
" on horse, buggy & harness . . . . .	250 00	150 00	
" on team of mules . . . . .	200 00	121 67	
Collateral loans, personal security . . . . .	1,599 21	1,599 21	
	<u>\$4,659 21</u>	<u>\$3,222 48</u>	
Amount loaned on collaterals . . . . .			3,222 48
Cash in company's principal office . . . . .			7,707 32
Cash belonging to company deposited in bank (Iowa National Bank) . . . . .		\$41,976 95	
Polk County Savings Bank . . . . .		2,400 00	
Certificate of Deposit in Iowa National Bank . . . . .		3,000 00	
Des Moines National Bank . . . . .		10,000 00	
Polk County Savings Bank . . . . .		7,500 00	
Total cash items . . . . .			64,876 95
Guarantee fund . . . . .			70,000 00
Interest due and accrued on bills receivable and school orders . . . . .			21,105 85
Interest due and accrued on collateral loans . . . . .			90 20
Gross premiums in course of collection . . . . .			46,078 40
Bills receivable, taken for fire and inland risks . . . . .			359,102 36
All other property belonging to company (as claimed assets) . . . . .			18,186 04
Aggregate amount of all the assets of the company, stated at their actual value . . . . .			<u>\$772,106 81</u>

## III.—LIABILITIES.

Gross claims for adjusted and unpaid losses to become due. . . . .	\$7,507 00
Gross losses in process of adjustment or in suspense, including all reported and supposed losses; also losses resisted, including interest, costs and other expenses thereon, reinsurance ded- ucted . . . . .	20,815 00

Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, \$274,739 52; unearned premiums (fifty per cent) . . . . .	\$136,369 76	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$331,891 49; unearned premiums (pro rata) . . . . .	212,500 79	
Total . . . . .	\$348,870 55	
Deduct reinsurance, \$21,733 82 (fifty per cent) . . . . .	10,866 92	
Total unearned premiums . . . . .		338,003 64
Checks on treasurer not presented . . . . .		2,842 56
Guaranty fund . . . . .		70,000 00
Commissions and other charges due and to become due to agents on premiums paid and in course of collection . . . . .		49,544 75
Total amount of all liabilities except capital stock and net surplus . . . . .		\$488,712 95
Joint stock capital actually paid up in cash . . . . .		\$200,000 00
Surplus beyond capital and all other liabilities . . . . .		83,393 86
Aggregate amount of all liabilities, including paid-up capital stock and net surplus . . . . .		\$772,106 81

## IV.—INCOME DURING THE YEAR.

Gross premiums received in cash without deduction	<i>Fire risks.</i> \$195,439 42	
Deduct rebates and return premiums . . . . .	24,646 37	
Net cash received for premiums . . . . .	\$170,793 05	
Bills and notes received for premiums . . . . .	325,211 62	
Net cash and bills actually received for premiums . . . . .	\$496,004 67	
Received for interest on bonds and mortgages . . . . .		\$496,004 67
Received for interest and dividends on stocks and bonds, collateral loans and all other sources . . . . .		6,320 00
Income received from all other sources . . . . .		10,034 36
Aggregate amount of income received during the year . . . . .		\$517,643 67

## V.—EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses, including \$14,956 93, losses occurring in previous years . . . . .	<i>Fire Risks.</i> \$189,456 75	
Deduct all amounts actually received for salvages . . . . .	22,101 21	
Net amount paid during the year for losses . . . . .	\$167,355 54	
Cash dividends actually paid stockholders . . . . .		\$167,355 54
Paid for reinsurance . . . . .		20,000 00
Paid for commissions . . . . .		20,716 61
Paid for salaries, fees and all other charges of officers, clerks agents and all other employes . . . . .		124,374 82
Paid for State, national and local taxes in this and other states . . . . .		61,335 56
All other payments and expenditures . . . . .		4,992 51
Aggregate amount of actual expenditures during the year in cash . . . . .		19,664 95
Aggregate amount of actual expenditures during the year in cash . . . . .		\$418,437 99

## VI.—MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on 31st day of Dec. of the preceding year . . . . .	\$23,921,159 00	\$461,278 94
Written or renewed during the year . . . . .	26,337,898 00	520,651 04
<b>Total . . . . .</b>	<b>\$50,259,057 00</b>	<b>\$981,929 98</b>
Deduct those expired and marked off as terminated, also reduction of premiums by rebate, abate- ment and return premiums . . . . .	18,886,349 00	377,298 97
<b>In force at the end of the year . . . . .</b>	<b>\$31,372,708 00</b>	<b>\$604,631 01</b>
Deduct amount reinsured . . . . .	1,034,943 00	21,733 82
<b>Net amount in force December 31st, 1883,</b>	<b>\$30,337,765 00</b>	<b>\$582,897 19</b>

## COLORADO BUSINESS.

## BUSINESS DONE IN THE STATE OF COLORADO DURING THE YEAR.

Fire risks written . . . . .	\$2,205,110 00
Entire premiums received for risks in this State . . . . .	46,307 33
Losses paid . . . . .	3,447 46
Losses incurred . . . . .	5,047 46

[The Guaranty Fund item should be entirely omitted in this report, as it represents no actual value, while it helps to swell the assets and volume of business falsely to the public. The surplus would not be effected, and we believe the omission should be made.]

UNITED STATES BRANCH OF THE  
SUN FIRE OFFICE, LONDON, ENGLAND.

Incorporated 1710.—Commenced business in U. S. 1882.

URI S. GILBERT, . . . . . *Resident Manager.*

## I.—CAPITAL.

Whole amount of capital actually paid up in cash . . . . . None.

## II.—ASSETS.

## ACCOUNT OF STOCKS, BONDS, ETC., OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>
United States 3 per cent bonds . . . . .	\$350,000 00	\$351,750 00
United States 4 per cent bonds . . . . .	270,000 00	355,452 50
<b>Total . . . . .</b>	<b>\$620,000 00</b>	<b>\$687,212 50</b>

Total market value of stocks and bonds . . . . .	\$687,212 50
Market value of real estate owned by the company, also loans on bonds and mortgages . . . . .	450,927 09
Cash in company's principal office . . . . .	5,149 31
Cash belonging to the company deposited in banks:—	
National Park Bank, N. Y. City . . . . .	50,243 75
U. S. National Bank, N. Y. City, \$50,284 38; National Bank & Loan Co., Watertown, N. Y., \$68,645 38 . . . . .	118,929 76
Interest due and accrued on stocks and bonds not included in market value . . . . .	2,825 00
Interest accrued on deposits, N. Y. banks . . . . .	612,81
Gross premiums in course of collection not more than three months due . . . . .	146,849 07
Bills receivable, not matured, taken for fire risks . . . . .	13,234 39
Aggregate amount of all the assets of the company, stated at their actual value . . . . .	<u>\$1,475,783 68</u>

## III.—LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due . . . . .	\$19,730 53
Gross losses in process of adjustment or in suspense, including all reported and supposed losses . . . . .	88,150 47
Losses resisted, including interest, costs and other expenses thereon . . . . .	9,277 00
Total gross amount of claims for losses . . . . .	\$117,158 00
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest, premiums on perpetual fire risks, \$596,073 76; unearned premiums (50 per cent) . . . . .	\$298,036 88
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$948,796 46; unearned premiums (pro rata) . . . . .	558,446 14
Total unearned premiums as computed above . . . . .	856,483 02
Total amount of all liabilities except net surplus . . . . .	\$973,641 02
Surplus beyond all liabilities . . . . .	502,142 66
Aggregate amount of all liabilities, including net surplus . . . . .	<u>\$1,475,783 68</u>

## IV.—INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement . . . . .	<i>Fire Risks.</i> \$89,175 56
Deduct amount of same not collected . . . . .	
Net collected . . . . .	\$ 89,175 56
Gross premiums on risks written and renewed during the year . . . . .	1,304,525 79
Total . . . . .	\$1,393,701 35
Deduct premiums and bills in course of collection at this date . . . . .	159,883 46
Entire premiums collected during the year . . . . .	\$1,233,817 89
Deduct reinsurance rebate, abatement and return premiums . . . . .	155,207 96
Net cash actually received for premiums . . . . .	\$1,078,609 93
	\$1,078,609 93

Received for interest on bonds and mortgages . . . . .	\$8,468 88
Received for interest and dividends on stocks and bonds, col- lateral loans and all other sources . . . . .	27,741 78
Income received from all other sources . . . . .	100,000 00
Aggregate amount of income actually received dur- ing the year in cash . . . . .	<u>\$1,214,320 59</u>

## V.—EXPENDITURES DURING THE YEAR.

	<i>Fire Risks.</i>	
Gross amount actually paid for losses . . . . .	\$620,994 52	
Net amount paid for losses . . . . .		\$620,994 52
Paid for commissions and brokerage . . . . .		211,120 92
Paid for salaries, fees, and all charges of officers, clerks, agents and all other employes . . . . .		73,040 81
Paid for State, national and local taxes in this and other States.		25,256 25
All other payments and expenditures . . . . .		102,691 78
Aggregate amount of actual expenditures during the year in cash . . . . .		<u>\$1,033,104 28</u>

## VI.—MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year . . . . .	\$139,276,128 00	\$1,355,357 83
Written or renewed during the year. . . . .	130,411,670 00	1,304,525 79
Total . . . . .	<u>\$269,687,798 00</u>	<u>\$2,660,383 62</u>
Deduct those expired and marked off as terminated, also reduction of premiums by rebate, abatement and return . . . . .	109,024,048 00	1,108,455 98
In force at the end of year. . . . .	\$160,663,750 00	\$1,551,927 64
Deduct amount reinsured . . . . .	877,553 00	7,057 42
Net amount in force Dec. 31, 1883 . . . . .	<u>\$159,786,197 00</u>	<u>\$1,544,870 22</u>
Total cash deposits in the U. S. . . . .		<u>\$1,113,300 00</u>

## COLORADO BUSINESS.

## BUSINESS DONE IN THE STATE OF COLORADO DURING THE YEAR.

Fire risks written . . . . .	\$387,377 89
Entire premiums received for risks in this State . . . . .	3,885 40
Losses paid. . . . .	2,978 52
Losses incurred . . . . .	<u>1,370 82</u>

SPRINGFIELD FIRE AND MARINE INSURANCE  
COMPANY, SPRINGFIELD, MASS.

Incorporated, 1849.

J. N. DUNHAM, *President.*

S. J. HALL, *Secretary.*

I.—CAPITAL.

Whole amount of capital actually paid up in cash . . . . . \$1,000,000 00

II.—ASSETS.

ACCOUNT OF STOCKS, BONDS, ETC., OWNED BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>
U. S. 6 per cent currency regist. bonds	\$100,000 00	\$135,000 00
Wakefield (Mass.) Water Co. bonds	50,000 00	50,000 00
Boston & Albany R. R. 7 per ct. bonds	100,000 00	122,000 00
Kas City, St. Joe and Council Bluffs R. R. 7 per cent bonds	100,000 00	118,000 00
Union Pacific R. R. collateral trust 6 per cent bonds	50,000 00	53,000 00
Chicago & N. W. R. R. sinking fund 6 per cent bonds	50,000 00	55,000 00
Morris & Essex R. R. 6 per ct. bonds	8,000 00	10,000 00
New York & Harlem R. R. 7 per cent bonds	10,000 00	12,500 00
C., M. & St. P. R. R. 7 per cent bonds	10,000 00	12,500 00
St. P., Minneapolis & Manitoba R. R. 6 per cent bonds	50,000 00	55,000 00
C. B. & Q. R. R. 4 per cent bonds	10,000 00	8,800 00
Detroit, Lansing & Northern R. R. 7 per cent bonds	2,000 00	2,320 00
100 shares Agawam Nat'l Bank stock, Springfield.	10,000 00	13,000 00
150 " John Hancock Nat'l Bank stock, Springfield	15,000 00	18,750 00
104 " Chiopee Nat'l Bank stock, Springfield.	10,400 00	16,640 00
100 " Pynchon Nat'l Bank stock, Springfield.	10,000 00	17,000 00
28 " Second Nat'l Bank stock, Springfield.	2,800 00	4,900 00
200 " Third Nat'l Bank stock, Springfield.	20,000 00	35,000 00
100 " City National Bank stock, Springfield.	10,000 00	12,800 00
100 " Chapin Nat'l Bank stock, Springfield.	10,000 00	13,300 00
116 " First National Bank stock, Springfield.	11,600 00	19,140 00
75 " Ware National Bank stock, Ware	7,500 00	9,000 00
34 " First National Bank stock, Northampton	3,400 00	4,250 00
100 " Northampton Nat'l Bank stock, Northampton.	10,000 00	17,000 00
10 " Monson Nat'l Bank stock, Monson.	1,000 00	1,250 00
31 " First National Bank stock, Chiopee.	3,100 00	4,900 00
20 " Adams Nat'l Bank stock, North Adams	2,000 00	2,840 00
100 " Tremont Nat'l Bank stock, Boston	10,000 00	10,800 00
100 " Boston Nat'l Bank stock, Boston	10,000 00	11,700 00

		<i>Par value.</i>	<i>Market value.</i>
100	" New England Nat'l Bank stock, Boston.	\$ 10,000 00	\$ 13,400 00
100	" Commonwealth Nat. Bank stock, Boston.	10,000 00	10,800 00
100	" Merchandise Nat'l Bank stock, Boston.	10,000 00	10,000 00
100	" Merchants' National Bank stock, Boston.	10,000 00	13,700 00
100	" Atlas National Bank st'ck, Boston.	10,000 00	12,500 00
200	" Howard Nat'l Bank stock, Boston.	20,000 00	25,000 00
100	" Webster Nat'l Bank stock, Boston.	10,000 00	11,000 00
150	" Boylston Nat'l Bank st'ck, Boston.	15,000 00	17,550 00
100	" Elliot National Bank stock, Boston.	10,000 00	12,200 00
100	" Nat'l Bank of Commerce stock, Boston.	10,000 00	12,500 00
100	" Shawmut Nat. Bank st'ck, Boston.	10,000 00	11,500 00
100	" Nat'l Bank of Commerce stock, New York.	10,000 00	15,000 00
200	" Fourth Nat'l Bank stock, New York.	20,000 00	26,000 00
100	" Metropolitan Nat'l Bank stock, New York.	10,000 00	16,500 00
100	" Franklin County Nat. B'k stock, Greenfield.	10,000 00	10,000 00
100	" St. Paul Nat'l Bank stock, St. Paul, Minn.	10,000 00	10,000 00
550	" Boston & Albany Railroad stock.	55,000 00	96,250 00
183	" Boston & Providence R. R. stock.	18,300 00	30,195 00
500	" Connecticut River R. R. stock.	50,000 00	83,000 00
100	" Worcester, Nashua & Roch- ester R. R. stock.	10,000 00	6,000 00
1000	" New York, New Haven & Hartford R. R. stock.	100,000 00	180,000 00
500	" New York Central & Hud- son River R. R. stock.	50,000 00	56,000 00
200	" Old Colony Railroad stock	20,000 00	28,000 00
1000	" New York & Harlem R. R. stock.	50,000 00	100,000 00
1000	" Chicago, Burlington & Q. R. R. stock.	100,000 00	120,000 00
200	" C., M. & St. P. R. R. stock.	20,000 00	23,200 00
Totals . . . . .		\$1,345,100 00	\$1,796,745 00

Total market value of stocks and bonds . . . . .	\$1,796,745 00
Market value of real estate owned by the company . . . . .	103,150 00
Loans on bonds and mortgages, (first liens) more than one year's interest due . . . . .	372,116 67
Interest accrued on all said bond and mortgage loans . . . . .	8,363 28
Value of lands mortgaged, exclusive of buildings and perishable improvements . . . . .	\$230,500 00
Value of buildings mortgaged, (insured for \$260,250, as collateral) . . . . .	353,500 00
Total value of said mortgaged premises . . . . .	\$584,100 00

## LOANS ON COLLATERALS.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon</i>
20 shares Agawam Nat'l Bank st'k, Spr'gfield.	\$ 2,000 00	\$ 2,600 00	\$ 2,275 00
10 shares Agawam Nat'l Bank st'k, Spr'gfield.	1,000 00	1,300 00	1,000 00

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
25 shares Quassaic Nat'l Bank stock, New- burgh, N. Y. . . . .	\$ 500 00	\$ 625 00	\$ 400 00
100 shares Nonotuck Pa- per Co. stock, Holyoke.	10,000 00	10,000 00	15,000 00
60 shares Valley Paper Co. stock, Holyoke. . .	6,000 00	8,400 00	
1 share Parsons Paper Co. stock, Holyoke. . .	1,000 00	10,000 00	
Totals . . . . .	<u>\$20,500 00</u>	<u>\$32,925 00</u>	<u>\$18,675 00</u>
Amount loaned on collaterals. . . . .			18,675 00
Cash in company's principal office . . . . .			4,214 81
Cash belonging to company deposited in banks, viz:			
Third National, Springfield . . . . .			\$39,420 34
Agawam National. . . . .			34,690 91
Interest due and accrued on stocks and bonds, not included in market value . . . . .			74,117 25
Interest due and accrued on collateral loans . . . . .			27,204 66
Gross premiums in course of collection, not more than three months due . . . . .			466 88
Bills receivable, not matured, taken for fire, marine and inland risks . . . . .			201,000 00
All other property belonging to the company, viz:			
rents due and accrued . . . . .		\$ 828 25	
Due from other companies for reinsurance on losses already paid . . . . .		2,926 38	
United Fire Ins. Co. of England . . . . .		1,599 13	
Generales Ins. Co. of Paris . . . . .		846 24	
Petersburg Ins. Co. of Virginia . . . . .		105 08	
Crescent Ins. Co. of Louisiana . . . . .		375 93	
Total . . . . .			<u>3,754 63</u>
Aggregate amount of all the assets of the company stated at their actual value . . . . .			<u>\$2,585,633 82</u>

III.—LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due . . . . .	\$66,504 91	
Gross losses in process of adjustment or in suspense including all reported and supposed losses . . . . .	90,528 38	
Losses resisted, including interest, costs and other expenses thereon . . . . .	15,049,68	
Total gross amount of claims for losses	<u>\$172,082 97</u>	
Deduct reinsurance thereon . . . . .	19,194 80	
Net amount of unpaid losses . . . . .		\$ 152,888 17
Gross premiums received and receivable upon all unexpired fire and tornado risks running one year or less from date of policy, including inter- est premiums on perpetual fire risks, \$1,028,- 317 85; unearned premiums (50 per cent) . . . . .	\$514,158 92	
Gross premiums received and receivable upon all unexpired fire and tornado risks running more than one year from date of policy, \$838,658 99; unearned premiums (pro rata) . . . . .	487,491 24	
Total unearned premiums as computed above . . . . .		1,001,650 16
All other demands against the company . . . . .		30,150 00
Total amount of all liabilities, except capital stock and net surplus . . . . .		<u>\$1,184,683 33</u>
Joint stock capital actually paid up in cash . . . . .		1,000,000 00
Surplus beyond capital and all other liabilities . . . . .		400,945 49
Aggregate amount of all liabilities including paid up capital stock and net surplus . . . . .		<u>\$2,585,633 82</u>



## IV.—INCOME DURING THE YEAR.

	<i>Fire Risks.</i>	
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement . . . . .	\$175,202 10	
Deduct amount of same not collected . . . . .		
Net collected . . . . .	\$175,202 10	
Gross premiums on risks written and renewed during the year . . . . .	1,762,590 12	
Total . . . . .	\$1,937,792 22	
Deduct premiums and bills in course of collection at this date . . . . .	201,000 00	
Entire premiums collected during the year . . . . .	\$1,736,792 22	
Deduct reinsurance, rebate, abatement and return premiums . . . . .	245,585 28	
Net cash actually received for premiums . . . . .	\$1,491,206 96	
Received for interest on bonds and mortgages . . . . .	\$1,491,206 96	17,078 90
Received interest and dividends on stocks and bonds, collateral loans, etc . . . . .		89,007 19
Income received from all other sources, viz: rents, \$4,151 50 . . . . .		4,151 50
Aggregate amount of income actually received during the year in cash . . . . .		<u>\$1,601,444 53</u>

## V.—EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$155,304 42, losses occurring in previous years . . . . .	<i>Fire Risks.</i> \$992,892 96	
Deduct all amounts actually received for reinsurance in other companies . . . . .	60,791 39	
Net amount paid during the year for losses . . . . .		\$932,101 57
Cash dividends actually paid stockholders . . . . .		100,000 00
Paid for commission and brokerage . . . . .		247,369 89
Paid for salaries, fees, and all other charges of officers and clerks . . . . .		54,812 31
Paid for State, national and local taxes in this and other States . . . . .		42,168 42
All other payments and expenditures . . . . .		137,498 65
Aggregate amount of actual expenditures during the year in cash . . . . .		<u>\$1,513,950 84</u>

## RISKS AND PREMIUMS.

## VI.—MISCELLANEOUS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, of preceding year . . . . .	\$126,040,821	\$1,602,487 89
Written or renewed during the year . . . . .	130,650,000	1,762,590 12
Total . . . . .	256,690,821	3,365,078 01
Deduct those expired and marked off as terminated . . . . .	109,186,754	1,498,101 17
In force at the end of the year . . . . .	\$147,504,067	\$1,866,976 84
Deduct amount reinsured . . . . .		
Net amount in force December 31, 1883 . . . . .	<u>\$147,504,067</u>	<u>\$1,866,976 84</u>

COLORADO BUSINESS.

BUSINESS DONE IN THE STATE OF COLORADO DURING THE YEAR.

Fire risks written . . . . .	\$1,104,202 00
Premiums received for risks . . . . .	24,158 85
Losses paid . . . . .	16,373 65
Losses incurred . . . . .	16,146 38

STATE INVESTMENT AND INSURANCE  
COMPANY, SAN FRANCISCO,  
CALIFORNIA.

Incorporated December, 1871.

A. J. BRYANT, *President.*

CHAS. H. CUSHING, *Secretary.*

I.—CAPITAL.

Whole amount of capital actually paid up in cash . . . . . \$200,000 00

II.—ASSETS.

ACCOUNT OF STOCKS AND BONDS OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>	
10 U. S. bonds . . . . .	\$50,000 00	\$61,500 00	
10 Sonoma County bonds . . . . .	10,000 00	10,800 00	
10 Montgomery Avenue bonds . . . . .	10,000 00	4,000 00	
Total . . . . .	<u>\$70,000 00</u>	<u>\$76,300 00</u>	\$76,300 00

Market value of real estate owned by the company . . . . .	159,859 13
Loans on bonds and mortgages (first liens) upon which not more than one year's interest is due . . . . .	79,550 00
Interest due on all said bond and mortgage loans . . . . .	221 77
Value of lands mortgaged, exclusive of buildings and perishable improvements . . . . .	\$119,500 00
Value of buildings mortgaged (insured for \$57,300 00 as collateral) . . . . .	91,000 00
Total value of said mortgaged premises . . . . .	210,500 00

LOANS ON COLLATERALS.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
158 shares of Cal. Dry Dock Co.'s stock . . . . .	\$15,600 00	\$9,000 00	\$4,000 00
333 shares of First Nat'l Gold Bank, of San Francisco, stock . . . . .	33,300 00	40,960 00	20,000 00
Totals . . . . .	<u>\$48,900 00</u>	<u>\$49,960 00</u>	<u>\$24,000 00</u>

Amount loaned on collaterals . . . . .	\$24,000 00
Cash in company's principal office . . . . .	3,982 97
Cash belonging to company deposited in banks as follows:	
Anglo-California Bank . . . . .	\$10,926 51
First National Gold Bank, San Francisco . . . . .	10,836 76
Total in bank . . . . .	21,763 27
Interest due and accrued on stocks and bonds not included in market value . . . . .	1,160 00
Interest due and accrued on collateral loans . . . . .	165 70
Gross premiums in course of collection not more than three months due . . . . .	43,024 67
Bills receivable, not matured, taken for fire, marine and inland risks . . . . .	257 50
All other property belonging to the company, viz: rents due and accrued . . . . .	465 00
Aggregate amount of all the assets of the company, stated at their actual value . . . . .	<u>\$401,750 01</u>

## III.—LIABILITIES.

Gross losses in process of adjustment or in suspense, including all reported or supposed losses	\$5,715 06
Losses resisted, including interest, costs and other expenses thereon . . . . .	2,500 00
Total gross amount of claims for losses . . . . .	<u>\$8,215 06</u>
Net amount of unpaid losses . . . . .	\$ 8,215 06
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$214,383 48; unearned premiums, (50 per cent) . . . . .	\$107,191 74
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$25,661 18; unearned premiums (pro rata) . . . . .	14,940 56
Gross premiums received and receivable upon all unexpired marine time risks, \$1,465 00; unearned premiums (50 per cent) . . . . .	732 50
Total unearned premiums as computed above . . . . .	<u>122,864 80</u>
Cash dividends to stockholders remaining unpaid . . . . .	\$175 00
All other demand against the Company, viz: Commissions, brokerage and other charges due and to become due to agents and brokers on premiums paid and in course of collection . . . . .	2,375 18
Total amount of all liabilities, except capital stock and net surplus . . . . .	<u>\$133,630 04</u>
Joint stock capital actually paid up in cash . . . . .	202,000 00
Surplus beyond capital and all other liabilities . . . . .	68,119 97
Aggregate amount of all other liabilities, including paid up capital stock and net surplus . . . . .	<u>\$401,750 01</u>

## IV.—INCOME DURING THE YEAR.

	<i>Fire risks.</i>	<i>Marine and Inland risks.</i>
Gross premiums and bills in course of collection at close of previous year	\$39,933 76	\$4,644 58
Deduct amount of same not collected	421 19	
Net collected . . . . .	<u>\$39,512 66</u>	<u>\$4,644 58</u>
Gross premiums on risks written and renewed during the year . . . . .	255,809 33	9,979 79
Total . . . . .	<u>\$295,321 99</u>	<u>\$14,615 37</u>

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	<i>Fire risks.</i>	<i>Marine and Inland risks.</i>	
Deduct premiums and bills in course of collection at this date . . . . .	\$43,024 67	\$257 50	
Entire premiums collected during the year . . . . .	\$252,297 32	\$14,357 87	
Deduct reinsurance, rebate, abatement and return premiums . . . . .	29,854 24	2,260 90	
Net cash actually received for premiums . . . . .	\$222,443 08	\$12,096 97	
Received for interest on bonds and mortgages . . . . .			\$234,540 05
Received for interest and dividends on stocks and bonds, collateral loans and from all other sources . . . . .			5,506 08
Income received from all other sources, viz: Rents . . . . .			3,277 07
Aggregate amount of income actually received during the year in cash . . . . .			<u>\$253,609 20</u>

V.—EXPENDITURES DURING THE YEAR.

	<i>Fire risks.</i>	<i>Marine and Inland risks.</i>	
Gross amount actually paid for losses, (including \$8,560 50, losses occurring in previous years) . . . . .	\$100,499 53	\$12,959 52	
Deduct all amounts actually received for reinsurance in other companies . . . . .	751 84		
Net amount paid during the year for losses . . . . .	\$99,747 69	\$12,959 52	
Cash dividends actually paid stockholders . . . . .			\$112,707 21
Paid for commissions and brokerage . . . . .			24,151 00
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes . . . . .			52,607 18
Paid for State, national and local taxes in this and other States . . . . .			19,535 00
All other payments and expenditures . . . . .			2,450 32
Aggregate amount of actual expenditures during the year in cash . . . . .			<u>\$232,479 80</u>

V.—MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and Inland risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year . . . . .	\$12,698,917	\$196,026 16	\$165,673	\$9,693 29
Written or renewed during the year . . . . .	16,691,221	255,809 33	372,303	9,970 79
Total . . . . .	\$29,390,138	\$451,835 49	\$537,976	\$19,664 08
Deduct those expir'd and marked off as terminated . . . . .	14,124,209	307,724 07	521,976	18,199 08
In force at the end of the year . . . . .	\$15,265,929	\$244,111 42		
Deduct am't reinsured . . . . .	241,433	4,066 76		
Net am't in force Dec. 31, 1883 . . . . .	<u>\$15,024,496</u>	<u>\$240,044 66</u>	<u>\$16,000</u>	<u>\$1,465 00</u>

## COLORADO BUSINESS.

## BUSINESS DONE IN THE STATE OF COLORADO DURING THE YEAR.

Fire risks written . . . . .	\$116,780 00
Entire premiums received for risks . . . . .	3,240 96
Losses paid . . . . .	745 32
Losses incurred . . . . .	<u>745 32</u>

TRADERS' INSURANCE COMPANY, CHICAGO,  
ILLINOIS.

Incorporated February, 1865.

E. BUCKINGHAM, *President.*

R. J. SMITH, *Secretary.*

## I.—CAPITAL.

Whole amount of capital actually paid up in cash . . . . . \$500,000 00

## II.—ASSETS.

## ACCOUNT OF STOCKS AND BONDS OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>
U. S. registered bonds, 4 per cent . . .	\$350,000 00	\$434,000 00
Cook County bonds . . . . .	43,000 00	46,957 50
Evanston Water Loan bonds . . . . .	15,000 00	17,100 00
Chicago City bonds . . . . .	13,000 00	15,130 00
Chicago City Railway stock . . . . .	60,000 00	139,300 00
Chicago City Railway bonds . . . . .	20,000 00	19,000 00
Chicago, Mil. & St. P. R. R. bonds . . .	50,000 00	59,750 00
Chicago & N. W. Railway bonds . . . .	50,000 00	62,000 00
C, B. & Q. Railway bonds . . . . .	50,000 00	44,750 00
Lincoln Park bonds . . . . .	6,000 00	6,240 00
American Express Co. stock . . . . .	30,000 00	27,300 00
Totals . . . . .	<u>\$687,000 00</u>	<u>\$872,027 50</u>
Total market value of stocks and bonds . . . . .		\$872,027 50
Market value of real estate owned by the company . . . . .		137,195 98
Cash in company's principal office . . . . .	\$ 720 01	
Cash belonging to the company deposited in bank (Corn Exchange Bank, Chicago) . . . . .		68,137 41
		<u>\$68,857 42</u>
Total cash items . . . . .		68,857 42
Interest due and accrued on stocks and bonds not included in market value . . . . .		4,001 66
Gross premiums in course of collection not more than three months due . . . . .		46,218 36
All other property belonging to the company, rents due and accrued, premiums advanced, etc . . . . .		37,977 18
Aggregate amount of all the assets of the company stated at their actual value . . . . .		<u>\$1,165,378 10</u>

III.—LIABILITIES.

Gross claims for adjusted and unpaid losses, due and to become due . . . . .	\$12,767 18	
Gross losses in process of adjustment or in suspense, including all reported or supposed losses	26,535 00	
Losses resisted, including interest, costs and other expenses thereon . . . . .	7,064 78	
Total gross amount of claims for losses	\$46,366 96	
Deduct reinsurance thereon . . . . .	2,264 65	
	<u>\$44,102 31</u>	
Net amount of unpaid losses . . . . .		\$44,102 31
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$350,750 66; unearned premiums (fifty per cent) . . . . .	\$175,375 33	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$70,400 61; unearned premiums (pro rata) . . . . .	42,087 07	
Total unearned premiums, as computed above . . .		217,462 40
All other demands against the Co., absolute and contingent. . .		<u>41,999 01</u>
Total amount of all liabilities, except capital stock and net surplus . . . . .		\$303,563 72
Joint stock capital actually paid up in cash . . . . .		500,000 00
Surplus beyond capital and all other liabilities . . . . .		<u>361,814 38</u>
Aggregate amount of all liabilities, including capital stock and net surplus . . . . .		<u>\$1,165,378 10</u>

IV.—INCOME DURING THE YEAR.

	<i>Fire risks.</i>	<i>Marine and Inland risks.</i>	
Gross premiums in course of collection at close of last previous year as shown by that year's statement	\$21,647 64	. . . . .	
Net collected. . . . .	\$21,647 64	. . . . .	
Gross premiums on risks written and renewed during the year. . . . .	531,935 57	\$3,904 59	
Total. . . . .	\$553,583 21	\$3,904 59	
Deduct premiums and bills in course of collection at this date . . . . .	46,218 36	. . . . .	
Entire premiums collected during the year . . . . .	\$507,364 85	\$3,904 59	
Deduct reinsurance, rebate, abatement and return premiums . . . . .	98,888 98	. . . . .	
Net cash actually received for premiums. . . . .	<u>\$408,475 87</u>	<u>\$3,904 59</u>	
Received for interest and dividends on stocks and bonds, collateral loans, and from all other sources. . . . .			\$412,380 46
Income received from all other sources, viz: rents . . . . .			38,927 75
			<u>6,000 00</u>
Aggregate amount of income actually received during the year in cash . . . . .			<u>\$457,308 21</u>

## V.—EXPENDITURES DURING THE YEAR.

	<i>Fire risks.</i>	<i>Marine and Inland risks</i>	
Gross amount actually paid for losses	\$221,624 27	\$8,425 67	
Deduct amounts actually received as salvages . . . . .	12,148 98	241 34	
Net amount paid during the year for losses . . .	<u>\$209,475 29</u>	<u>\$8,184 33</u>	
Cash dividends actually paid stockholders . . . . .			\$217,659 62
Paid for commission and brokerage . . . . .			50,000 00
Paid for salaries, fees and other charges of officers, clerks, agents and all other employes . . . . .			71,002 08
Paid for State, national and local taxes in this and other States			27,865 64
All other payments and expenditures . . . . .			14,266 45
			<u>11,972 37</u>
Aggregate amount of actual expenditures during the year in cash . . . . .			<u>\$392,766 16</u>

## VI.—MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums thereon.</i>	<i>Marine and Inland risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of Dec. of the preceding year . . .	\$21,134,529 00	\$297,272 85		
Written or renewed during the year . . . . .	<u>41,939,673 00</u>	<u>531,935 57</u>	\$1,833,646 00	\$3,904 59
Total . . . . .	\$63,074,202 00	\$829,208 42	\$1,833,646 00	\$3,904 59
Deduct those expired and marked off as terminated	<u>29,882,983 00</u>	<u>367,631 14</u>	1,833,646 00	3,904 59
In force at the end of the year . . . . .	\$33,191,219 00	\$461,577 28		
Deduct amount reinsured . . . . .	<u>2,431,280 00</u>	<u>40,426 07</u>		
Net amount in force Dec. 31st, 1883 . . . . .	<u>\$30,759,939 00</u>	<u>\$421,151 21</u>		

## COLORADO BUSINESS.

## BUSINESS DONE IN THE STATE OF COLORADO DURING THE YEAR.

Fire risks written . . . . .	\$339,495 00
Entire premiums received for risks in this State . . . . .	7,155 22
Losses paid . . . . .	3,743 65
Losses incurred . . . . .	<u>4,649 05</u>

## UNION FIRE AND MARINE INSURANCE COMPANY, NEW ZEALAND.

Incorporated August, 1877.

JOHN THOMAS PEACOCK, D. L. C.,  
Chairman.

GEORGE GATONBY STEAD,  
Vice-Chairman.

## I.—CAPITAL.

Whole amount of capital actually paid up in cash . . . . . \$499,863 12

UNION FIRE AND MARINE INSURANCE COMPANY, 265

II.—ASSETS.

Value of real estate owned by the company . . . . .		\$ 27,536 56
Loans on bonds and mortgages (first liens) upon which not more than one year's interest is due . . . . .		599,715 00
Loans on bonds and mortgages (first liens) upon which more than one year's interest is due, of which \$3,850 is in process of foreclosure) . . . . .		3,650 00
Interest on all said bond and mortgage loans, \$9,135 60; interest accrued thereon, \$2,260 02; total . . . . .		11,395 62
Value of lands mortgaged exclusive of buildings and perishable improvements . . . . .	\$802,600 00	
Value of buildings mortgaged, (insured for \$275,400, as collateral). . . . .	342,700 00	
Total value of said mortgaged premises . . . . .	\$1,145,300 00	

ACCOUNT OF STOCKS AND BONDS OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>	
U. S. 4 per cent bonds, registered . . . . .	\$42,000 00	\$50,295 00	
California Dry Dock 6 per cent bonds . . . . .	4,000 00	4,170 00	
Total carried out . . . . .	\$46,000 00	\$54,465 00	54,465 00
The above \$54,465 00, along with the San Francisco Savings Society deposit, \$12,000 00, taken together, \$66,465 00, stand converted in our books and balance sheet at 4½ per cent, \$13,846;17;6, which amount at 4 per cent (the rate that this whole statement has been reckoned at), \$69,234 38; difference . . . . .			2,769 38
Parnell-Borough Waterworks debentures, 6 per cent . . . . .	5,250 00	5,040 00	5,040 00
Cash in company's principal and branch offices in stamp accounts . . . . .			603 04
Cash belonging to Company deposited in Banks, viz: San Francisco Savings Society, \$12,000 00; Union Bank of Australia (limited fixed) \$50,000 00; current act, head office, \$28,174 10; branches and in transit, \$6,786 82; total . . . . .			96,960 92
Interest due and accrued on stocks and deposits not included in market value . . . . .			2,301 00
Net premiums in course of collection not more than three months due . . . . .			96,257 52
Bills receivable not matured, taken for fire, marine and inland risks . . . . .			13,207 10
All other property belonging to the company . . . . .			31,631 25
Aggregate amount of all assets of the company stated at their actual value . . . . .			<u>\$945,532 39</u>

III.—LIABILITIES.

Gross claims for adjusted and unpaid losses, due and to become due . . . . .	\$155,000 00	
Deduct reinsurance thereon . . . . .	362,75	
Net amount of unpaid losses . . . . .		\$118,725 00
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, \$157,487 23; unearned premiums (50 per cent) . . . . .	73,743 64	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$7,450 07; unearned premiums (pro rata) . . . . .	2,845 23	



Gross premiums received and receivable upon all unexpired marine and inland navigation risks, \$38,051 23; unearned premiums (90 per cent) . . . . .	\$38,051 23	
Gross premiums received and receivable upon all unexpired marine time risks (50 per cent) \$69,838 80 . . . . .		34,919 40
Total unearned premiums as computed above . . . . .		154,559 50
Cash dividends to stockholders remaining unpaid . . . . .		1,071 08
Due and accrued for salaries, rents, advertising and other miscellaneous expenses . . . . .		5,128 79
Due and to become due for borrowed money . . . . .		30,000 00
Return premiums, fire reinsurance, \$1,508 33; marine reinsurance, 29,629 90 . . . . .		31,138 23
Total amount of all liabilities except capital stock and net surplus . . . . .		\$341,222 60
Joint stock capital actually paid up in cash . . . . .		499,863 12
Surplus beyond capital and all other liabilities . . . . .		104,446 67
Aggregate amount of all liabilities, including paid up capital stock and net surplus . . . . .		<u>\$945,532 39</u>

## IV.—INCOME DURING THE YEAR.

	<i>Fire risks.</i>	<i>Marine and Inland risks.</i>	
Gross premiums received in cash without any deduction . . . . .	\$308,706 75	\$516,761 98	
Deduct reinsurance, rebate, abatement and return premiums . . . . .	54,490 90	171,672 02	
Net cash actually received for premiums . . . . .	<u>\$254,215 85</u>	<u>\$345,089 96</u>	\$599,305 81
Bills and notes received during the year for premiums \$ 13,207 10			
Received for interest on bonds and mortgages . . . . .			35,349 83
Interest received from all other sources . . . . .			141 89
Received for calls on capital . . . . .			124,863 12
Aggregate amount of income actually received during the year in cash . . . . .			<u>\$759,660 65</u>

## V.—EXPENDITURES DURING THE YEAR.

	<i>Fire risks.</i>	<i>Marine and Inland risks.</i>	
Gross amount actually paid for losses, including \$462 50, losses occurring in previous years . . . . .	\$186,776 21	\$266,288 45	
Deduct all amounts actually received for reinsurance in other companies, \$114,266 04 . . . . .	58,684 61	55,581 43	
Net amount paid during the year for losses . . . . .	<u>\$128,091 60</u>	<u>\$210,707 02</u>	\$338,798 62
Cash dividends actually paid stockholders . . . . .			41,225 98
Paid for commissions and brokerage . . . . .			44,997 17
Paid for salaries, fees, and all other charges of officers, clerks, etc. . . . .			101,325 29
All other payments and expenditures . . . . .			5,575 21
Aggregate amount of actual expenditures during the year in cash . . . . .			<u>\$531,922 27</u>

VI.—MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and Inland risks.</i>	<i>Premiums thereon.</i>
In force on the 30th of Nov. of the preceding year . . . . .	\$18,425,655 00	\$144,654 50	\$ 4,508,350 00	\$ 80,809 90
Written or renewed during the year . . . . .	44,516,790 00	308,233 44	38,627,815 00	518,154 48
Totals . . . . .	\$62,942,445 00	\$452,897 94	\$43,136,165 00	\$598,964 38
Deduct those exp'r'd and marked off as terminated . . . . .	32,394,633 00	227,731 85	24,893,350 00	315,360 05
In force at the end of the year . . . . .	\$30,547,812 00	\$225,166 09	\$18,242,315 00	\$283,604 33
Deduct am't reinsured . . . . .	8,021,472 00	60,228 74	12,812,695 00	175,714 30
Net amount in force . . . . .	\$22,526,340 00	\$164,937 35	\$5,430,120 00	\$107,890 03

COLORADO BUSINESS.

BUSINESS DONE IN THE STATE OF COLORADO DURING THE YEAR.

Fire risks written . . . . .	\$171,102 00
Premiums received . . . . .	5,417 70
Losses paid . . . . .	1,644 50
Losses incurred . . . . .	1,644 50

U. S. FIRE INSURANCE COMPANY OF NEW YORK.

Incorporated April, 1824.

W. W. UNDERHILL, *President.*

GEO. E. COCK, *Secretary.*

I.—CAPITAL.

Whole amount of capital actually paid up in cash . . . . . \$250,000 00

II.—ASSETS.

ACCOUNT OF STOCKS, BONDS, ETC., OWNED BY THE COMPANY

	<i>Par value.</i>	<i>Market value.</i>	
U. S. 4 per cent registered, 1907 . . . . .	\$220,000 00	\$274,725 00	
U. S. 3 per cent registered . . . . .	9,000 00	9,247 50	
Total market value of st'ks and bonds . . . . .	\$229,000 00	\$283,972 50	\$283,972 50

Loans on bonds and mortgages (first liens) upon which not more than one year's interest is due . . . . .	\$ 238,400 00
Interest due on all said bond and mortgage loans . . . . .	\$790 00
Interest accrued thereon, \$1,186 17; total . . . . .	1,976 17
Value of lands, mortgages, exclusive of buildings and perishable improvements . . . . .	\$249,500 00
Value of buildings mortgaged (insured for \$233,886 00 as collateral) . . . . .	300,000 00
Total value of said mortgaged premises . . . . .	\$549,500 00
Cash in company's principal office . . . . .	1,031 00
Cash belonging to company, deposited in bank . . . . .	731 00
Interest due and accrued on stocks and bonds, not included in market value . . . . .	2,200 00
Interest due and accrued on collateral loans . . . . .	163 00
Gross premiums in course of collection . . . . .	9,239 00
Aggregate amount of all the assets of the company stated at their actual value . . . . .	\$ 537,712 67

## II.—LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due . . . . .	\$6,985 92
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses . . . . .	6,505 00
Total gross amount of unpaid losses . . . . .	13,490 92
Net amount of unpaid losses . . . . .	\$13,490 92
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, \$67,554 00; unearned premiums (50 per cent) . . . . .	\$33,777 00
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$9,992 75; unearned premiums (pro rata) . . . . .	6,894 75
Gross premiums received and receivable upon all unexpired inland navigation risks, \$6,285 95; unearned premiums (50 per cent) . . . . .	\$3,142 98
Total unearned premiums as computed above . . . . .	43,814 73
Cash dividends to stockholders remaining unpaid . . . . .	78 75
Due and accrued for salaries, rents, advertising, and for agency and miscellaneous business . . . . .	1,200 00
All other demands against the company . . . . .	2,430 00
Total amount of all liabilities except capital stock and net surplus . . . . .	\$ 61,014 40
Joint stock capital actually paid up in cash . . . . .	250,000 00
Surplus beyond capital and all other liabilities . . . . .	226,698 27
Aggregate amount of all liabilities including paid up capital stock and net surplus . . . . .	\$537,712 67

## IV.—INCOME DURING THE YEAR.

	<i>Fire Risks.</i>	<i>Marine and Inland risks.</i>
Gross premiums and bills in course of collection at close of previous year . . . . .	\$4,307 31	\$4,669 69
Deduct amount of same not collected . . . . .	714 79	505 00
Net collected . . . . .	\$ 3,592 52	\$4,164 69
Gross premiums on risks written and renewed during the year . . . . .	81,633 62	7,316 17
Totals . . . . .	\$85,226 14	\$11,480 86

	<i>Fire risks.</i>	<i>Marine risks.</i>	
Deduct premiums and bills in course of collection at this date . . . . .	\$8,960 66	\$577 81	
Entire premiums collected during the year . . . . .	\$76,265 48	\$10,903 05	
Deduct reinsurance, rebate, abatement and return premiums . . . . .	2,885 74	890 11	
Net cash actually received for premiums . . . . .	<u>\$73,379 74</u>	<u>\$10,012 94</u>	
Received for interest on bonds and mortgages . . . . .			\$83,392 68
Received for interest and dividends on stocks and bonds, collateral loans, and from all other sources . . . . .			11,772 86
Income from all other sources . . . . .			10,668 08
			<u>776 72</u>
Aggregate amount of income actually received during the year in cash . . . . .			<u>\$106,610 34</u>

V.—EXPENDITURES DURING THE YEAR.

	<i>Fire risks.</i>	<i>Marine and Inland risks.</i>	
Gross amount actually paid for losses (including \$11,905 02, losses occurring in previous year . . . . .	\$35,547 94	\$11,571 30	
Deduct all amounts actually received for salvages, \$125 95, and all am'ts actually received for reinsurance in other companies, \$743 01 . . . . .			868 96
Net amount paid during the year for losses . . . . .	<u>\$35,547 94</u>	<u>\$10,702 34</u>	
Cash dividends actually paid stockholders . . . . .			\$46,250 28
Paid for commissions and brokerage . . . . .			25,618 75
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes . . . . .			12,510 73
Paid for State, national and local taxes in this and other States . . . . .			11,091 67
All other payments and expenditures, viz: Rents, fire patrol, stationery, etc . . . . .			3,037 53
			<u>11,206 38</u>
Aggregate amount of actual expenditures during the year in cash . . . . .			<u>\$109,715 34</u>

VI.—MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and Inland risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year . . . . .	\$12,702,441	\$55,586 91	\$314,855	\$11,559 23
Written or renewed during the year . . . . .	15,085,948	81,633 62	1,195,135	7,316 17
Total . . . . .	<u>\$27,788,389</u>	<u>\$137,220 53</u>	<u>\$1,509,990</u>	<u>\$18,875 40</u>
Deduct those expir'd and marked off as terminated . . . . .	13,537,297	57,978 66	1,325,560	12,589 45
In force at the end of the year . . . . .	\$14,251,092	\$79,241 87	\$184,430	\$6,285 95
Deduct amount reinsured . . . . .	325,663	1,695 11		
Net amount in force Dec. 31, 1883 . . . . .	<u>\$13,925,429</u>	<u>\$77,546 76</u>	<u>\$184,430</u>	<u>\$6,285 95</u>

## UNION FIRE INSURANCE COMPANY, SAN FRANCISCO, CALIFORNIA.

Incorporated April, 1865.

GUSTAVE FANCHARD, *President.*

JAMES D. BAILEY, *Secretary.*

### I.—CAPITAL.

Whole amount of capital actually paid up in cash . . . . . \$750,000 00

### II.—ASSETS.

#### ACCOUNT OF STOCKS, BONDS, ETC., OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>	
U. S. bonds, 4 per cent, consols of 1907.	\$295,000 00	\$356,950 00	
U. S. bonds, 3 per cent, loan 1882 . . . . .	213,000 00	213,000 00	
Montgomery Ave. bonds, San Francisco . . . . .	120,000 00	48,000 00	
Oakland City bonds, California . . . . .	8,000 00	10,000 00	
Alameda Town bonds . . . . .	10,000 00	11,000 00	
Total market value of stocks and bonds . . . . .	\$646,000 00	\$638,950 00	
Market value of real estate owned by the company . . . . .			\$638,950 00
Loans on bonds and mortgages upon which not more than one year's interest is due . . . . .			100,000 00
Loans on bonds and mortgages upon which more than one year's interest is due . . . . .			241,154 00
Interest due on all said bond and mortgage loans . . . . .			3,700 00
			3,635 20

#### LOANS ON COLLATERALS.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>	
300 sh's capital st'k Presidia & Ferris R. R. . . . .	\$30,000 00	\$21,000 00	} \$25,000 00	
100 sh's capit'lst'k Spring Valley water works. . . . .	10,000 00	9,000 00		
Interest due and accrued on stocks and bonds not included in market value . . . . .				\$25,000 00
Gross premiums in course of collection not more than three months due . . . . .				4,735 00
Bills receivable, not matured, taken for fire, marine and inland risks . . . . .				26,602 70
Cash in the company's principal office . . . . .			\$ 9,936 25	
Cash belonging to Company deposited in banks, viz:				
Bank of California, San Francisco . . . . .			40,000 00	
Donohue, Kelley & Co., San Francisco . . . . .			10,000 00	
Merchants' National, Chicago . . . . .			20,996 07	
Total cash items . . . . .				80,932 32
Aggregate amount of all the assets of the company, stated at their actual value . . . . .				\$1,134,099 95

### III.—LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due . . . . .	\$ 9,280 46
Gross losses in process of adjustment or in suspense, including all reported and supposed losses . . . . .	18,450 92

Losses resisted, including interest, costs and other expenses thereon . . . . .	\$21,000 00	
Total gross amount of claims for losses . . . . .	<u>\$28,731 38</u>	\$28,731 38
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$255,698 54; unearned premiums (fifty per cent) . . . . .	\$127,849 28	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$82,528 94; unearned premiums (pro rata) . . . . .	47,005 87	
Gross premiums (including both cash and bills) received and receivable upon unexpired Marine time risks, \$23,894 40; unearned premiums (50 per cent) . . . . .	11,947 20	
Gross premiums (cash and bills) received and receivable upon all unexpired marine risks . . . . .	<u>11,205 75</u>	
Total unearned premiums . . . . .		\$198,008 10
Unused balances of bills and notes taken in advance for premiums on open marine and inland policies, or otherwise returnable on settlement . . . . .		1,018 00
Cash dividends to stockholders remaining unpaid . . . . .		<u>240 00</u>
Total amount of all liabilities except capital stock and net surplus . . . . .		\$227,997 48
Joint stock capital actually paid up in cash . . . . .		750,000 00
Surplus beyond capital and all other liabilities . . . . .		<u>156,102 47</u>
Aggregate amount of all liabilities, including capital stock and net surplus . . . . .		<u>\$1,134,099 95</u>

IV.—INCOME DURING THE YEAR.

	<i>Fire risks.</i>	<i>Marine and Inland risks.</i>	
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement . . . . .	\$27,377 79	\$15,616 65	
Deduct amount of same not collected . . . . .	<u>4,023 32</u>	<u>          </u>	
Net collected . . . . .	\$23,354 47	\$15,616 65	
Gross premiums on risks written and renewed during the year . . . . .	364,073 93	123,678 36	
Total . . . . .	<u>\$387,428 40</u>	<u>\$139,295 01</u>	
Deduct premiums and bills in course of collection at this date . . . . .	19,746 30	16,247 13	
Entire premiums collected during the year . . . . .	\$367,682 10	\$123,047 88	
Deduct reinsurance, rebate, abatement and return premiums . . . . .	<u>58,882 91</u>	<u>18,287 85</u>	
Net cash actually received for premiums . . . . .	<u>\$308,799 19</u>	<u>\$104,760 03</u>	\$413,559 22
Received for interest on bonds and mortgages . . . . .			19,598 50
Received for interest and dividends on stocks and bonds, collateral loans and from all other sources . . . . .			19,306 65
Income from all other sources . . . . .			<u>8,980 00</u>
Aggregate amount of income actually received during the year in cash . . . . .			<u>\$461,444 37</u>

## V.—EXPENDITURES DURING THE YEAR.

	<i>Fire risks.</i>	<i>Marine and inland risks.</i>	
Gross amount actually paid for losses	\$129,819 65	\$47,899 29	
Deduct all amounts actually received for salvages . . . . .	4,481 77	265 20	
Net amount paid during the year for losses . . .	<u>\$125,337 88</u>	<u>\$47,634 09</u>	\$172,971 97
Cash dividends actually paid stockholders . . . . .			89,760 00
Paid for commission and brokerage . . . . .			53,265 97
Paid for salaries, fees and all charges of officers, clerks, agents, and all other employes . . . . .			53,378 29
Paid for State, national and local taxes, in this and other states			10,849 41
All other payments and expenditures . . . . .			38,888 07
Aggregate amount of actual expenditures during the year, in cash . . . . .			<u>\$419,113 71</u>

## VI.—MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of Dec. of the preceding year . . . . .	\$23,564,647 00	\$289,476 92	\$994,424 00	\$41,249 85
Written or renewed during the year . . . . .	39,145,708 00	364,073 93	12,147,247 00	123,678 36
Total . . . . .	<u>\$53,710,355 00</u>	<u>\$653,550 85</u>	<u>\$13,141,671</u>	<u>\$164,928 21</u>
Deduct those expired and marked off as terminated . . . . .	26,300,669 00	295,998 44	12,109,435 00	127,566 06
In force at the end of the year . . . . .	\$27,409,686 00	\$357,552 41	\$1,032,236 00	\$37,362 15
Deduct amt reinsured	1,381,237 00	19,324 93	70,100 00	2,262 00
Net amount in force Dec. 31st, 1883 . . . . .	<u>\$26,028,449 00</u>	<u>\$338,227 48</u>	<u>\$962,136 00</u>	<u>\$35,100 15</u>

## COLORADO BUSINESS.

## BUSINESS DONE IN THE STATE OF COLORADO DURING THE YEAR.

Fire risks written . . . . .	\$194,843 00
Entire premiums received on risks written in this State . . . . .	2,760 39
Losses paid . . . . .	63 57
Losses incurred . . . . .	63 57

WESTERN FIRE AND MARINE INSURANCE  
COMPANY OF SAN FRANCISCO,  
CALIFORNIA.

Incorporated December, 1878.

T. J. WHITE, *President.*

R. G. BRUSH, *Secretary.*

I.—CAPITAL.

Whole amount of capital actually paid up in cash . . . . . \$200,000 00

II.—ASSETS.

ACCOUNT OF STOCKS, BONDS ETC., OWNED BY THE COMPANY

	<i>Par value.</i>	<i>Market value.</i>
U. S. Bonds, 4 per cent . . . . .	\$50,000 00	\$62,375 00
Total market value of stocks and bonds . . . . .		\$62,375 00
Loans on bonds and mortgages (first liens) upon which not more than one year's interest is due . . . . .		142,500 00
Cash in company's principal office . . . . .		6,270 27
Cash belonging to the company deposited in bank . . . . .		30,267 66
Interest due and accrued on stocks and bonds not included in market value . . . . .		500 00
Gross premiums in course of collection not more than three months due . . . . .		58,020 73
Bills receivable, not matured, taken for fire and inland risks . .		3,315 17
All other property belonging to the company . . . . .		15,818 63
Aggregate amount of all the assets of the company stated at their actual value . . . . .		<u>\$320,223 46</u>

III.—LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due . . . . .	\$ 2,500 00
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, \$196,585 34; unearned premiums (50 per cent) . . . . .	\$98,292 67
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$21,225 84; unearned premiums (pro rata) . . . . .	12,613 20
Total unearned premiums as computed above . . . . .	<u>110,905 87</u>
Total amount of all liabilities, except capital stock and net surplus . . . . .	113,405 87
Joint stock capital actually paid up in cash . . . . .	200,000 00
Surplus beyond capital and all other liabilities . . . . .	6,817 59
Aggregate amount of liabilities including paid up capital stock and net surplus . . . . .	<u>\$320,223 46</u>



## IV.—INCOME DURING THE YEAR.

	<i>Fire Risks.</i>	
Entire premiums collected during the year . . .	\$283,820	33
Deduct reinsurance, rebate, abatement and return premiums . . . . .	45,721	66
Net cash actually received for premiums	<u>\$238,098</u>	<u>67</u>
Received for interest on bonds and mortgages . . . . .		\$238,098 67
		<u>13,752 53</u>
Aggregate amount of income actually received during the year in cash . . . . .		<u>\$251,851 20</u>

## V.—EXPENDITURES DURING THE YEAR.

	<i>Fire Risks.</i>	
Gross amount actually paid for losses . . . . .	\$137,692	04
Deduct all amounts actually received for salvages	7,958	65
Net amount paid during the year for losses . . . . .	<u>\$129,733</u>	<u>39</u>
		\$129,733 39
Cash dividends actually paid stockholders . . . . .		18,000 00
Paid for commissions or brokerage . . . . .		49,826 12
Paid for salaries, fees and all other charges of officers, clerks, etc. . . . .		16,252 50
Paid for State, national and local taxes, in this and other states		3,775 56
All other payments and expenditures . . . . .		<u>21,061 20</u>
Aggregate amount of actual expenditures during the year in cash . . . . .		<u>\$238,648 77</u>

VI.—MISCELLANEOUS.  
RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on 31st day of Dec. of the preceding year . . .	\$11,465,075 00	\$180,574 06
Written or renewed during the year . . . . .	16,388,135 00	283,820 33
Total . . . . .	<u>\$27,853,210 00</u>	<u>\$464,394 39</u>
Deduct those expired and marked off as terminated	14,075,472 00	235,371 27
In force at the end of the year . . . . .	\$13,777,738 00	\$229,023 12
Deduct amount reinsured . . . . .	571,359 00	11,211 94
Net amount in force December 31st, 1883,	<u>\$13,306,379 00</u>	<u>\$217,811 18</u>

WASHINGTON FIRE AND MARINE INSURANCE  
COMPANY, BOSTON, MASS.

Incorporated December, 1872.

ISAAC SWEETSER, *President.*A. WILLARD DAMON, *Secretary.*

## I.—CAPITAL.

Whole amount of capital actually paid up in cash . . . . . \$1,000,000 00

II.—ASSETS.

ACCOUNT OF STOCKS, BONDS, ETC., OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>
341 shares Atlas National Bank . . . .	\$34,100 00	\$42,198 75
156 " Blackstone National Bank . . . .	15,600 00	15,756 00
581 " Columbian " " . . . .	58,100 00	74,368 00
88 " Continental " " . . . .	8,800 00	9,548 00
18 " Eliot " " . . . .	1,800 00	2,232 00
44 " Freeman " " . . . .	4,400 00	5,225 00
25 " Globe " " . . . .	2,500 00	2,575 00
104 " Hamilton " " . . . .	10,400 00	12,272 00
520 " Merchants' " " . . . .	52,000 00	60,550 00
60 " Merchandise " " . . . .	6,000 00	5,760 00
170 " North " " . . . .	17,000 00	22,036 25
181 " New England " " . . . .	18,100 00	24,208 75
11 " Old Boston " " . . . .	550 00	715 00
119 " State " " . . . .	11,900 00	15,351 00
15 " Shawmut " " . . . .	1,500 00	1,740 00
23 " Suffolk " " . . . .	2,300 00	2,748 50
25 " Union Market " " . . . .	2,500 00	2,125 00
65 " Washington " " . . . .	6,500 00	8,580 00
76 " Nat'l Bank of Commerce . . . .	7,600 00	8,979 00
75 " Nat'l Bank of No. America . . . .	7,500 00	8,100 00
132 " National City Bank . . . . .	13,200 00	14,916 00
115 " National Eagle Bank . . . . .	11,500 00	12,578 12
81 " Nat'l Hide & Leather Bank . . . .	8,100 00	9,031 50
204 " National Revere Bank . . . . .	20,400 00	24,123 00
28 " National Union Bank . . . . .	2,800 00	3,999 00
27 " National Webster Bank . . . . .	2,700 00	2,943 00
40 " Norwich & Worcester R. R. . . .	4,000 00	6,000 00
100 " N. Y. C. & H. R. R. R. . . . .	10,000 00	11,250 00
350 " Old Colony R. R. . . . .	35,000 00	48,825 00
100 " Union Pacific R. R. . . . .	10,000 00	7,200 00
100 " C. B. & Q. R. R. . . . .	10,000 00	12,050 00
50 " Boston & Lowell R. R. . . . .	25,000 00	27,250 00
143 " Boston & Albany R. R. . . . .	14,300 00	25,168 00
100 " Fitchburg R. R. . . . .	10,000 00	12,150 00
100 " Northern Pac. R. R. (pref.) . . . .	10,000 00	5,100 00
10 " Boston Gas Light Co. . . . .	5,000 00	8,550 00
U. S. 4½ per cent bonds . . . . .	95,000 00	109,012 50
U. S. 4 per cent bonds . . . . .	50,000 00	61,875 00
City of Boston 6 per cent bonds . . . .	110,000 00	133,600 00
C. B. & Q. R. R. 7 per cent bonds . . . .	10,000 00	12,700 00
Eastern R. R. 6 per cent bonds . . . . .	61,500 00	68,265 00
Old Colony R. R. 7 per cent bonds . . . .	20,000 00	24,875 00
Union Pacific R. R. 6 per cent bonds . . . .	20,000 00	22,850 00
Ced. Rapids & Mo. R. R. 7 per ct. bonds . . . .	5,000 00	6,150 00
Pueb. & Ark. Val. R. R. 7 per ct. bonds . . . .	20,000 00	23,300 00
Northern Pacific R. R. 6 per ct. bonds . . . .	40,000 00	41,800 00
Oregon & Transcont'l Co. 6 per ct. b'nds . . . .	10,000 00	8,125 00
Fremont, Elkhorn & Mo. Valley R. R. . . .		
7 per cent bonds . . . . .	5,000 00	5,100 00
Kas. City, Springfield & Memphis R. . . . .		
R. 6 per cent bonds . . . . .	10,000 00	8,800 00
Kas. City, Lawrence & Southern R. . . . .		
R. 6 per cent bonds . . . . .	10,000 00	10,600 00
Kas. City, St. Joe & Council Bluffs R. . . . .		
R. 7 per cent bonds . . . . .	6,000 00	7,065 00
Nodaway Valley R. R. 7 per ct. bonds . . . . .	10,000 00	11,000 00
Saginaw & West'n R. R. 6 per ct. b'nds . . . . .	5,000 00	5,000 00
<b>Total par and market value</b>	<b>\$948,650 00</b>	<b>\$1,125,310 37</b>

Total market value of stocks and bonds . . . . . \$1,125,310 37  
 Loans on bonds and mortgages upon which not more than one  
 year's interest is due. . . . . 84,000 00  
 Interest due and accrued on all said bond and mortgage loans . . . . . 960 00

## LOANS ON COLLATERALS.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
320 sh's Indian Orchard Mills . . . . .	\$32,000 00	\$40,000 00	\$25,000 00
10 shares Commercial Manufacturing Co. . .	10,000 00	25,000 00	10,000 00
110 sh's Boston & Albany R. R. . . . .	11,000 00	19,360 00	16,600 00
25 shares Booth Cotton Mills . . . . .	25,000 00	46,250 00	40,000 00
1,000 shares U. S. 4 per cent bonds . . . . .	1000 00	1,237 50	800 00
8,000 sh's Fremont, Elkhorn & M. Val. R. R	8,000 00	8,160 00	5,000 00
51 shares N. Y. Cent. & Hudson River R. R.	5,100 00	5,737 50	5,000 00
Totals . . . . .	\$92,100 00	\$145,745 00	\$102,400 00

Amount loaned on collaterals . . . . .	\$102,400 00
Cash in company's principal office . . . . .	42,917 89
Cash belonging to company deposited in Columbia National Bank . . . . .	100,572 16
Interest due and accrued on stocks and bonds not included in market value . . . . .	3,600 00
Interest due and accrued on collateral loans . . . . .	1,184 00
Gross premiums in course of collection not more than three months due . . . . .	98,712 13
Bills receivable, not matured, taken for fire, marine and inland risks . . . . .	35,893 79

The gross amount of all the assets of the Company	\$1,595,550 34
Amount which should be deducted from the above assets on account of special deposit in Virginia . . . . .	22,800 00

Aggregate amount of all the assets of the company, stated at their actual value . . . . .	\$1,572,750 34
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## III.—LIABILITIES.

Gross losses in course of adjustment or in suspense, including all reported and supposed losses . . . . .	\$113,442 00
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, \$321,900 97; unearned premiums (50 per cent). . . . .	\$160,950 48
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$89,450 78; unearned premiums (pro rata). . . . .	55,264 39
Gross premiums (cash and bills) received and receivable on all unexpired marine risks . . . . .	60,561 53

Total unearned premiums as computed above . . . . .	276,776 40
All other demands against the company, absolute and contingent . . . . .	21,571 32

Total . . . . .	\$411,789 72
Deduct liability on special deposit . . . . .	22,800 00

Total amount of all liabilities except capital stock and net surplus . . . . .	\$ 388,989 72
Joint stock capital actually paid up in cash . . . . .	1,000,000 00
Surplus beyond capital and all other liabilities . . . . .	183,760 62

Aggregate amount of all liabilities, including paid up capital stock and net surplus . . . . .	\$1,572,750 34
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IV.—INCOME DURING THE YEAR.

	<i>Fire risks.</i>	<i>Marine and Inland risks.</i>	
Gross premiums and bills in course of collection at close of last previous year . . . . .	\$20,722 54	\$35,980 79	
Deduct amount of same not collected . . . . .		8,747 41	
Net collected . . . . .	\$20,722 54	\$27,233 38	
Gross premiums on risks written and renewed during the year . . . . .	420,404 95	221,710 53	
Total . . . . .	\$441,127 49	\$248,943 91	
Deduct premiums and bills in course of collection at this date . . . . .	77,976 91	50,266 05	
Entire premiums collected during the year . . . . .	\$363,150 58	\$198,677 86	
Deduct reinsurance, rebate, a batement and return premiums . . . . .	32,347 25	24,046 42	
Net cash actually received for premiums . . . . .	\$330,803 33	\$174,631 44	\$555,434 77
Received for interest on bonds and mortgages . . . . .			4,590 00
Received for interest and dividends on stocks and bonds, collateral loans, and from all other sources . . . . .			45,306 98
Aggregate amount of income actually received during the year in cash . . . . .			<u>\$555,331 75</u>

V.—EXPENDITURES DURING THE YEAR.

	<i>Fire risks.</i>	<i>Marine and Inland risks.</i>	
Gross amount actually paid for losses . . . . .	\$141,869 22	\$207,335 96	
Deduct all amounts actually received for salvages . . . . .	1,341 77	27,882 72	
Net amount paid during the year for losses . . . . .	\$140,527 45	\$179,453 24	
Cash dividends actually paid stockholders . . . . .			\$319,980 69
Paid for commissions and brokerage . . . . .			20,000 00
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes . . . . .			86,519 58
Paid for State, national and local taxes in this and other States . . . . .			18,552 22
All other payments and expenditures . . . . .			11,996 63
			25,242 64
Aggregate amount of actual expenditures during the year in cash . . . . .			<u>482,291 76</u>

VI.—MISCELLANEOUS.

	RISKS AND PREMIUMS.			%
	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of Dec. of the preceding year . . . . .	\$18,490,167 00	\$215,072 81	\$ 5,015,934 00	\$ 48,616 66
Written or renewed during the year . . . . .	42,226,875 00	420,404 95	14,388,556 00	221,710 53
Totals . . . . .	\$60,717,042 00	\$635,477 76	\$19,404,490 00	\$270,327 19
Deduct those expired and marked off as terminated . . . . .	23,268,744 00	218,319 21	16,457,071 00	206,962 27
In force at the end of the year . . . . .	\$37,448,298 00	\$417,158 55	\$2,947,419 00	\$63,364 92
Deduct am't reinsured . . . . .	375,539 00	5,806 80	218,557 00	2,803 39
Net amount in force Dec. 31st, 1883 . . . . .	<u>\$37,072,759 00</u>	<u>\$411,351 75</u>	<u>\$2,728,862 00</u>	<u>\$60,561 53</u>

## COLORADO BUSINESS.

## BUSINESS DONE IN THE STATE OF COLORADO DURING THE YEAR.

Fire risks written . . . . .	\$273,639 00
Entire premiums received for risks in this State . . . . .	4,848 88
Losses paid . . . . .	2,699 85
Losses incurred . . . . .	<u>2,115 85</u>

## WESTERN ASSURANCE COMPANY, TORONTO, CANADA.

Incorporated August, 1857.

A. M. SMITH, *President.*

J. J. KENNEY, *Managing Director.*

### I.—ASSETS.

#### ACCOUNT OF STOCKS, BONDS, ETC., OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>	
U. S. 4½ per cent registered bonds . . . . .	\$300,000 00	\$345,000 00	
“ “ “ “ “ “ . . . . .	176,000 00	218,240 00	
N. Y. Cent. & Hudson R. R. R. bonds . . . . .	35,000 00	46,200 00	
Cash deposited in state of Mississippi . . . . .	15,000 00	15,000 00	
Georgia State bonds . . . . .	25,000 00	27,000 00	
Total par and market value	<u>\$551,000 00</u>	<u>\$651,440 00</u>	\$651,440 00
Cash belonging to the company deposited in banks, viz :			
Deposited with Chicago agency of Canadian Bank of Commerce in name of U. S. trustees, Chicago . . . . .		\$133,000 00	
Corn Exchange Bank Chicago . . . . .		6,373 03	
Farmers' and Mechanics' National Bank, Buf- falo . . . . .		8,451 56	
J. H. Goadby and B. E. Walker, agents Cana- dian Bank of Commerce, N. Y. . . . .		<u>33,046 27</u>	
‡ Total cash items . . . . .			180,870 86
Gross premiums uncollected on policies issued within three months . . . . .			<u>102,206 76</u>
Gross amount of all the assets of the company at their actual value . . . . .			<u>\$934,517 62</u>

### II.—LIABILITIES.

Gross losses in process of adjustment or in sus- pense, including all reported and supposed losses . . . . .	88,479 75
Losses resisted, including interest, costs and other expenses thereon . . . . .	4,750 00
Total amount of claims for losses . . . . .	<u>\$93,229 75</u>
Deduct reinsurance, thereon . . . . .	5,083 52
Net amount of unpaid losses . . . . .	<u>\$88,146 23</u>
	\$88,146 23

Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, \$712,269 51; unearned premiums (fifty per cent) . . . . .	\$356,134 75	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$174,222 56; unearned premiums (pro rata) . . . . .	98,968 66	
Gross premiums received and receivable on all unexpired inland navigation risks, \$3,525 80; unearned premiums (50 per cent) . . . . .	1,762 90	
Total unearned premiums . . . . .		456,866 31
All other demands against the Company absolute and contingent . . . . .		20,441 35
Total amount of all liabilities except capital stock and net surplus . . . . .		<u>\$565,453 89</u>

III.—INCOME DURING THE YEAR.

	<i>Fire risks.</i>	<i>Marine and Inland risks.</i>	
Gross premiums and bills in course of collection at close of last previous year . . . . .	\$61,393 05	\$4,466 13	
Net collected . . . . .	\$61,393 05	\$4,466 13	
Gross premiums on risks written and renewed during the year . . . . .	1,072,413 47	26,417 47	
Total . . . . .	\$1,133,806 52	\$30,883 60	
Deduct premiums and bills in course of collection at this date . . . . .	100,347 79	1,858 97	
Entire premiums collected during the year . . . . .	\$1,033,458 73	\$29,024 63	
Deduct reinsurance, rebate, abatement and return premiums . . . . .	214,673 62	2,773 47	
Net cash actually received for premiums . . . . .	\$818,785 11	\$26,251 16	\$845,036 27
Received for interest and dividends on stocks and bonds, collateral loans, and from all other sources . . . . .			33,431 50
Aggregate amount of income actually received during the year in cash . . . . .			<u>\$878,467 77</u>

IV.—EXPENDITURES DURING THE YEAR.

	<i>Fire Risks.</i>	<i>Marine Risks</i>	
Gross amount actually paid for losses . . . . .	\$673,135 01	\$45,179 26	
Deduct all amounts actually received for salvages . . . . .	39,871 02		
	\$633,264 08	\$45,179 26	
Net amount paid during the year for losses . . . . .		\$678,443 34	
Paid for commissions and brokerage . . . . .		168,691 45	
Paid for State, national and local taxes in this and other States . . . . .		22,808 85	
All other payments and expenditures, salaries, etc. . . . .		80,131 21	
Aggregate amount of actual expenditures during the year in cash . . . . .			<u>\$950,074 85</u>

V.—MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and Inland risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of Dec. of the preceding year . . . . .	\$ 61,250,403 00	\$ 848,675 78	\$ 559,147 00	\$13,581 07
Written or renewed during the year . . . . .	76,277,668 00	1,072,413 47	7,196,081 00	26,417 47
Total . . . . .	\$137,528,071 00	\$1,921,089 25	\$7,755,228 00	\$40,098 54

	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and Inland risks.</i>	<i>Premiums thereon.</i>
Deduct those expired and marked off as terminated . . . . .	\$ 71,284,320 00	\$973,383 95	\$7,373,953 00	\$34,611 73
In force at end of the year	\$66,243,751 00	\$947,705 30	\$381,275 00	\$5,486 81
Deduct am't reinsured . . . . .	3,937,508 00	61,213 23	21,200 00	1,961 01
Net amount in force . . . . .	<u>\$62,306,243 00</u>	<u>\$886,492 07</u>	<u>\$360,075 00</u>	<u>\$3,525 80</u>

## COLORADO BUSINESS.

## BUSINESS DONE IN THE STATE OF COLORADO DURING THE YEAR.

Fire risks written . . . . .	\$950,434 00
Entire premiums received for risks in this State . . . . .	19,951 87
Losses paid . . . . .	18,034 32
Losses incurred . . . . .	<u>18,503 32</u>

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LIST OF AGENTS.

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# LIST OF LOCAL AGENTS.

## FIRE, FIRE-AND-MARINE & CASUALTY COMPANIES

Compiled from the Records of this Office, giving Name, Place of Business,  
and Companies Represented by each Agent Licensed.

NAMES OF COMPANIES.	AGENTS.	LOCATION.	
Agricultural, Water- town, N. Y. . . . .	Canthome, A. . . . .	Trinidad, Col.	
	Rowe, Frederick G. . . . .	Colorado Springs	
	Rich, Ed. S. . . . .	Denver, Col.	
American Central, St. Louis. . . . .	Bates, Porter & Hallack . . . . .	Denver, Col.	
	Benedict, Jas. F. . . . .	Greeley, Col.	
	McClelland, Geo. E. . . . .	Idaho Springs.	
	Castle & Baldwin . . . . .	Pueblo, Col.	
	Cobb, Winne & Co. . . . .	Denver, Col.	
	Carter-Cotton, F. L. . . . .	Fort Collins, Col.	
	Fullerton & Egan . . . . .	Central City, Col.	
	Hill & Wood . . . . .	Buena Vista, Col.	
	Knowles & Clinkscales . . . . .	Durango, Col.	
	Lawton, A. L. . . . .	Colorado Springs	
	Moore, Henry F. . . . .	Trinidad, Col.	
	McDonald, Jno. H. . . . .	Silver Cliff, Col.	
	Pettit, Geo. W. . . . .	Gunnison, Col.	
	Pomeroy & Hollinbeck . . . . .	Salida, Col.	
	Russell, John P. . . . .	La Junta, Col.	
	Roller & Hollinbeck . . . . .	Salida, Col.	
	Scott, P. G. . . . .	West Las Animas	
American Fire, New York. . . . .	Streeter & Lee . . . . .	Leadville, Col.	
	Selfried, Henry . . . . .	Georgetown, Col.	
	Webster, H. C. . . . .	Canon City, Col.	
	Woolverton, J. R. . . . .	Loveland, Col.	
	American, of Newark, New Jersey. . . . .	Chamberlin, Mills & Packard . . . . .	Denver, Col.
		Benson, M. V. B. . . . .	Pueblo, Col.
	Amazon, Cincinnati . . . . .	Budrow, Jas. T. . . . .	Fort Collins, Col.
		Berthoud, Ed. L. . . . .	Golden, Col.
		Benedict, Jas. F. . . . .	Greeley, Col.
		Crater, Geo. E. . . . .	Denver, Col.
		Cole, Henry . . . . .	Denver, Col.
		Dunham & Shackelford . . . . .	Gunnison, Col.
		McClelland, Geo. E. . . . .	Idaho Springs.
		McCluer, W. H. . . . .	Canon City, Col.
		McFarland, J. F. . . . .	Grand Junction.
		Opitz Gustave . . . . .	Denver, Col.
		Roller and W. W. Hollinbeck . . . . .	Salida, Col.
Sabine, Ed. D. . . . .		Colorado Springs	
Streeter & Lee . . . . .		Leadville, Col.	
Stickney & Stickney . . . . .		Longmont, Col.	
Searles Jas. W. . . . .		Buena Vista, Col.	
Wootton & Brigham . . . . .		Trinidad, Col.	
Webster, H. Clay . . . . .		Canon City, Col.	
Amazon, Cincinnati . . . . .	Chamberlin, Mills & Packard . . . . .	Denver.	
	Roberts, S. S. . . . .	Colorado Springs.	

## LIST OF LOCAL AGENTS—CONTINUED.

NAMES OF COMPANIES.	AGENTS.	LOCATION
Accident of N. A., Can.	Bates, Porter & Hallack . . . . .	Denver.
	Greenman, W. J. C. . . . .	Kansas City.
	Kauffman, L. S. . . . .	Greeley, Col.
	Melville & Roher . . . . .	Durango, Col.
	Olney, Henry C. . . . .	Lake City, Col.
	Seifried, Henry . . . . .	Georgetown, Col.
	Streeter & Lee . . . . .	Leadville, Col.
American Fire, Philadelphia . . . . .	Berkey, J. M. . . . .	Denver.
	Buck, Clark & Steele . . . . .	Leadville, Col.
	Carter, Cotton F. L. . . . .	Ft. Collins, Col.
	Castle & Baldwin . . . . .	Pueblo, Col.
	Devinish, S. G. & Co. . . . .	Tin Cup, Col.
	Fullerton & Seymour . . . . .	Central City, Col.
	Freeman & Barrett . . . . .	Greeley, Col.
	Foster, Henry R. . . . .	North Denver.
	Jones, M. M., Jr. . . . .	Gunnison, Col.
	Knowles & Clinkscales . . . . .	Durango, Col.
	Mackey, A. J. . . . .	Boulder, Col.
	McClelland, Geo. E. . . . .	Idaho Springs.
	Moore, H. F. . . . .	Trinidad, Col.
	Robbin, J. H. . . . .	Silverton, Col.
	Roller & Hollinbeck . . . . .	Salida, Col.
	Seifried, Henry R. . . . .	Georgetown, Col.
	Sweeney, Anthony . . . . .	Denver.
Spencer, I. L. . . . .	Colorado Springs.	
Webster, H. Clay . . . . .	Canon City.	
Ætna, Hartford . . . . .	Benedict, James F. . . . .	Greeley, Col.
	Boughton, Jay H. . . . .	Ft. Collins, Col.
	Berthoud, Ed. L. . . . .	Golden, Col.
	Crater, Geo. E. . . . .	Denver.
	Castle & Baldwin . . . . .	Pueblo, Col.
	Ellet, Jno A. . . . .	Boulder, Col.
	Fowler, W. R. . . . .	Canon City, Col.
	Fullerton & Seymour . . . . .	Central City, Col.
	Jones, M. M., Jr. . . . .	Gunnison, Col.
	Moore, Henry F. . . . .	Trinidad, Col.
	McClelland, Geo. E. . . . .	Idaho Springs.
	Stickney, F. H. and C. H. . . . .	Longmont, Col.
Wells, F. B. . . . .	Colorado Springs.	
Boylston Mutual, Boston . . . . .	Rich, Edward S. . . . .	Denver.
	Small & Fillmore . . . . .	South Pueblo.
British America, Toronto . . . . .	Crater, George E. . . . .	Denver.
	Dunham & Shackelford . . . . .	Gunnison, Col.
	Morgan & French . . . . .	Denver.
	Mills, C. H. . . . .	Colorado Springs.
	Robins, Jas. H. . . . .	Silverton, Col.
	Strait, Lewis B. . . . .	Pueblo, Col.
	Searles, Jas W. . . . .	Buena Vista, Col.
	Sumner, George T. . . . .	Durango, Col.
	Stickney, Stevens & Shaw . . . . .	Leadville, Col.
Twichell, N. R. . . . .	Salida, Col.	
California Fire, San Francisco . . . . .	Aldrich, James M. . . . .	Loveland, Col.
	Bachman, George W. . . . .	Silverton, Col.
	Blake, H. T. . . . .	Canon City, Col.
	Benson, M. V. B. . . . .	South Pueblo.
	Bates, Porter & Hallack . . . . .	Denver.
	Browne, J. B. . . . .	Salida, Col.
	Camplin, M. B. . . . .	Boulder, Col.
	Duffy, Thomas U. . . . .	Alma, Col.
	Hall, John A., Jr. . . . .	Robinson, Col.
	Kauffman, L. S. . . . .	Greeley, Col.
	Learned, Henry . . . . .	Frisco, Col.
	Melville & Roher . . . . .	Durango, Col.
	McDonald, J. M. . . . .	Silver Cliff, Col.
	McIntire, W. H. . . . .	Colorado Springs.

## LIST OF LOCAL AGENTS—CONTINUED.

NAMES OF COMPANIES.	AGENTS.	LOCATION.
Cala. Fire, (Concluded)	McMurchy, William . . . . .	Aspen, Col.
	Pettit, George W. . . . .	Gunnison, Col.
	Price & Shyrook . . . . .	Trinidad, Col.
	Rand, John H. . . . .	Manitou, Col.
	Secor, Frank P. . . . .	Longmont, Col.
	Sabine, W. M. . . . .	Alamosa, Col.
	Searles, James W. . . . .	Buena Vista, Col.
	Smith, James F. . . . .	Fairplay, Col.
	Stickney, Stevens & Shaw . . . . .	Leadville, Col.
	Townsend & Son A. L. . . . .	Golden, Col.
City of London, Engl'nd	Benson, M. V. B. . . . .	Pueblo, Col.
	Benedict, James F. . . . .	Greeley, Col.
	Devinish, Sam'l G. . . . .	Tin Cup, Col.
	Hill & Wood . . . . .	Buena Vista, Col.
	Jones, M. M., Jr. . . . .	Gunnison, Col.
	Roller & Hollinbeck . . . . .	Salida, Col.
	Sweeney, Anthony . . . . .	Denver.
	Stickney, B. F. . . . .	Leadville, Col.
	Sabin, W. M. . . . .	Alamosa, Col.
	Wells, F. B. . . . .	Colorado Springs.
Wootton & Brigham . . . . .	Trinidad, Col.	
Citizens, St. Louis, Mo.	Sapp, John M. . . . .	Denver.
	Wadsworth, H. L. . . . .	"
Commercial Union As- sociation, London	Barnes, Geo. H. . . . .	Crested Butte.
	Benedict, Jas. F. . . . .	Greeley, Col.
	Cole, Henry . . . . .	Denver.
	Crater, Geo. E. . . . .	"
	Carter, Cotton & Hood . . . . .	Ft. Collins, Col.
	Dabney & Borden . . . . .	Boulder, Col.
	Fullerton & Seymour . . . . .	Central City, Col.
	Hill & Wood . . . . .	Buena Vista, Col.
	Humason, C. M. . . . .	Fairplay, Col.
	King, Preston . . . . .	Breckenridge.
	Melville & Roher . . . . .	Durango, Col.
	McClelland, Geo. E. . . . .	Idaho Springs.
	Moore, Henry F. . . . .	Trinidad, Col.
	Pettit, Geo. W. . . . .	Gunnison, Col.
	Roller & Hollinbeck . . . . .	Salida, Col.
	Roller, Wm. . . . .	"
Commercial, San Fran- cisco . . . . .	Sabine, Ed. D. . . . .	Colorado Springs.
	Stickney & Stickney . . . . .	Longmont, Col.
	Streeter & Lee . . . . .	Leadville, Col.
	Strait, Lewis B. . . . .	Pueblo, Col.
	Webster, H. Clay . . . . .	Canon City, Col.
	Bates, Porter & Hallack . . . . .	Denver.
	Fullerton & Seymour . . . . .	Central City, Col.
	Herr & Co., T. W. . . . .	Denver.
	Melville & Roher . . . . .	Durango, Col.
	Olney, Henry C. . . . .	Lake City, Col.
Connecticut Fire, Hart- ford . . . . .	Pettit, Geo. W. . . . .	Gunnison, Col.
	Rowan, W. W. . . . .	Ouray, Col.
	Seifried, Henry . . . . .	Georgetown, Col.
	Streeter & Lee . . . . .	Leadville, Col.
	Aldrich & Henry . . . . .	Denver, Col.
	Boughton, Jay H. . . . .	Ft. Collins, Col.
	Bates, Porter & Hallack . . . . .	Denver, Col.
	Dabney & Borden . . . . .	Boulder, Col.
	Fullerton & Seymour . . . . .	Central City, Col.
	Lawton, A. L. . . . .	Colorado Springs
Moore, H. F. . . . .	Trinidad, Col.	
Pochon & Morris . . . . .	Pueblo, Col.	
Stickney & Co. . . . .	Leadville, Col.	
Seifried, Henry . . . . .	Georgetown, Col.	
Webster, H. C. . . . .	Canon City, Col.	

## LIST OF LOCAL AGENTS—CONTINUED.

NAMES OF COMPANIES.	AGENTS.	LOCATION.
Continental, New York	Benedict, James F. . . . .	Greeley, Col.
	Berthoud, Ed. L. . . . .	Golden, Col.
	Budrow, J. T. . . . .	Ft. Collins, Col.
	Crater, George E. . . . .	Denver, Col.
	Cole, Henry . . . . .	" "
	Dolan, M. L. . . . .	Grand Junction.
	Jones, M. M., Jr. . . . .	Gunnison, Col.
	McClelland, George E. . . . .	Idaho Springs.
	Opitz, Gustave . . . . .	Denver, Col.
	Pochon & Morris . . . . .	Pueblo, Col.
	Rich, Edward S. . . . .	Denver, Col.
	Searles, J. W. . . . .	Buena Vista, Col.
	Sabine, E. D. . . . .	Colorado Springs
	Stickney & Stickney . . . . .	Longmont, Col.
	Streeter & Lee . . . . .	Leadville, Col.
	Twitchell, N. P. . . . .	Salida, Col.
	Webster, H. C. . . . .	Canon City, Col.
Wootton & Brigham . . . . .	Trinidad, Col.	
Citizens' New York . . .	Budrow, J. T. . . . .	Ft. Collins, Col.
	Benedict, James F. . . . .	Greeley, Col.
	Bates, Porter & Hallack . . . . .	Denver, Col.
	Day, John W. . . . .	Boulder, Col.
	Day, Charles E. . . . .	Longmont, Col.
	Lawton, A. L. . . . .	Colorado Springs
	McClelland, G. E. . . . .	Idaho Springs.
	Pochon & Morris . . . . .	Pueblo, Col.
Wootton & Brigham . . . . .	Trinidad, Col.	
Fire Insurance Association, London . . . . .	Emigh Bros. . . . .	Ft. Collins, Col.
	Fullerton & Seymour . . . . .	Central City, Col.
	Nicholas, A. M. . . . .	Loveland, Col.
	Opitz, Gustave . . . . .	Denver, Col.
	Sweeney, Anthony . . . . .	" "
	Seifried, Henry . . . . .	Georgetown, Col.
	Stickney & Co., B. F. . . . .	Leadville, Col.
	Strait, Lewis B. . . . .	Pueblo, Col.
Twitchell, N. R. . . . .	Salida, Col.	
Fire Ins. Association, Philadelphia . . . . .	Budrow, James T. . . . .	Ft. Collins, Col.
	Dabney & Borden . . . . .	Boulder, Col.
	Fullerton & Seymour . . . . .	Central City, Col.
	Lawton A. L. . . . .	Colorado Springs
	Manahan, James M. . . . .	Golden, Col.
	McFarland, O. A. . . . .	Longmont, Col.
	Sweeney, Anthony . . . . .	Denver, Col.
	Sanborn, B. D. . . . .	Greeley, Col.
Strait, L. B. . . . .	Pueblo, Col.	
Fireman's Fund, San Francisco . . . . .	Buck, Clark & Steele . . . . .	Leadville, Col.
	Burtch, L. W. . . . .	La Veta, Col.
	Benedict, J. F. . . . .	Greeley, Col.
	Barnes, G. H. . . . .	Crested Butte.
	Crater, George E. . . . .	Denver.
	Carter, Cotton F. S. . . . .	Fort Collins, Col.
	Critchett, Wesley . . . . .	Villa Grove, Col.
	Dallison, G. E. . . . .	Alma, Col.
	Day, J. W. . . . .	Boulder, Col.
	Dobbins, S. H. . . . .	Longmont, Col.
	Decker, L. H. . . . .	Saguache, Col.
	Dawley, J. A. . . . .	Del Norte, Col.
	Dunham & Shackelford . . . . .	Gunnison, Col.
	Ewing, Jr., John . . . . .	Summitville, Col.
	Fullerton & Seymour . . . . .	Central City, Col.
	Hill and Wood . . . . .	Buena Vista, Col.
	Husted, John H. . . . .	Georgetown, Col.
	King, A. R. . . . .	Delta, Col.
	Kennedy, J. C. . . . .	Grand Junction.
	Knowles & Clinkscapes . . . . .	Durango, Colo.
Lawton, A. L. . . . .	Colorado Springs.	

## LIST OF LOCAL AGENTS—CONTINUED.

NAMES OF COMPANIES.	AGENTS.	LOCATION.
Fireman's Fd., (Concl'd)	Manahan, James . . . . . McClelland, George E. . . . . McConnell, C. E. . . . . McDonald, J. H. . . . . Moore, Henry F. . . . . Olney, H. C. . . . . Painter, Charles F. . . . . Pomeroy & Hollinbeck . . . . . Rogers, George N. . . . . Riedel, George . . . . . Robinson & Furgeson . . . . . Russell, J. T. . . . . Rowan, W. W. . . . . Russell & Cash . . . . . Roberts, H. P. . . . . Skeelee, Fred H. . . . . Stiles, M. F. . . . . Scott, C. P. . . . . Strait, L. B. . . . . Sours, M. D. . . . . Scott, P. G. . . . . Tompkins & Tompkins . . . . . Umtug, Charles O. . . . . Woodford, H. M. . . . .	Golden, Col. Idaho Springs. Montrose, Col. Silver Cliff, Col. Trinidad, Col. Lake City, Col. Telluride, Col. Salida, Colo. Alamosa, Col. Antonio, Col. Coal Creek, Col. La Junta, Col. Ouray, Col. St. Elmo, Col. Siverton, Col. Canon City, Col. Irwin, Col. Loveland, Col. Pueblo, Col. Rosita, Col. W'st Las Animas. Poncho Springs. Walsenburg, Col. Robinson, Col.
Farragut, New York . . .	Griswold, S. S. . . . .	Denver, Col.*
Fidelity and Casualty, New York . . . . .	Chamberlin, Mills & Packard . . . . . King & Co., H. C. . . . . Kissock, J. A. C. . . . . McCurry, S. F. . . . . Pochon & Morris . . . . .	Denver, Col. " " Ft. Collins, Col. Greeley, Col. Pueblo, Col.
Franklin Fire, Philadel- phia . . . . .	Cobb, Winne & Co. . . . . Pochon & Morris . . . . . Wills & Sharpless . . . . .	Denver, Col. Pueblo, Col. Colorado Springs
Farmers' & Merchants', Denver . . . . .	Evans, George W. . . . . Evans, Thomas H. . . . . Hilton, L. J. . . . . Hadley, John A. . . . . Noxon, F. F. . . . . Rowantrel, J. H. . . . . Storm, A. P. . . . .	Denver, Col. Brighton, Col. Ft. Collins, Col. Denver, Col. " " " " " "
Farmers' Mutual Hall, Greeley, Col. . . . .	No Agents. . . . .	. . . . .
German, Pittsburg . . .	Griswold, S. S. . . . .	Denver, Col.
Germania Fire, New York . . . . .	Budrow, J. T. . . . . Benedict, J. F. . . . . Bates, Porter & Hallack . . . . . Collins, F. W. . . . . Fowler & Skeelee . . . . . Hill & Wood . . . . . Lawton, A. L. . . . . Newcomb & Good . . . . . Ponchon & Morris . . . . . Selfried, Henry . . . . . Twitchell, N. R. . . . . Wootton & Brigham . . . . .	Ft. Collins, Col. Greeley, Col. Denver, Col. Idaho Springs. Canon City. Buena Vista, Col. Colorado Springs Del Norte, Col. Pueblo, Col. Georgetown, Col. Salida, Col. Trinidad, Col.
German-American, New York . . . . .	Berthoud, E. L. . . . . Crater, George E. . . . . Cole, Henry . . . . . Clay & Wadsworth . . . . . Crater, Cotton & Hood . . . . . Castle & Baldwin . . . . .	Golden, Col. Denver. Denver. Denver. Fort Collins, Col. Pueblo, Col.

## LIST OF LOCAL AGENTS—CONTINUED.

NAMES OF COMPANIES.	AGENTS.	LOCATION.
German-Ame., (Concl'd)	Fullerton & Seymour . . . . . Hill & Wood . . . . . Mackey, A. J. . . . . McFarland, J. F. . . . . McClelland, J. E. . . . . Moor, Henry F. . . . . Pettit, George W. . . . . Roller & Hollinbeck . . . . . Sabine & Co., E. D. . . . . Sanborn, B. D. . . . . Streeter & Lee . . . . . Stickney & Stickney . . . . . Webster, Clay H. . . . .	Central City, Col. Buena Vista, Col. Boulder, Col. Grand Junction. Idaho Springs. Trinidad, Col. Gunnison, Col. Salida, Col. Colorado Springs. Greeley, Col. Leadville, Col. Longmont, Col. Canon City, Col.
Glens Falls, New York .	Crater, George E. . . . . Melville & Rohrer . . . . . Strait, Lewis B. . . . . Spencer, I. L. . . . .	Denver. Durango, Col. Pueblo, Col. Colorado Springs.
German Fire, Peoria . . .	Buck, Clark & Steele . . . . . Barnes, J. W. . . . . Bay, Andrew K. . . . . Burtch, H. W. . . . . Beck, Henry E. . . . . Cobb, Charles A. . . . . Dawley, James A. . . . . Davenport, Thomas . . . . . Dunham & Shackleford . . . . . Elsback, David . . . . . Foote, A. C. . . . . Hinkley, L. E. . . . . Jeske, R. . . . . Jackson, I. B. . . . . King, Preston . . . . . King, H. C. . . . . McFadden, D. . . . . McDonald, J. H. . . . . O'Brien, John H. . . . . Price, Wm. D. . . . . Rogers, George W. . . . . Rowe, F. G. . . . . Russell, O. D. . . . . Roberts, W. L. . . . . Robin & Bradford . . . . . Roller & Hollinbeck . . . . . Seifried, Henry . . . . . Searles, J. W. . . . . Tiffany, W. W. . . . . Umfung, Chas. O. . . . . Wadsworth, H. L. . . . . Williams & Mallaby . . . . . Wootton & Brigham . . . . .	Leadville, Col. Golden, Col. Longmont, Col. La Veta, Col. Pitkin, Col. Loveland, Col. Del Norte, Col. Greeley, Col. Gunnison, Col. Denver, Col. Pueblo, Col. Ft. Collins, Col. Canon City, Col. Denver, Col. Breckenridge. Denver, Col. Durango, Col. Silver Cliff, Col. Boulder, Col. Idaho Springs. Alamosa, Col. Colorado Springs Grand Junction. Lake City, Col. Silverton, Col. Salida, Col. Georgetown, Col. Buena Vista, Col. Central City, Col. Walsenburg, Col. Denver, Col. South Pueblo. Trinidad, Col.
Guarantee Company of North America, Mon- treal, Canada . . . . .	No Agents . . . . .	. . . . .
German, Freeport . . . . .	DeVry, A. F. . . . . Hill & Wood . . . . . Lawton, A. L. . . . . Streeter & Lee . . . . . Thomas, I. N. . . . . Wadsworth, H. L. . . . .	South Pueblo. Buena Vista, Col. Colorado Springs. Leadville, Col. Fort Collins, Col. Denver.
Howard, New York . . . .	Sweeney, Anthony . . . . .	Denver.
Home, New York . . . . .	Benedict, James F. . . . . Boyd, J. T. . . . . Boughton, Jay H. . . . . Castle & Baldwin . . . . . Day, Charles E. . . . .	Greeley, Col. Golden, Col. Fort Collins, Col. Pueblo, Col. Longmont, Col.

## LIST OF LOCAL AGENTS—CONTINUED.

NAMES OF COMPANIES.	AGENTS.	LOCATION.
Home, N. Y. (Concluded)	Dabney & Borden . . . . . Fullerton & Symon . . . . . Mills, K. H. . . . . Melville & Roher . . . . . Moore, H. F. . . . . Phipany, W. S. . . . . Pettit, George W. . . . . Sheele, Fred H. . . . . Sweeney, Anthony . . . . .	Boulder, Col. Central City, Col. Colorado Springs. Durango, Col. Trinidad, Col. Loveland, Col. Gunnison, Col. Canon City, Col. Denver.
Home Mutual, San Francisco . . . . .	Anfenger & Co., L. . . . . Boughton, Jay H. . . . . Cobb, Winne & Co. . . . . Fullerton & Symon . . . . . Lawton, A. L. . . . . Moore, Henry F. . . . . Seifried, Henry . . . . . Small & Filmore . . . . .	Denver. Fort Collins, Col. Denver. Central City, Col. Colorado Springs. Trinidad, Col. Georgetown, Col. Pueblo, Col.
Hanover, New York . . . . .	Bates, Porter & Hallack . . . . . Budrow, J. T. . . . . Benedict, J. F. . . . . Day, John W. . . . . Day, Charles E. . . . . Lawton, A. L. . . . . McClelland, G. E. . . . . Pochon & Morris . . . . . Wadsworth, H. L. . . . . Wootton & Brigham . . . . .	Denver, Col. Ft. Collins, Col. Greeley, Col. Boulder, Col. Longmont, Col. Colorado Springs. Idaho Springs. Pueblo, Col. Denver, Col. Trinidad, Col.
Hartford Fire Hartford.	Benedict, James F. . . . . Berthoud, Ed. . . . . Carter, Cotton & Hood . . . . . Carter & Baldwin . . . . . Day, Charles E. . . . . Dawley, James A. . . . . Dunham & Shackelford . . . . . Dabney & Borden . . . . . Fowler, W. R. . . . . Fullerton & Seymour . . . . . Knowles & Clinkscapes . . . . . McClelland, George E. . . . . McDonald, J. H. . . . . Newcomb & Good . . . . . Olney, Henry C. . . . . Roberts, H. P. . . . . Sweeney, Anthony . . . . . Sabine, Ed. D. . . . . Searles, James W. . . . . Streeter & Lee . . . . . Twitchell, N. R. . . . . Wootton & Brigham . . . . .	Greeley, Col. Golden, Col. Ft. Collins, Col. Pueblo, Col. Longmont, Col. Del Norte, Col. Gunnison, Col. Boulder, Col. Canon City, Col. Central City, Col. Durango, Col. Idaho Springs. Silver Cliff, Col. Del Norte, Col. Lake City, Col. Silverton, Col. Denver, Col. Colorado Springs Buena Vista, Col. Leadville, Col. Salida, Col. Trinidad, Col.
Hamburg-Bremen, Germany . . . . .	Buck, Clark & Steele . . . . . Cobb, Winne & Co. . . . . Dunham & Shackelford . . . . . Fullerton & Seymour . . . . . Freeman & Barrett . . . . . Melville & Roher . . . . . Opitz, Gustave . . . . . Robin, James R. . . . . Roller & Hollinbeck . . . . . Strait, L. B. . . . . Seifried, Henry . . . . . Wills & Sharpless . . . . . Wootton & Brigham . . . . .	Leadville, Col. Denver, Col. Gunnison, Col. Central City, Col. Greeley, Col. Durango, Col. Denver, Col. Silverton, Col. Salida, Col. Pueblo, Col. Georgetown, Col. Colorado Springs Trinidad, Col.
Insurance Company of North America, Philadelphia . . . . .	Benson, M. V. B. . . . . Buck, Henry E. . . . .	Pueblo, Col. Pitkin, Col.

## LIST OF LOCAL AGENTS—CONTINUED.

NAMES OF COMPANIES.	AGENTS.	LOCATION.
Insurance Company of North Ame,(Concl'd)	Berthoud, Ed L. . . . .	Golden, Col.
	Boughton, Jay H. . . . .	Fort Collins, Col.
	Barnes, George H. . . . .	Crested Butte.
	Crater & Co., George E. . . . .	Denver.
	Castle & Baldwin . . . . .	Pueblo, Col.
	Day, Charles E. . . . .	Longmont, Col.
	Doland, M. L. . . . .	Grand Junction.
	Fowler, William R. . . . .	Canon City, Col.
	Fullerton & Seymour . . . . .	Central City, Col.
	Hill & Wood . . . . .	Buena Vista, Col.
	Jones, M. M. Jr. . . . .	Gunnison, Col.
	Knowles & Clinkscales . . . . .	Durango, Col.
	King, Preston . . . . .	Breckenridge.
	Moore, Henry F. . . . .	St. Elmo, Col.
	McDonald, John H. . . . .	Trinidad, Col.
	McConnell, Charles C. . . . .	Silver Cliff, Col.
	McClelland, George E. . . . .	Montrose, Col.
	McKinney, George . . . . .	Idaho Springs.
	Mackey, Andrew J. . . . .	Boulder, Col.
	McMurchy, William . . . . .	Aspen, Col.
	Newcomb & Good . . . . .	Del Norte, Col.
	Norwell, J. W. . . . .	Sterling, Col.
	Olney, Henry C. . . . .	Lake City, Col.
	Phipany, Walter S. . . . .	Loveland, Col.
	Painter, Charles F. . . . .	Telluride, Col.
	Roberts, H. P. . . . .	Silverton, Col.
	Rowan, W. W. . . . .	Ouray, Col.
	Rogers, George U. . . . .	Alamosa, Col.
	Sabine, Mrs. Julia . . . . .	Colorado Springs.
	Sanburn, B. D. . . . .	Greeley, Col.
	Seifried, Henry . . . . .	Georgetown, Col.
	Streeter & Lee . . . . .	Leadville, Col.
	Schloss, Lewis. . . . .	Rico, Col.
	Sabine, Ed. D. . . . .	Colorado Springs.
	Tarbell, Charles . . . . .	Saguache, Col.
Twitchell, N. R. . . . .	Salida, Col.	
Van Valkenberg, R. J. . . . .	Erie, Col.	
White, Norman P. . . . .	Bonanza, Col.	
Irving Fire, New York . . . . .	Chamberlain, Mills & Packard . . . . .	Denver.
	Benson, M. V B . . . . .	Pueblo, Col.
	Roberts, S. S. . . . .	Colorado Springs.
	Stevens, Stickney & Shaw . . . . .	Leadville, Col.
	Imperial Fire, London . . . . .	Boughton, Jay H. . . . .
Day, John W . . . . .		Boulder, Col.
Fullerton & Seymour . . . . .		Central City, Col.
Foote, Arthur A . . . . .		Pueblo, Col.
Knowles & Clinkscales . . . . .		Durango, Col.
Morley & Co., T. C. . . . .		Greeley, Col.
McDonald, John H . . . . .		Silver Cliff, Col.
McClelland, George E . . . . .		Idaho Springs.
Petit, George W . . . . .		Gunnison, Col.
Pochon & Morris . . . . .		Pueblo, Col.
Roberts, H. P . . . . .		Silverton, Col.
Sweeney, Anthony . . . . .		Denver, Col.
Seifried, Henry . . . . .		Georgetown, Col.
Streeter & Lee . . . . .		Leadville, Col.
Wills & Sharpless . . . . .		Colorado Springs.
Lion Fire, London . . . . .	Woolverton, James H . . . . .	Loveland, Col.
	Wootton & Brigham . . . . .	Trinidad, Col.
	Anderson, G. Scott . . . . .	Idaho Springs.
	Aldrich, James M . . . . .	Loveland, Col.
	Buck, Clark & Steele . . . . .	Leadville, Col.
	Browning, George R . . . . .	Irwin, Col.
Barnes, George H . . . . .	Crested Butte, Col.	
Cobb, Winne & Co . . . . .	Denver, Col.	
Campbell, C. H . . . . .	Boulder, Col.	



## LIST OF LOCAL AGENTS—CONTINUED.

NAMES OF COMPANIES.	AGENTS.	LOCATION.
Lion Fire, (Concluded)	Carter, Cotton F. L. . . . . Calkins & Way . . . . . Dunlap, C. D. . . . . Dollison, George E. . . . . Dawley, James E. . . . . Darren, S. E. . . . . Fullerton & Seymour . . . . . Freeman & Barrett . . . . . Hill & Wood . . . . . Hall, John A. . . . . Helmer, A. . . . . King, Preston . . . . . Knowles & Clinkscapes . . . . . Lown, W. W. . . . . Moore, Henry F. . . . . McDonald, John H. . . . . McFee, William . . . . . McMurchy, William . . . . . Olney, H. C. . . . . Pettit, George W. . . . . Roberts, H. P. . . . . Rowan, W. W. . . . . Scott, P. G. . . . . Seifried, Henry . . . . . Thompson, E. P. . . . . Twitchell, N. R. . . . . Wells & Sharpless . . . . . Webster, H. C. . . . . Wyman, R. . . . . Williams & Mallaby . . . . .	Ft. Collins, Col. Longmont, Col. Denver, Col. Alma, Colo. Del Norte, Col. Fairplay, Col. Central City, Col. Greeley, Col. Buena Vista, Col. Robinson, Col. St. Elmo, Col. Breckinridge, Col. Durango, Col. Rosita, Col. Trinidad, Col. Silver Cliff, Col. Evans, Col. Aspen, Col. Lake City, Col. Gunnison, Col. Silverton, Col. Ouray, Col. West Las Animas Georgetown, Col. Erie, Col. Salida, Col. Colorado Springs. Canon City. Poncha Springs. South Pueblo, Col.
London and Provincial, London . . . . .	Sweeney, Anthony . . . . .	Denver, Col.
London and Lancashire, Liverpool . . . . .	Carter, Cotton, F. L. . . . . Castle & Baldwin . . . . . Freeman & Barrett . . . . . Fullerton & Seymour . . . . . Sharpless, J. H. . . . . Skeele, Fred H. . . . . Sweeney, Anthony . . . . . Wills, H., Lee, B. . . . .	Ft. Collins, Col. Pueblo, Col. Greeley, Col. Central City, Col. Colorado Springs. Canon City, Col. Denver, Col. Colorado Springs.
Lancashire, Manchester.	Benedict, Jas. F. . . . . Cobb, Winne & Co. . . . . Lawton, A. L. . . . . Moore, Henry F. . . . . Poehon & Morris . . . . . Wright & Griffin . . . . .	Greeley, Col. Denver. Colorado Springs. Trinidad, Col. Pueblo, Col. Boulder, Col.
London Assurance Cor- poration, London . .	Cobb, Winne & Co. . . . .	Denver.
Liverpool and London and Globe, Liverpool.	Buck, Clark & Steele . . . . . Cobb, Winne & Co. . . . . Carter, Cotton, F. L. . . . . Castle & Baldwin . . . . . Day, Charles E. . . . . Ellett, John A. . . . . Fowler, W. R. . . . . Fullerton & Seymour . . . . . James, Jr., M. M. . . . . Jardine, J. M. . . . . Kennedy, J. C. . . . . Knowles & Clinkscapes . . . . . Lawton, A. L. . . . . McDonald, J. H. . . . . Moore, Henry F. . . . . Newcomb & Good . . . . . Roberts, H. P. . . . .	Leadville. Denver. Fort Collins. Pueblo, Col. Longmont, Col. Boulder, Col. Canon City, Col. Central City, Col. Gunnison, Col. Ouray, Col. Grand Junction. Durango, Col. Colorado Springs. Silver Cliff, Col. Trinidad, Col. Del Norte, Col. Silverton, Col.

## LIST OF LOCAL AGENTS—CONTINUED.

NAMES OF COMPANIES.	AGENTS.	LOCATION
Liverpool, London and Globe, (Concluded . . . . .)	Roller & Hollinbeck . . . . .	Salida, Col.
	Searles, James N. . . . .	Buena Vista, Col.
	Sanborn, B. D. . . . .	Greeley, Col.
	Smith, I. N. . . . .	Idaho Springs.
	Scott, Charles P. . . . .	Loveland, Col.
Manufacturer's Fire and Marine, Boston . . . . .	Bates, Porter & Hallack . . . . .	Denver.
	Emigh Brothers . . . . .	Fort Collins, Col.
	Geer, George F. . . . .	Boulder, Col.
	Mills, C. H. . . . .	Colorado Springs.
	Moore, H. F. . . . .	Trinidad, Col.
	McCreery, S. F. . . . .	Greeley, Col.
	McFarland, O. A. . . . .	Longmont, Col.
	Nicholas, A. M. . . . .	Loveland, Col.
	Strait, Lewis B. . . . .	Pueblo, Col.
Milwaukee M. and M., Milwaukee . . . . .	Benson, M. V. B. . . . .	Pueblo, Col.
	Chittenden, H. W. . . . .	Denver, Col.
	Day, John W. . . . .	Boulder, Col.
	Fitzgerald, M. J. . . . .	Denver, Col.
	Harrison, J. H. . . . .	" "
	Lawton, A. T. . . . .	Colorado Springs.
	McCreery, S. F. . . . .	Greeley, Col.
	Rich, E. T. . . . .	Denver, Col.
	Stickney, Stevens & Shaw . . . . .	Leadville, Col.
	Thomas, I. N. . . . .	Ft Collins, Col.
Thompson, J. M. . . . .	Denver, Col.	
Merchants', St. Joseph .	Bates, J. E. . . . .	Denver, Col.
	Pochon & Morris . . . . .	Pueblo, Col.
Merchants', Newark. . . . .	Fullerton & Seymour . . . . .	Central City, Col.
	Lawton, A. T. . . . .	Colorado Springs.
	Manahan, J. M. . . . .	Golden, Col.
	Sweeney, Anthony . . . . .	Denver, Col.
	Stickney & Co., B. F. . . . .	Leadville, Col.
	Wootton & Brigham . . . . .	Trinidad, Col.
	Williams & Mallaby . . . . .	Pueblo, Col.
Metropolitan Plate Glass, New York. . . . .	Billings, G. N. . . . .	Denver, Col. . . . .
New Hampshire Fire, Manchester . . . . .	Bates, Porter & Hallack . . . . .	Denver, Col.
North-Western Na- tional, Milwaukee. . . . .	Day, John W. . . . .	Boulder, Col.
	Day, Charles E. . . . .	Longmont, Col.
	Kissock, J. A. C. . . . .	Ft. Collins, Col.
	Manahan, J. M. . . . .	Golden, Col.
	Mills, C. H. . . . .	Colorado Springs.
	Moore, H. F. . . . .	Trinidad, Col.
	Rich, Edward T. . . . .	Denver, Col.
	Sanborn, B. D. . . . .	Greeley, Col.
Strait, Lewis B. . . . .	Pueblo, Col.	
Niagara, Fire, New York	Benedict, James F. . . . .	Greeley, Col.
	Buck, Clark & Steele . . . . .	Leadville, Col.
	Berthoud, Ed. L. . . . .	Golden, Col.
	Cobb, Winne & Co. . . . .	Denver, Col.
	Carter, Cotton, F. L. . . . .	Ft. Collins, Col.
	Ellet, J. A. and E. F. . . . .	Boulder, Col.
	Fullerton & Seymour . . . . .	Central City, Col.
	Hill & Wood . . . . .	Buena Vista, Col.
	Moore, Henry F. . . . .	Trinidad, Col.
	McDonald, J. H. . . . .	Silver Cliff, Col.
	McClelland, George E. . . . .	Idaho Springs.
	McFarland, J. A. . . . .	Grand Junction.
	Melville & Roher . . . . .	Durango, Col.
	Pettit, George W. . . . .	Gunnison, Col.

## LIST OF LOCAL AGENTS—CONTINUED.

NAMES OF COMPANIES.	AGENTS.	LOCATION.
Niagara, (Concluded) . . .	Pochon & Morris . . . . .	Pueblo, Col.
	Roberts, H. P. . . . .	Silverton, Col.
	Roller & Hollinbeck . . . . .	Salida, Col.
	Seifried, Henry . . . . .	Georgetown, Col.
	Stickney & Stickney . . . . .	Longmont, Col.
	Scott, Charles P . . . . .	Loveland, Col.
	Webster, H. C. . . . .	Canon City, Col.
	Wills & Sharpless . . . . .	Colorado Springs.
National Fire, Hartford.	Chamberlin, Mills & Packard . . . . .	Denver, Col.
	Kissock, J. A. C. . . . .	Ft. Collins, Col.
	Strait, Lewis B. . . . .	Pueblo, Col.
	Wills & Sharpless . . . . .	Colorado Springs.
	Wootton & Brigham . . . . .	Trinidad, Col.
Northern Association, London . . . . .	Buck, Clark & Steele . . . . .	Leadville, Col.
	Boughton, Jay H . . . . .	Ft. Collins, Col.
	Dunham & Shackelford . . . . .	Gunnison, Col.
	Fullerton & Seymour . . . . .	Central City, Col.
	Hill & Wood . . . . .	Buena Vista, Col.
	Jeske, Rudolph . . . . .	Canon City, Col.
	Knowles & Clinkscales . . . . .	Durango, Col.
	Morley, Thomas C. . . . .	Greeley, Col.
	McClelland, George E. . . . .	Idaho Springs.
	McDonald, James H. . . . .	Silver Cliff, Col.
	Pochon & Morris . . . . .	Pueblo, Col.
	Sweeney, Anthony . . . . .	Denver, Col.
	Twitchell, N. R. . . . .	Salida, Col.
	Wills & Sharpless . . . . .	Colorado Springs.
	Wolverton, James, R. . . . .	Loveland, Col.
		Wootton & Brigham . . . . .
North British and Mer- cantile, London . . . . .	Anfenger & Co., L. . . . .	Denver, Col.
	Aldrich, James M. . . . .	Loveland, Col.
	Buck, Clark and Steele. . . . .	Leadville, Col.
	Benedict, James F. . . . .	Greeley, Col.
	Boughton, Jay H. . . . .	Ft. Collins, Col.
	Cobb, Winne & Co. . . . .	Denver, Col.
	Castle & Baldwin . . . . .	Pueblo, Col.
	Cole, Henry . . . . .	Denver, Col.
	Dunham & Shackelford . . . . .	Gunnison, Col.
	Fullerton & Seymour . . . . .	Central City, Col.
	Hill & Wood . . . . .	Buena Vista, Col.
	Knowles & Clinkscales . . . . .	Durango, Col.
	Lawton, A. L. . . . .	Colorado Springs.
	Mackey, A. J. . . . .	Boulder, Col.
	Moore, Henry F. . . . .	Trinidad, Col.
	McDonald, J. H. . . . .	Silver, Cliff, Col.
Seifried, Henry . . . . .	Georgetown, Col.	
Stickney & Stickney . . . . .	Longmont, Col.	
Twitchell, N. R. . . . .	Salida, Col.	
	Webster, H. Clay . . . . .	Canon City, Col.
Norwich Union, Lon- don . . . . .	Buck, Clark & Steele . . . . .	Leadville, Col.
	Bouton, E. D. . . . .	Grand Junction.
	Benedict, James F. . . . .	Greeley, Col.
	Cobb, Winne & Co. . . . .	Denver, Col.
	Dabney & Borden . . . . .	Boulder, Col.
	Jones, Jr., M. M. . . . .	Gunnison, Col.
	Hinkley, Lewis E. . . . .	Ft. Collins, Col.
	Knowles, John . . . . .	Durango, Col.
	Moore, Henry F. . . . .	Trinidad, Col.
	McClure, W. M. . . . .	Canon City, Col.
	Newcomb & Good . . . . .	Del Norte, Col.
	Olney, Henry C. . . . .	Lake City, Col.
	Roberts, H. P. . . . .	Silverton, Col.
	Small, Filmore & Co. . . . .	Pueblo, Col.
	Sabine, W. M. . . . .	Alamosa, Col.
	Seifried, Henry . . . . .	Georgetown, Col.
	Wills & Sharpless . . . . .	Colorado Springs.

## LIST OF LOCAL AGENTS—CONTINUED.

NAMES OF COMPANIES.	AGENTS.	LOCATION.
Orient, Hartford . . . .	Boughton, Jay H . . . . . Bates, Porter & Hallack . . . . . Benson, M. V. B. . . . . Fullerton & Seymour . . . . . Sabine, E. D. . . . . Wootton & Brigham . . . . . Wills, F. B. . . . .	Ft. Collins, Col. Denver, Col. Pueblo, Col. Central, City, Col. Colorado Springs. Trinidad, Col. Colorado Springs.
Providence Wash- ton, Rhode Island.	Anfenger & Co., L. . . . . Buck, Clark & Steele . . . . . Chamberlin, Mills & Packard . . . . . Carter, Cotton F. L. . . . . Chapman & Waggoner . . . . . Day, John W. . . . . Day, Charles E. . . . . Dunham & Shackelford . . . . . Fullerton & Seymour . . . . . Grafton, Henry . . . . . Jardine, J. M. . . . . King & Co., H. C. . . . . Kennedy, J. C. . . . . Knowles & Clinkscapes . . . . . McClelland, George E. . . . . McCreery, S. F. . . . . Moreley, T. C. . . . . Olney, H. C. . . . . Roberts, H. P. . . . . Roller & Hollinbeck . . . . . Small, Filmore & Co. . . . . Sabine, Ed. D. . . . . Seifried, Henry . . . . . Searles, James W. . . . . Terpening, H. A. . . . . Wilson, Uriah B. . . . . Wolverton, J. R. . . . . Walther, Fred. . . . .	Denver, Col. Leadville, Col. Denver, Col. Ft. Collins, Col. Elbert, Col. Boulder, Col. Longmont, Col. Gunnison, Col. Central City, Col. Manitou, Col. Ouray, Col. Denver, Col. Grand Junction. Durango, Col. Idaho Springs. Greeley, Col. Greeley, Col. Lake City, Col. Silverton, Col. Salida, Col. Pueblo, Col. Colorado Springs. Georgetown, Col. Buena Vista, Col. Denver, Col. " " Loveland, Col. Denver, Col.
Phenix, Brooklyn. . . .	Berthoud, Ed. L. . . . . Castle & Baldwin . . . . . Cobb, Winne & Co. . . . . Dunham & Shackelford . . . . . Day, Charles E. . . . . Fullerton & Seymour . . . . . Jeske, R. . . . . Kissock, J. A. C. . . . . Mackey, Andrew J. . . . . McDonald, John H. . . . . Moore, Henry F. . . . . Roberts, H. P. . . . . Sabine, Ed. D. . . . . Sumner, George T. . . . . Seifried, Henry . . . . . Sanborn, B. K. . . . . Stickley, B. F. & Co. . . . . Twitchell, N. R. . . . .	Golden, Col. Pueblo, Col. Denver, Col. Gunnison, Col. Longmont, Col. Central City, Col. Canon City, Col. Ft. Collins, Col. Boulder, Col. Silver Cliff, Col. Trinidad, Col. Silverton, Col. Colorado Springs. Durango, Col. Georgetown, Col. Greeley, Col. Leadville, Col. Salida, Col.
Phenix, Hartford . . . .	Beck, Henry E. . . . . Boyd, James T. . . . . Beardsley, Frank . . . . . Breeze & Breeze . . . . . Carter, Cotton F. L. . . . . Castle & Baldwin . . . . . Day, John W. . . . . Dawley, James A. . . . . Dobbins Bros. . . . . Decker, L. H. . . . . Fullerton & Seymour . . . . . Jones, Jr., M. M. . . . . Kellog, George C. . . . . Moore, Henry F. . . . .	Pitkin, Col. Golden, Col. Dillion, Col. Breckenridge. Ft. Collins, Col. Pueblo, Col. Boulder, Col. Del Norte, Col. Longmont, Col. Saguache, Col. Central City, Col. Gunnison, Col. Lake City, Col. Trinidad, Col.

## LIST OF LOCAL AGENTS—CONTINUED.

NAMES OF COMPANIES.	AGENTS.	LOCATION.
Phoenix, (Concluded) . . .	Melville & Roher . . . . .	Durango, Col.
	Mills, C. H. . . . .	Colorado Springs.
	McCaskill, D. . . . .	La Veta, Col.
	McFarland, J. F. . . . .	Grand Junction.
	Pomeroy & Hollinbeck . . . . .	Salida, Col.
	Pollard & Robinson . . . . .	Crested Butte.
	Reidel, George . . . . .	Antonito, Col.
	Sabine, William . . . . .	Alamosa, Col.
	Skeel, Fred H. . . . .	Canon City, Col.
	Sweeney, Anthony . . . . .	Denver, Col.
	Sherman, H. C. . . . .	Evans, Col.
	Sanborn, B. D. . . . .	Greeley, Col.
	Scott, Charles P. . . . .	Loveland, Col.
	Scott, P. G. . . . .	West Las Animas
	Tompkins & Tompkins . . . . .	Poncha Springs.
	Turner, Robert . . . . .	Idaho Springs.
	Umfug, Charles O. . . . .	Walsenburg, Col.
	Van Valkenburg, R. J. . . . .	Erie, Col.
	Watson, Thomas . . . . .	Coal Creek, Col.
	Walker, William B. . . . .	Monument, Col.
Pennsylvania Fire, Philadelphia. . . . .	Beck, Henry E. . . . .	Pitkin, Col.
	Barnes, George H. . . . .	Crested Butte.
	Benson, M. V. B. . . . .	Pueblo, Col.
	Crater, George E. . . . .	Denver.
	Dolan, M. L. . . . .	Grand Junction.
	Day, Charles E. . . . .	Longmont, Col.
	Fullerton & Seymour . . . . .	Central City, Col.
	Fowler, W. R. . . . .	Canon City.
	Hill & Wood . . . . .	Buena Vista, Col.
	Jones, M. M., Jr. . . . .	Gunnison, Col.
	Knowles & Clinkscapes . . . . .	Durango, Col.
	King, Preston . . . . .	Breckenridge.
	McKinney, George M. . . . .	St. Elmo, Col.
	McDonald, J. H. . . . .	Silver Cliff, Col.
	McConnell, Charles E. . . . .	Montrose, Col.
	McClelland, Geo. E. . . . .	Idaho Springs.
	McMurchy, William . . . . .	Aspen, Col.
	Mackey, Andrew . . . . .	Boulder, Col.
	Norvell, James W. . . . .	Sterling, Col.
	Newcomb & Good . . . . .	Del Norte, Col.
	Olney, Henry C. . . . .	Lake City, Col.
	Painter, Charles P. . . . .	Telluride, Col.
	Rogers, George W. . . . .	Alamosa, Col.
	Rowan, W. W. . . . .	Ouray, Col.
	Roberts, H. F. . . . .	Silverton, Col.
	Sabine, Miss Julia . . . . .	Colorado Springs.
	Sanborn, B. D. . . . .	Greeley, Col.
	Seifried, Henry . . . . .	Georgetown, Col.
	Streeter & Lee . . . . .	Leadville, Col.
	Schloss, Louis . . . . .	Rico, Col.
	Sabine, Ed. D. . . . .	Colorado Springs.
	Tarbel, Charles . . . . .	Saguache, Col.
Twitchell, N. R. . . . .	Salida, Col.	
Wootton & Brigham . . . . .	Trinidad, Col.	
Phoenix, London . . . . .	Buck, Clark & Steele . . . . .	Leadville, Col.
	Beck, Henry E. . . . .	Pitkin, Col.
	Budrow, James T. . . . .	Ft. Collins, Col.
	Crater & Co., George E. . . . .	Denver.
	Day, John W. . . . .	Boulder, Col.
	Hill & Wood . . . . .	Buena Vista, Col.
	Jones, Morris M. . . . .	Gunnison, Col.
	Knowles & Clinkscapes . . . . .	Durango, Col.
	Moore, Henry F. . . . .	Trinidad, Col.
	Morley, Thomas C. . . . .	Greeley, Col.
	Rogers, George N. . . . .	Alamosa, Col.
	Seifried, Henry . . . . .	Georgetown, Col.
	Strait, Lewis B. . . . .	Pueblo, Col.
Smith, I. N. . . . .	Idaho Springs.	

## LIST OF LOCAL AGENTS—CONTINUED.

NAMES OF COMPANIES	AGENTS.	LOCATION.
Phoenix, (Concluded) . . .	Twitchell, N. R. . . . . Wills & Sharpless . . . . .	Salida, Col. Colorado Springs.
Queen, Liverpool . . . . .	Boughton, Jay H. . . . . Berthoud, Ed. L. . . . . Beck, Henry E. . . . . Curtis, Frank . . . . . Fullerton & Seymour . . . . . Hill and Wood . . . . . Lawton, A. L. . . . . McClore, Wm. H. . . . . McClelland, George E. . . . . Pettit, Geo. W. . . . . Pochon & Morris . . . . . Rogers, George N. . . . . Roberts, H. P. . . . . Stickney, Stevens & Shaw . . . . . Seifried, Henry . . . . . Sweeney, Anthony . . . . . Sanborn, B. D. . . . . Trummer, Geo. T. . . . . Twitchell, N. R. . . . . Williams & Mallaby. . . . . Wootton & Brigham . . . . . Webster, H. Clay . . . . .	Ft. Collins, Col. Golden, Col. Pitkin, Col. " " Central City, Col. Buena Vista, Col. Colorado Springs Canon City, Col. Idaho Springs. Gunnison, Col. Pueblo, Col. Alamosa, Col. Silverton, Col. Leadville, Col. Georgetown, Col. Denver, Col. Greeley, Col. Durango, Colo. Salida, Col. Pueblo, Col. Trinidad, Col. Canon City, Col.
Royal, Liverpool . . . . .	Boyd, James F. . . . . Budrow, Jas. T. . . . . Castle & Baldwin . . . . . Cobb, Winne & Co. . . . . Dobbins, S. H. . . . . Day, John W. . . . . Fullerton & Seymour . . . . . Freeman & Barrett . . . . . Skeele, Fred H. . . . . Moore, Henry F. . . . . McClelland, Geo. E. . . . . Wells, H. Lee B. . . . .	Golden, Col. Ft. Collins, Col. Pueblo, Col. Denver, Col. Longmont, Col. Boulder, Col. Central City, Col. Greeley, Col. Canon City, Col. Trinidad, Col. Idaho Springs. Colorado Springs
Sun, San Francisco . . . . .	Elsbach, David . . . . . Fullerton & Seymour . . . . . King & Co., H. C. . . . . Nice & Co., W. H. . . . . Price & Shyrock . . . . . Sabine, Ed. D. . . . . Seifried, Henry . . . . . Thomas, I. N. . . . . Wadsworth, H. L. . . . . Williams & Mallaby. . . . .	Denver, Col. Central City, Col. Denver, Col. Greeley, Col. Trinidad, Col. Colorado Springs Georgetown, Col. Ft. Collins, Col. Denver. So. Pueblo, Col.
St. Paul Fire and Marine, St. Paul . . . . .	Anfenger & Co., L. . . . . Buck, Clark & Steele . . . . . Bouton, Ed. D. . . . . Boughton, Jay H. . . . . Cobb, Winne & Co. . . . . Dabney & Borden . . . . . Fullerton & Seymour . . . . . Jones, Jr., M. M. . . . . Knowles, John . . . . . Moore, Henry F. . . . . McClelland, Geo. E. . . . . McCreery, L. F. . . . . McConnell, Chas. E. . . . . Newcomb & Good . . . . . Olney, Henry C. . . . . Pochon & Morris . . . . . Rowan, W. W. . . . . Roberts, Harlen P. . . . . Sabine, Wm . . . . . Seifried, Henry . . . . .	Denver, Col. Leadville, Col. Grand Junction. Ft. Collins, Col. Denver, Col. Boulder, Col. Central City, Col. Gunnison, Col. Durango, Col. Trinidad, Col. Idaho Springs. Greeley, Col. Montrose, Col. Del Norte, Col. Lake City, Col. Pueblo, Col. Ouray, Col. Silverton, Col. Alamosa, Col. Georgetown, Col.

LIST OF LOCAL AGENTS—CONTINUED.

NAMES OF COMPANIES.	AGENTS.	LOCATION.
St. P. F. & M. (Concl'd'd)	Watson, A. C . . . . .	Evans, Clo.
Scottish Union and National . . . . .	Bates, Porter & Halleck . . . . . Buck, Clark & Steele . . . . . Chamberlin, Mills & Packard . . . . . Calkins, C. C. . . . . Clay & Wadsworth . . . . . Emigh Bro's . . . . . Hill & Wood . . . . . Knowles & Clinkscales . . . . . Moreley, T. C. . . . . Spencer, F. L. . . . . Seifried, Henry . . . . . Woolverton, J. R. . . . . Wootton & Brigham . . . . .	Denver, Col. Leadville, Col. Denver, Col. Longmont, Col. Denver, Col. Fort Collins, Col. Buena Vista, Col. Durango, Col. Greeley, Col. Colorado Springs Georgetown, Col. Loveland, Col. Trinidad, Col.
State Insurance Co. of Des Moines, Iowa . . . . .	Anfenger & Co., L. . . . . Akers Bro's . . . . . Armstrong, E. S. . . . . Allen, W. L. . . . . Chapman & Waggoner . . . . . Carlton, L. N. . . . . Dubbs & Co., J. A. . . . . Foote, A. C. . . . . Jansen, Chas. . . . . Kellog, Geo. A. . . . . Marsh, C. H. . . . . Myers, A. W. . . . . Mershon, D. F. . . . . Parcels, B. C. . . . . Russell, John F. . . . . Roller & Hollinbeck . . . . . Stiles, H. G. . . . . Sheldon, Geo. A. . . . . Streeter & Lee . . . . .	Denver, Col. Fort Collins, Col. Silver Cliff, Col. Denver, Col. Elbert, Col. Canon City, Col. Denver, Col. Pueblo, Col. Loveland, Col. Lake City, Col. Ft. Collins, Col. Denver, Col. Rocky Ford. La Junta, Col. Salida, Col. Denver, Col. Canon City, Col. Leadville, Col.
Sun Fire Office, London.	Chamberlin, Mills & Packard . . . . . King & Murphy . . . . . Kellerman, Frank . . . . . Strait, Lewis B. . . . . Terpening, H. A. . . . . Woolton & Brigham . . . . .	Denver, Col. " " " " Pueblo, Col. Denver, Col. Trinidad, Col.
Springfield Fire and Marine, Massachusetts.	Anderson, G. Scott . . . . . Buck, Clark & Steele . . . . . Benedict, James F. . . . . Berthoud, Ed. L. . . . . Budrow, James T. . . . . Cobb, Winne & Co. . . . . Dabney & Borden . . . . . Dolan, M. L. . . . . Day, Charles E. . . . . Fullerton & Seymour . . . . . Fowler, Warren . . . . . Hill & Wood . . . . . Jones, Jr., M. M. . . . . Kellogg, George A. . . . . Knowles & Clinkscales . . . . . Lawton A. L. . . . . Moore, Henry F. . . . . Phipany, Walter S. . . . . Pochon & Morris . . . . . Roberts, H. P. . . . . Roller & Hollinbeck . . . . . Seifried, Henry . . . . . Sabine, William M. . . . .	Idaho Springs. Leadville, Col. Greeley, Col. Golden, Col. Ft. Collins, Col. Denver, Col. Boulder, Col. Grand Junction. Longmont, Col. Central City, Col. Canon City, Col. Buena Vista, Col. Gunnison, Col. Lake City, Col. Durango, Col. Colorado Springs Trinidad, Col. Loveland, Col. Pueblo, Col. Siverton, Col. Salida, Col. Georgetown, Col. Alamosa, Col.
State Investment, Cal.	No Agents. . . . .	. . . . .

## LIST OF LOCAL AGENTS—CONTINUED.

NAMES OF COMPANIES.	AGENTS.	LOCATION.
Traders', Chicago . . . .	Buck, Clark & Steele . . . . .	Leadville, Col.
	Bouton, Ed. D. . . . .	Grand Junction.
	Cobb, Winne & Co. . . . .	Denver, Col.
	Clinkscapes, J. H. . . . .	Durango, Col.
	Fullerton & Seymour . . . . .	Central City, Col.
	Jones, Jr., M. M. . . . .	Gunnison, Col.
	Moore, Henry F. . . . .	Trinidad, Col.
	McConnell, Charles E. . . . .	Montrose, Col.
	Olney, Henry C. . . . .	Lake City, Col.
	Robbin, James H. . . . .	Silverton, Col.
	Seifried, Henry . . . . .	Georgetown, Col.
	Strait, Lewis B. . . . .	Pueblo, Col.
	Small, Fillmore & Co. . . . .	South Pueblo.
	Twitchell, N. R. . . . .	Salida, Col.
Union Fire and Marine, New Zealand. . . . .	Wills & Sharpless . . . . .	Colorado Springs.
	Bates, Porter & Hallack . . . . .	Denver.
U. S. Fire, New York . . . .	Chamberlin, Mills & Packard . . . .	Denver.
Union, San Francisco. . . .	Budrow, Jas. T. . . . .	Ft. Collins, Col.
	Chamberlin, Mills & Packard . . . .	Denver.
	Moore, Henry F. . . . .	Trinidad, Col.
	Mills, C. H. . . . .	Colorado Springs.
	Small & Fillmore . . . . .	South Pueblo.
Western Fire and Ma- rine, California. . . . .	Buck, Clark & Steele . . . . .	Leadville, Col.
	Chapman & Waggoner . . . . .	Elbert, Col.
	Homes & Grafton . . . . .	Manitou, Col.
	Jardine, J. M. . . . .	Ouray, Col.
	Skiles & Co., J. G. . . . .	Denver.
	McCreery, S. F. . . . .	Greeley, Col.
	Olney, H. C. . . . .	Lake City, Col.
	Terpenning & Whist . . . . .	Denver.
	Wilson, Uriah B. . . . .	Denver.
Washington Fire and Marine, Boston. . . . .	Boughton, Jay H. . . . .	Ft. Collins, Col.
	Fullerton & Seymour . . . . .	Central City, Col.
	Sweeney, Anthony . . . . .	Denver, Col.
	Strait, Lewis B. . . . .	Pueblo, Col.
	Wills & Sharpless . . . . .	Colorado Springs.
Western Assurance, To- ronto. . . . .	Anfenger & Co., L. . . . .	Denver, Col.
	Boyd, James W. . . . .	Golden, Col.
	Buck, Clark & Steele . . . . .	Leadville, Col.
	Boughton, Jay H. . . . .	Fort Collins, Col.
	Cobb, Winne & Co. . . . .	Denver, Col.
	Day, John W. . . . .	Boulder, Col.
	Dunham & Shackelford . . . . .	Gunnison, Col.
	Day, Charles E. . . . .	Longmont, Col.
	Fullerton & Seymour . . . . .	Central City, Col.
	Knowles & Clinkscapes . . . . .	Durango, Col.
	Kennedy, J. C. . . . .	Grand Junction.
	Lawton, A. L. . . . .	Colorado Springs.
	McCreery, S. F. . . . .	Greeley, Col.
	McClelland, Geo. E. . . . .	Idaho Springs.
	McDonald, J. H. . . . .	Silver Cliff, Col.
	McConnell, C. E. . . . .	Montrose, Col.
	Moore, Henry F. . . . .	Trinidad, Col.
	Newcomb & Good . . . . .	Del Norte, Col.
	Norvell, J. W. . . . .	Sterling, Col.
	Olney, Henry C. . . . .	Lake City, Col.
	Roberts, H. P. . . . .	Silverton, Col.
	Phipany, Walter L. . . . .	Loveland, Col.
	Rich, Edward S. . . . .	Denver, Col.
Searles, Jas W. . . . .	Buena Vista, Col.	
Sanborn, B. D. . . . .	Greeley, Col.	



## LIST OF LOCAL AGENTS—CONCLUDED.

NAMES OF COMPANIES.	AGENTS.	LOCATION.
Western Assur. (Conl'd)	Seifried, Henry . . . . .	Georgetown, Col.
	Small, Fillmore & Co . . . . .	Pueblo, Col.
	Sabine, Wm . . . . .	Alamosa, Col.
	Webster, H. Clay . . . . .	Canon City.

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Second Annual Report  
OF THE  
**SUPERINTENDENT OF INSURANCE**  
OF THE  
STATE OF COLORADO.

---

**PART II.—LIFE INSURANCE.**

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MADE FROM ANNUAL STATEMENTS FOR THE YEAR  
ENDING DECEMBER 31ST, 1883,

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DENVER, COLO.:  
TIMES STREAM PRINTING HOUSE AND BLANK BOOK MANUFACTORY.  
1884.

STATE OF COLORADO,  
OFFICE SUPERINTENDENT OF INSURANCE. }  
DENVER, April 21st, 1884.

*To his Excellency, James B. Grant, Governor of Colorado:*

SIR:—Herewith I submit my Second Annual Report of this department, made from the last annual statements of Life Insurance Companies authorized to do business in this State.

Very Respectfully,  
JOHN C. ABBOTT,  
*Superintendent.*

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LIFE TABLES.

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FILE: JVB/TEB

TABLE I.

BUSINESS DONE IN 1883 IN THE STATE OF COLORADO BY LIFE INSURANCE COMPANIES.

NAME OF COMPANY.	Policies in force Dec. 31st of previous year.		Policies Issued during the year.		Policies terminated during year.		Total number and am't of policies in force Dec. 31, '83.		Losses incurred during year.	Losses paid during yr.	Premiums received.
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.			
Connecticut Mutual, Connecticut	57	\$235,000 00	6	\$ 34,000 00	5	\$ 15,000 00	58	\$254,000 00	\$ 6,000 00	\$ 6,000 00	\$ 7,046 21
Continental, Hartford, "	2	2,000 00	5	20,000 00	1	3,000 00	6	19,000 00			679 30
Equitable Res. F'd Life Ass'n, N. Y.											
Equitable Life Assurance, N. Y.	592	2,422,792 00	257	1,191,016 00	162	766,801 00	687	2,847,007 00	12,565 00	13,065 00	104,466 98
Hartford Life and Annuity, Conn.	65	64,000 00	240	240,000 00	54	54,000 00	251	250,000 00			1,279 00
Germania, New York	54	66,080 00	56	149,000 00	16	27,600 00	91	187,480 00	200 00	200 00	5,562 87
Manhattan, New York	31	77,382 00	2	4,500 00	5	10,900 00	28	70,982 00		400 00	271 64
Mutual Reserve Fund Ass'n, N. Y.			68	374,500 00	11	63,000 00	57	311,500 00			
Mutual, New York	650	1,870,950 00	97	277,263 00	40	75,000 00	707	2,073,213 00	19,399 00	14,949 54	71,949 54
N. W. Mutual, Milwaukee, Wis.	514	1,393,720 00	80	339,778 00	61	185,487 00	533	1,548,011 00	7,600 00	7,711 00	59,349 58
Penn Mutual, Philadelphia, Pa.	5	18,000 00	22	55,500 00	2	5,000 00	25	68,500 00			1,422 48
Trav. Life & Accid't, Hartf., Conn.	1132	4,470,791 00	2265	7,023,300 00	1464	5,387,519 00	1933	6,106,572 00	45,480 34	29,980 34	85,617 01
Union Mutual, Portland, Maine.	40	77,507 50	45	92,611 09	6	27,500 00	79	142,618 59		2,000 00	2,417 84
Washington, New York	161	334,620 00	112	259,105 00	66	120,500 00	207	473,225 00	4,000 00	4,154 15	11,692 27
R'ky Mt. Ins. & Sav. Inst., Denver											
Great Western Mutual Aid, Denv.											
G't West'n Mutual Accid't, Denv.											
Totals	3303	\$11,032,851 50	3255	\$10,060,573 09	1893	\$6,741,308 00	4665	\$14,352,117 59	\$95,244 34	\$77,909 49	\$342,754 72

STATISTICAL TABLES.

**TABLE II.**  
ASSETS CLASSIFIED.—LIFE INSURANCE COMPANIES.

COMPANIES.	Real Estate.	Bonds and Mortgages.	U. S. Stocks and Securities.	Other Stocks and Bonds.	Collateral Loans	Premium Notes and Loans.	Cash in Office and in Bank.	Deferred and Unpd Premiums.	All Other Assets.	Total Gross Assets.
Union Mutual, Maine	\$ 1,844,023 30	\$ 1,443,530 46	\$ 254,000 00	\$ 1,443,786 92	\$ 141,510 00	\$ 767,503 75	\$ 63,404 55	\$ 111,077 14	\$ 160,847 98	\$ 6,229,684 10
Northwestern Mutual, Wisconsin	1,274,352 40	15,708,301 98	285,348 22	911,640 79	.....	1,388,066 41	913,765 23	326,466 70	277,442 38	21,085,384 11
Connecticut Mutual, Connecticut	12,101,213 36	24,049,620 50	134,000 00	10,907,898 69	465,284 41	2,849,266 50	964,748 34	50,196 78	1,046,286 25	52,568,514 83
Germania, New York	1,195,607 26	5,871,844 36	1,323,217 50	1,392,985 00	100,000 00	71,171 96	164,953 15	218,234 59	64,341 81	10,402,355 63
Equitable, New York	9,447,332 74	13,072,941 20	620,000 00	15,487,568 65	8,199,000 00	.....	3,979,998 38	1,105,062 40	451,350 44	52,363,253 81
Mutual, New York	8,633,971 89	46,303,472 34	3,015,085 00	22,263,955 00	15,037,910 00	.....	3,403,249 63	944,012 93	1,310,588 23	100,912,245 02
Travelers', Conn	932,275 22	2,804,631 48	256,500 00	2,528,298 77	306,961 57	.....	389,044 79	133,467 94	84,798 08	7,435,977 85
Washington, N. Y.	466,899 45	5,185,115 67	151,250 00	715,000 00	.....	78,738 16	142,046 31	190,049 01	49,507 97	6,978,606 57
Penn Mutual, Penn	861,207 95	1,986,995 73	62,000 00	4,450,753 00	487,672 54	770,173 05	149,443 64	142,323 80	46,570 95	8,957,140 66
Manhattan, N. Y.	962,895 94	2,781,162 76	620,000 00	772,810 00	3,656,906 61	1,286,745 76	561,747 25	131,921 64	96,994 27	10,871,184 23
Hartford Life and Annuity, Connecticut	234,276 03	369,387 91	218,420 75	.....	64,672 00	.....	47,054 39	.....	248,478 11	1,182,289 19
Continental, Conn	321,162 24	286,658 97	594,159 69	.....	145,276 82	502,297 70	41,430 82	.....	356,291 47	2,247,277 71
Mutual Reserve Fund Life Assoc., N. Y.	.....	.....	10,125 00	.....	.....	.....	122,877 84	.....	164,905 32	297,908 16
<b>Total</b>	<b>\$38,275,217 78</b>	<b>\$119,863,663 36</b>	<b>\$7,544,106 16</b>	<b>\$60,874,696 82</b>	<b>\$28,605,193 95</b>	<b>\$7,713,963 29</b>	<b>\$10,943,764 32</b>	<b>\$3,352,812 93</b>	<b>\$4,358,403 26</b>	<b>\$281,531,821 87</b>

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**TABLE III.**  
LIABILITIES OF LIFE INSURANCE COMPANIES TRANSACTING BUSINESS IN THIS STATE FOR THE YEAR ENDING DECEMBER 31, 1883.

COMPANIES.	Losses and claims adjusted and readjusted.	Losses and claims resisted.	Unpaid dividends.	Reinsurance reserve, statement, valuations.	All other Claims.	Total liabilities, except capital.	Surplus as regards policy holders.	Capital Stock.
Manhattan, New York	\$154,326 14	\$25,500 00	\$57,068 50	.....	\$30,000 00	.....	.....	\$100,000 00
Germania, New York	114,635 48	25,134 14	39,456 49	\$8,841,195 55	31,126 18	\$9,051,547 84	\$1,350,807 79	200,000 00
Mutual, New York	908,635 00	147,864 00	.....	87,492,188 00	41,335 91	88,590,022 91	12,322,222 11	.....
Penn Mutual, Pennsylvania	120,009 07	10,515 00	24,904 03	.....	125,162 43	.....	.....	.....
Travelers', Connecticut	290,226 00	54,500 00	.....	.....	10,000 00	.....	.....	.....
Connecticut Mutual, Conn.	257,751 25	50,923 00	93,456 52	47,760,413 00	338,301 22	48,506,844 99	4,061,669 84	.....
Equitable, New York	197,219 58	.....	96,384 00	46,566,986 18	60,235 15	40,920,824 91	11,833,491 19	100,000 00
Washington, New York	57,327 23	14,411 99	385 00	.....	5,872 45	.....	.....	125,000 00
Northwestern Mutual, Wis.	162,948 31	46,450 00	4,000 00	17,660,938 00	78,739 20	17,953,075 51	3,162,245 92	.....
Union Mutual, Maine	49,985 13	23,800 58	10,748 84	5,420,531 00	8,701 89	5,513,776 83	715,907 27	.....
Hartford Life & Annuity, Conn	Statement	Incomplete.	.....	.....	.....	.....	.....	.....
Mutual Reserve Fund Ass., N. Y.	62,700 00	86,250 00	.....	.....	.....	148,950 00	.....	.....
Continental, Connecticut	62,432 61	5,997 81	.....	1,970,815 00	.....	2,039,245 42	208 032 29	300,000 00

STATISTICAL TABLES



**TABLE IV.**  
**INCOME OF LIFE INSURANCE COMPANIES TRANSACTING BUSINESS IN THIS STATE FOR THE YEAR**  
**ENDING DECEMBER 31, 1883.**

COMPANIES.	Premiums.		Interest and Dividends.	Received for Rents.	Received from all other sources.	Total Income.	Excess of income over expenditures.	Excess of expenditures over income.
	Cash.	Notes.						
Washington, New York . . . . .	\$1,347,955 29	.. . . .	\$326,323 34	\$10,462 02	\$110,212 71	\$1,794,953 36	\$492,689 21	\$ . . . . .
Union Mutual, Maine . . . . .	672,854 83	\$37,665 00	223,703 74	41,840 47	35,955 13	1,012,019 17	.. . . .	64,977 25
Northwestern Mutual, Wis. . . . .	2,844,097 62	165,114 05	1,154,069 13	45,931 92	.. . . .	4,209,212 72	1,251,025 26	.. . . .
Connecticut Mutual, Conn. . . . .	4,829,098 07	.. . . .	2,278,445 58	515,466 87	247,212 35	7,870,222 87	1,043,209 41	.. . . .
Germania, New York . . . . .	1,491,566 58	.. . . .	442,299 06	64,809 20	1,594 11	2,000,268 95	441,634 42	.. . . .
Equitable, New York . . . . .	10,727,547 96	.. . . .	2,165,194 21	444,003 55	133,825 96	13,470,571 68	4,402,668 19	.. . . .
Mutual, New York . . . . .	13,457,928 44	.. . . .	4,816,153 25	226,811 20	.. . . .	18,500,892 89	2,189,122 78	.. . . .
Travelers, Connecticut . . . . .	2,724,612 90	.. . . .	341,772 79	17,053 14	84,015 56	3,107,458 39	854,474 57	.. . . .
Penn Mutual, Pennsylvania . . . . .	1,407,117 55	98,682 87	401,280 99	35,483 58	26,802 93	1,909,367 92	524,648 39	.. . . .
Manhattan, New York . . . . .	950,075 30	58,346 25	542,294 48	52,288 92	33,044 24	1,636,049 19	160,870 88	.. . . .
Continental, Connecticut . . . . .	183,015 36	24,843 82	72,814 19	2,284 78	11,772 66	294,730 81	.. . . .	91,463 28
Hartford Life & Annuity, Con. . . . .	492,324 73	.. . . .	43,484 98	4,246 26	4,973 01	545,028 98	81,642 96	.. . . .
Mutual Reserve Fund, N. Y. . . . .	620,142 83	.. . . .	1,440 05	285 00	15,574 20	637,442 08	99,153 90	.. . . .
Totals . . . . .	\$41,748,341 46	\$384,651 99	\$12,809,275 79	\$1,460,966 91	\$704,982 86	\$57,108,219 01	\$12,040,539 97	\$156,440 53

**TABLE V.**

**CLASSIFICATION OF THE VARIOUS ITEMS COMPRISING THE GROSS EXPENDITURES OF LIFE INSURANCE COMPANIES**  
**TRANSACTING BUSINESS IN THIS STATE FOR THE YEAR ENDING DECEMBER 31, 1883.**

COMPANIES.	Losses and Claims.		Lapsed, Surrendered and Purchased Policies.		Dividends to Policy Holders.		Dividends to stockholders.	Commis'ns.	Sal'r's, Medical Fees and other Ch'rges of Employees.	All other Exp'dit'r's.	Total Exp'dit'r's.
	Cash.	Notes.	Cash.	Notes.	Cash.	Notes.					
Washington, N. Y. . . . .	\$ 470,276 17	.. . . .	\$ 273,862 70	.. . . .	\$ 228,915 00	.. . . .	\$ 8,636 25	\$ 92,036 99	\$ 103,667 06	\$ 124,869 98	\$ 1,302,264 15
Manhattan, New York . . . . .	667,268 65	155,743 41	95,616 11	42,250 18	188,344 54	7,777 93	40,000 00	100,861 67	77,563 20	99,752 62	1,475,178 31
Mutual, New York . . . . .	7,989,718 11	.. . . .	2,831,150 71	.. . . .	3,138,491 69	.. . . .	.. . . .	886,126 90	504,006 96	962,276 01	16,311,770 11
Germania, New York . . . . .	839,652 32	.. . . .	127,874 74	.. . . .	206,252 75	.. . . .	24,000 00	168,924 97	132,986 73	58,943 02	1,558,634 53
Northwestern Mutual, Wisconsin . . . . .	1,227,017 56	66,330 02	219,154 27	38,498 56	546,651 57	129,177 90	.. . . .	347,691 01	176,080 18	207,586 39	2,958,187 46
Penn Mutual, Pa. . . . .	645,663 37	24,429 34	97,210 40	20,283 48	247,665 04	62,478 54	.. . . .	112,771 12	108,972 29	125,245 95	1,444,719 53
Travelers', Conn. . . . .	1,096,766 50	28,309 00	28,920 82	.. . . .	.. . . .	.. . . .	96,150 00	584,164 71	274,360 28	201,312 51	2,312,983 82
Union Mutual, Maine . . . . .	464,577 43	153,072 00	78,853 90	38,148 00	52,320 02	23,358 00	.. . . .	149,653 06	49,963 61	67,050 40	1,076,996 42
Equitable, New York . . . . .	3,659,453 03	.. . . .	993,808 74	.. . . .	1,801,808 89	.. . . .	7,000 00	661,158 25	425,952 82	1,012,721 76	8,567,903 49
Co'nect'it Mut'l, Conn. . . . .	3,731,137 07	81,840 25	698,357 46	80,820 47	1,136,143 24	53,553 30	.. . . .	285,439 18	130,594 91	629,127 58	6,827,013 46
Continental, Conn. . . . .	187,124 91	3,261 95	57,621 22	14,070 60	12,888 93	1,478 95	.. . . .	10,679 86	62,140 04	36,927 63	386,194 09
Hartford Life and Annuity, Conn. . . . .	307,890 00	.. . . .	24,930 10	.. . . .	14,006 53	.. . . .	20,000 00	33,304 50	37,448 66	26,306 23	463,986 02
Mutual Reserve Fund Association, N. Y. . . . .	302,036 95	.. . . .	.. . . .	.. . . .	.. . . .	.. . . .	240 00	35,754 16	151,014 26	49,242 81	538,288 18
Totals . . . . .	\$21,588,582 07	\$512,985 97	\$5,553,361 17	\$234,071 29	\$7,734,488 20	\$277,924 62	\$196,026 25	\$3,468,566 38	\$2,234,750 73	\$3,601,362 89	\$45,324,119 57

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## ABSTRACTS

COMPILED FROM THE ANNUAL STATEMENTS OF THE LIFE  
INSURANCE COMPANIES LICENSED TO TRANSACT BUSI-  
NESS IN THIS STATE FOR THE YEAR ENDING ON  
THE LAST DAY OF FEBRUARY, 1885, SHOW-  
ING THEIR CONDITION ON THE 31st  
DAY OF DECEMBER, 1883.

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# LIFE INSURANCE COMPANIES.

## CONNECTICUT MUTUAL LIFE INSURANCE COMPANY, HARTFORD, CONNECTICUT.

Incorporated June, 1846.

JACOB L. GREENE, *President.*

JOHN M. TAYLOR, *Secretary*

### I.—CAPITAL STOCK.

Purely Mutual.

### III.—INCOME DURING THE YEAR.

Cash received for premiums, without deduction, for commission and other expenses	\$3,157,094 82
Premiums paid by dividends, \$1,109,119 93; by surrendered policies, \$562,883 32	1,672,003 25
Total premium income	\$4,829,098 07
Cash received for interest upon mortgage loans	1,399,100 08
Cash received for interest on bonds owned and dividends on stock	650,036 79
Cash received for interest on premium notes, loans or liens	177,416 30
Cash received for interest on deposits, \$31,526 25; and discount on claims paid in advance, \$20,366 16	51,892 41
Cash received for rents for use of company's property	515,466 87
Balance of profit and loss account	247,212 35
Total income	\$7,870,222 87
Amount of net or ledger assets December 31 of previous year	50,172,371 91
Total	<u>\$58,042,594 78</u>

### III.—DISBURSEMENTS DURING THE YEAR.

Cash paid for losses	\$3,115,006 01
Premium notes, loans or liens, used in payment of the same	63,767 64
Cash paid for mutual endowments	616,131 06
Premium notes, loans or liens, used in payment of the same	18,072 61
Total amount actually paid for losses and endowments	\$3,812,977 32
Cash paid for surrendered policies	135,474 14
Premium notes, loans or liens, used in purchase of surrendered policies and voided by lapse, \$104,058 47; less notes on policies revived, \$23,238 00	80,820 47
Cash surrendered values, applied in payment of premiums	562,883 32
Cash dividends paid to policy holders, \$27,023 31; same applied in payment of premiums, \$1,109,119 93	1,136,143 24
Premium notes, loans or liens, used in payment of dividends to policy holders	53,553 30
Total paid policy holders	\$5,781,851 79
Cash paid for commissions to agents	285,439 18

Cash paid for traveling expenses of managers of agencies, general, special and local agents . . . . .	\$ 9,931 64
Cash paid for medical examiners' fees . . . . .	15,567 90
Cash paid for salaries and other compensation of officers and all others employed on salary . . . . .	105,095 37
Cash paid for State and local taxes in State where organized, \$154,383 39; taxes, licenses, fines and fees in other States, \$190,487 67 . . . . .	344,871 06
Cash paid for advertising . . . . .	33,398 19
Cash paid for following items, viz:—Law expenses, \$30,197 33; printing and supplies, \$13,280 51; postage, 9,339 33; express- age, 1,652 84; telegraphy, \$602 95; expense of real estate owned by company, \$183,276 80; miscellaneous expenses, \$10,- 508 57 . . . . .	250,858 33
Total disbursements . . . . .	\$6,827,013 46
Balance . . . . .	<u>\$51,215,581 32</u>

## IV.—ASSETS.

## AS PER LEDGER ACCOUNT.

Cost value of real estate exclusive of all incumbrances . . . . .	\$12,101,213 36
Loans on bonds and mortgages (first liens) . . . . .	24,049,620 50
Loans secured by pledge of bonds, stocks and other marketable collaterals . . . . .	465,284 41
Premium notes, loans, or liens on policies in force, the reserve on each policy being in excess of all indebtedness thereon . . . . .	2,849,266 50
Cost value of stocks and bonds owned absolutely . . . . .	10,782,861 58
Cash deposited in banks . . . . .	964,748 34
Agents' ledger balances . . . . .	2,586 63
Total net or ledger assets . . . . .	<u>\$51,215,581 32</u>

## OTHER ASSETS.

Interest due, \$223,835 29; interest accrued on bonds and mort- gages, \$360,564 84; total . . . . .	584,400 13
Interest due, \$11,938 00; interest accrued on bonds and stocks, \$201,973 99; total . . . . .	213,911 99
Interest due, \$138,048 62; interest accrued on premium notes, loans or liens, \$93,431 97 . . . . .	231,480 59
Rents due and accrued on company's property or lease . . . . .	16,493 54
Market value of bonds and stocks over cost. . . . .	259,037 11
Gross deferred premiums on policies in force Dec. 31, 1883. . . . .	\$66,929 04
Deduct the loaning on above gross amount (25 per cent . . . . .	16,732 26
Total amount of uncollected and deferred premiums . . . . .	50,196 78
Total assets as per books of the company . . . . .	<u>\$52,571,101 46</u>

## V.—LIABILITIES.

Claims for death losses and endowments not due. . . . .	\$233,402 00
Claims for death losses and other policy claims in process of in- vestigation or resisted . . . . .	50,923 00
Claims for death losses and matured endowments due and un- paid . . . . .	24,349 25
Total policy claims. . . . .	<u>\$308,674 25</u>
Net present value of all the outstanding policies in force on the 31st day of December, 1883, computed according to the actua- ries or combined expense table of mortality, with 4½ per cent interest . . . . .	47,766,413 00
Unpaid dividends of surplus or other descriptions of profits due policy holders. . . . .	93,456 52

Premiums paid in advance and surrendered value applicable in payment of premiums . . . . .	\$128,118 22
Reserved on account of lapsed policies . . . . .	210,183 00
Total . . . . .	<u>\$48,506 844 99</u>

VI.—PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand Dec. 31 of the previous year . . . . .	\$3,083,074 00
Premium notes, loans or liens on policies received . . . . .	23,238 35
Total . . . . .	<u>\$3,106,312 35</u>

DEDUCTIONS DURING THE YEAR.

Amount of notes, loans or liens issued in payment of losses and claims . . . . .	\$ 81,840 25
Amount of notes, loans or liens issued in purchase of surrendered policies and voided by lapse . . . . .	104,058 47
Amount of notes, loans or liens issued in payment of dividends to policy holders . . . . .	53,553 30
Amount of notes, loans or liens redeemed by maker in cash . . . . .	<u>17,593 83</u>
Total reduction of premium note account . . . . .	<u>\$257,045 85</u>
Balance note assets at the end of the year . . . . .	<u>\$2,849,266 50</u>

VII.—EXHIBIT OF POLICIES.

	Whole life policies.		Endowment policies.		Joint lives and survivorship.		Short term and irregular policies.		Total number and amount of policies.
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No. Amount.
Policies and adv'ts at end of prev'us year	56,489	\$142,797,593	6,584	\$13,342,383	584	\$1,026,365	5	\$9,500	63,662 \$157,105,751
New policies issued	2,839	6,778,824	352	633,021	2	1,698.27		99,250	3,220 7,442,793
Old policies revived	351	1,584,715	22	46,500	2	5,000			375 1,136,215
Totals	59,679	\$150,501,042	6,958	\$14,021,904	588	\$1,033,063.32		\$128,750	67,257 \$165,684,759
Dec'd't polic's divid'd and c'd to be in force	2,933	8,639,500	647	1,437,913	38	74,667.24		99,430	3,662 10,251,350
Net No's and amt's in force Dec. 31, 1883.	56,726	\$141,861,522	6,311	\$12,583,991	550	\$938,396	8	\$29,500	63,595 \$155,433,409

STATEMENT OF POLICIES WHICH HAVE CEASED TO BE IN FORCE DURING THE YEAR.

	By Death or maturity.		By expir'g.		By surrender.		By lapse.		By change and old policies deceased.		Not taken.	
	No.	Amount.	No.	Am't.	No.	Amount.	No.	Amount.	No.	Am't.	No.	Am't.
By death . . . . .	1,114	\$2,867,479	24	\$99,250	1,116	\$3,556,338	811	\$2,293,329				
By maturity . . . . .	315	610,094										\$179,950 282 \$655,900

BUSINESS IN COLORADO DURING THE YEAR.

Number and amount of policies in force Dec. 31, 1882 . . . . .	No.	Amount.
Number and amount of policies issued during the year . . . . .	57	\$235,000 00
Total . . . . .	63	\$269,000 00
Number and amount of policies canceled in 1883 . . . . .	5	15,000 00
Total number and amount of policies in force December 31, 1883 . . . . .	58	\$254,000 00
Am't of losses and claims on policies incurred during the year . . . . .		\$6,000 00
“ “ “ “ “ “ paid during the year . . . . .		6,000 00

CONTINENTAL LIFE INSURANCE COMPANY,  
HARTFORD, CONNECTICUT.

Incorporated July, 1862.

JAMES S. PARSENS, *President.*

ROBERT E. BEECHER, *Secretary.*

I.—CAPITAL STOCK.

Amount of capital stock paid up in cash . . . . . \$300,000 00

II.—INCOME DURING THE YEAR.

Cash received for premiums, without any deductions, for commissions and expenses . . . . .	\$180,130 10
Premium notes, loans or liens taken in payment for premiums . . . . .	24,843 82
Premiums paid by dividends . . . . .	3,261 95
Total . . . . .	\$208,235 87
Deduct amount of premiums paid to other companies for reinsurance on policies in this company . . . . .	376 69
Total premium income . . . . .	\$207,859 18
Cash received for interest upon mortgage loans . . . . .	27,818 95
Cash received for interest on bonds owned and dividends on stock . . . . .	17,376 47
Cash received for interest on premium notes, loans or liens . . . . .	27,618 77
Cash received for rents for use of company's property . . . . .	2,284 78
Cash received for profits on bonds, stocks or real estate actually sold . . . . .	11,772 66
Total income . . . . .	\$294,730 81
Amount of net or invested assets December 31 of previous year . . . . .	2,182,894 00
Total . . . . .	\$2,477,624 81

III.—DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions . . . . .	\$73,169 81
Premium notes, loans or liens used in payment of the same . . . . .	12,651 21
Cash paid for matured endowments and additions . . . . .	70,850 76
Premium notes, loans or liens used in payment of same . . . . .	39,453 13
Total amount actually paid for losses and matured endowments . . . . .	\$187,124 91
Cash paid for surrendered policies . . . . .	57,621 22
Premium notes, loans or liens used in purchase of surrendered policies and voided by lapse . . . . .	14,070 60
Cash surrender values, including reconverted additions applied in payment of premiums . . . . .	3,261 95
Cash dividends paid to policy holders . . . . .	12,888 93
Premium notes, loans or liens used in payment of dividends to policy holders . . . . .	1,478 95
Total paid policy holders . . . . .	\$276,446 56
Cash paid for commissions to agents . . . . .	10,679 86
Cash paid for salaries and traveling expenses of managers of agencies, and general, special and local agents . . . . .	35,268 61
Cash paid for medical examiners' fees . . . . .	6,422 00
Cash paid for salaries and other compensation of officers and other office employes . . . . .	20,449 43

Cash paid for United States taxes and revenue stamps; State and local taxes in State where organized; taxes, licenses, fines and fees in other States . . . . .	\$3,848 37
Cash paid for rent . . . . .	4,459 33
Cash paid for furniture and fixtures and safes for home and agency offices . . . . .	790 49
Cash paid for advertising . . . . .	2,225 88
Cash paid for the following items, viz: Postage, \$2,488 66; stationery and printing, \$1,688 06 . . . . .	4,176 72
Charges, \$783 48; legal expenses, \$3,921 36; profit and loss, \$16,722 00 . . . . .	21,426 84
Total disbursements . . . . .	\$386,194 09
Balance . . . . .	\$2,091,430 72

## IV.—INVESTED ASSETS.

Cost value of real estate in cash, inclusive of all incumbrances	\$ 321,162 24
Loans on bond and mortgage (first liens) on real estate . . . . .	286,658 97
Loans secured by pledge of bonds, stocks or other marketable collaterals . . . . .	145,276 82
Premium notes, loans or liens on policies in force . . . . .	502,297 70
Cost value of stocks and bonds owned absolutely . . . . .	594,159 69
Cash in company's office . . . . .	11,439 73
Cash deposited in banks . . . . .	29,991 09
Bills receivable . . . . .	190,398 13
Agents' ledger balances . . . . .	1,163 00
Furniture, fixtures and safes in home office . . . . .	8,883 35
Total net or invested assets . . . . .	\$2,091,430 72

## OTHER ASSETS.

Interest due, \$12,633 16; interest accrued on bonds and mortgages, \$8c,105 84; total . . . . .	\$92,739 00
Interest accrued on collateral loans . . . . .	53,287 00
Interest accrued on premium notes, loans or liens . . . . .	140,064 43
Interest accrued on company's property, or lease . . . . .	9,000 00
Market value of real estate over cost . . . . .	12,873 17
Market value of bonds and stocks over cost . . . . .	18,327 00
Gross premiums due and unreported on policies in force Dec. 31, 1883 . . . . .	\$9,550 13
Gross deferred premiums on policies in force Dec. 31, 1883 . . . . .	27,950 95
Total . . . . .	\$37,501 08
Deduct 20 per cent for average loading on above gross amount . . . . .	7,500 21
Net amount of uncollected and deferred premiums . . . . .	30,000 87
Total assets . . . . .	\$2,447,722 19

## ITEMS NOT ADMITTED.

Judgments, furniture, fixtures and safes . . . . .	\$ 8,883 35
Agents' balances . . . . .	1,163 00
Bills receivable . . . . .	190,398 13
Total . . . . .	200,444 48
Total assets (less items not admitted) . . . . .	\$2,247,277 71

## V.—LIABILITIES.

Net present value of all outstanding policies in force Dec. 31, 1883, computed according to the American experience table, with 4½ per cent interest . . . . .	\$1,970,815 00
Claims for death losses and mutual endowments in process of	



adjustment, or adjusted and not due. . . . .	\$62,432 61
Claims for death losses and other policy claims resisted by the company . . . . .	5,997 81
Liabilities on policy-holders' account . . . . .	\$2,039,245 42
Gross surplus on policy-holders' account . . . . .	208,032 29
Total liabilities on policy-holders' account . . . . .	\$2,247,277 71

## VI.—PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31st of previous year . . . . .	\$540,679 32
Premium notes, loans or liens received during the year . . . . .	24,843 82
Total . . . . .	\$565,523 14
Deductions during the year as follows: Amount of notes, loans or liens used in payment of losses and claims \$43,104 34; amount of notes, loans or liens used in purchase of surrendered policies and voided by lapse, \$14,070 60; amount of notes, loans or liens used in payment of dividends to policy holders, \$1,478 95; amount of notes, loans or liens redeemed by maker in cash, \$4,571 55; total reduction of premium note account . . . . .	63,225 44
Balance of note assets at end of the year . . . . .	\$502,297 70

VII.—EXHIBIT OF POLICIES.

CLASSIFICATION.	Whole Life Policies.		Endowment Policies.		All Other Policies.		Total Nos. and Amounts.	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
Policies and Additions in force at end of the previous year . . . . .	5,856	5,944,357	1,533	1,054,936	597	\$796,645	7,986	\$7,795,938
New policies issued . . . . .	1,419	2,024,306	20	34,440	78	112,710	1,523	2,171,450
Old policies revived . . . . .	9	15,053	4	2,375	..	..	13	17,428
Totals . . . . .	7,284	7,983,716	1,563	1,091,751	675	909,355	9,522	9,984,823
Deduct policies ceased to be in force . . . . .								
By death . . . . .	78	105,305	6	12,625	7	7,635	91	125,565
By maturity (endowment) . . . . .	..	..	126	103,916	..	..	126	103,906
By expiry (term) . . . . .	..	..	..	..	27	23,900	27	23,900
By surrender . . . . .	149	127,327	29	18,769	..	..	178	146,096
By lapse . . . . .	267	361,700	7	13,000	93	150,840	369	525,540
By change and decrease . . . . .	..	..	..	..	..	..	..	82,418
Not taken . . . . .	321	354,004	9	7,641	3	5,545	333	367,190
Total terminated . . . . .	815	1,030,156	177	156,541	132	187,920	1,124	1,374,618
Net Nos. and amounts in force at the end of the year . . . . .	6,469	6,953,560	1,386	935,219	543	721,435	8,398	8,610,205

BUSINESS IN COLORADO DURING THE YEAR.

	No.	Amount.
Number and amount of policies in force December 31 of previous year . . . . .	2	\$ 2,000.00
Number and amount of policies issued during the year . . . . .	5	20,000.00
Total . . . . .	7	\$22,000.00
Deduct number and amount which have ceased to be in force during the year . . . . .	1	3,000.00
Total number and amount of policies in force December 31, 1883 . . . . .	6	\$19,000.00

EQUITABLE RESERVE FUND LIFE ASSOCIATION, NEW YORK CITY.

Re-incorporated June, 1883.

HENRY A. JOHNSON, *President.*

ORRIN S. BOGERT, *Secretary.*

I.—CAPITAL.

Mutual Aid.

II.—INCOME DURING THE YEAR.

Received for membership fees . . . . .	\$2,661 00
Received for annual dues . . . . .	1,304 00
Total income . . . . .	<u>\$3,965 00</u>

III.—DISBURSEMENTS DURING THE YEAR.

Membership fees remitted . . . . .	\$ 790 00
Cash paid for compensation to agents . . . . .	2,187 70
Cash paid for traveling expenses to agents . . . . .	50 00
Cash paid for advertising . . . . .	6 30
Cash paid for following items, viz: Stationery, blanks and printing, \$350 31; Type-writer, \$84 14; Legal expenses, \$128 30; Postage, expressage, etc., \$44 92; sundries, \$52 82; total . . . . .	660 49
Total disbursements . . . . .	\$3,694 49
Balance . . . . .	270 51
Total . . . . .	<u>\$3,965 00</u>

IV.—ASSETS.

Cash in hands of treasurer . . . . .	\$270 51
Agents' balances . . . . .	642 75
Total . . . . .	<u>\$913 26</u>

V.—EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates issued . . . . .	302	\$1,129,500 00
Deduct certificates lapsed . . . . .	55	120,000 00
Net number and amount in force Dec. 31, 1883 . . . . .	<u>247</u>	<u>\$1,009,500 00</u>

## EQUITABLE LIFE ASSURANCE SOCIETY OF THE U. S., NEW YORK CITY.

Incorporated July, 1859.

HENRY B. HYDE, *President.*

WM. ALEXANDER, *Secretary.*

### I.—CAPITAL.

Amount of capital stock paid up in cash . . . . . \$100,000 00

### II.—INCOME DURING THE YEAR.

Cash received for premiums without deductions for commissions or other expenses . . . . .	\$10,447,492 18
Cash received for annuities . . . . .	284,390 51
Total . . . . .	\$10,731,882 69
Deduct amount of premiums paid to other companies for re-insurance on policies in this company . . . . .	4,334 73
Total premium income . . . . .	\$10,727,547 96
Cash received for interest on mortgage loans . . . . .	646,794 17
Cash received for interest on bonds owned and dividends on stock . . . . .	860,125 65
Cash received for interest on other debts due the company . . . . .	658,274 39
Cash received for rents for use of company's property . . . . .	444,003 55
Profit and loss . . . . .	133,825 96
Total income . . . . .	\$13,470,571 68
Amount of net or invested assets Dec. 31 of previous year . . . . .	45,529,581 54
Total . . . . .	\$59,000,153 22

### III.—DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions . . . . .	\$3,042,104 78
Cash paid for matured endowments and additions . . . . .	558,803 90
Total amount actually paid for losses and matured endowments . . . . .	\$3,600,908 68
Cash paid to annuitants . . . . .	58,544 35
Cash paid for surrendered policies, discounted endowments and matured tontines . . . . .	999,808 74
Cash dividends paid to policy holders and applied in payment of premiums . . . . .	1,801,808 89
Cash paid stockholders for interest or dividends . . . . .	7,000 00
Cash paid for commissions to agents . . . . .	661,158 25
Cash paid for salaries and traveling expenses of managers of agencies, and general, special and local agents . . . . .	100,242 79
Cash paid for medical examiners' fees . . . . .	105,204 15
Cash paid for salaries and other compensation of officers and other office employes . . . . .	220,505 88
Cash paid for United States taxes and revenue stamps, State and local taxes in States where organized, and taxes, licenses, fines and fees in other States . . . . .	107,060 11
Cash paid for rents . . . . .	98,476 58
Cash paid for commuting commissions . . . . .	247,905 66
Cash paid for advertising . . . . .	75,435 98
Cash paid for the following items, viz: Printing, stationery and clerical expenses, \$54,733 67; expressage, legal and sundries, \$98,903 88; postage, exchange and building expenses, \$98,816 16; foreign office and investment expenses, \$75,985 30; furniture and expenses incident to agencies, \$155,404 42; total . . . . .	483,843 43
Total disbursements . . . . .	\$8,567,903 49
Balance . . . . .	\$50,432,249 73

IV—ASSETS.

Book value of real estate in cash exclusive of all incumbrances	\$ 9,447,332	74
Loans on bond and mortgage (first liens) on real estate	13,072,947	20
Loans secured by pledge of bonds, stocks or other marketable collaterals	8,199,000	00
Cost value of bonds and stocks owned absolutely	15,341,915	12
Cash in company's office and in course of transmission since received	821,860	12
Cash deposited in banks	3,158,138	26
Agents' ledger balances	278,517	14
Commuted commissions	112,545	15
<b>Total net or invested assets</b>	<b>\$59,432,249</b>	<b>73</b>

OTHER ASSETS.

Interest due and accrued on bonds and mortgages	290,582	18
Interest due and accrued on bonds and stocks	54,707	44
Interest due and accrued on collateral loans, etc.	19,986	83
Rents due and accrued on company's property or lease	86,073	99
Market value of bonds and stocks over cost	765,653	53
Gross premiums due and unreported on policies in force December 31, 1883	\$446,125	00
Gross deferred premiums on policies in force December 31, 1883	935,203	00
<b>Total</b>	<b>\$1,381,328</b>	<b>00</b>
Deduct 20 per cent for average loading on above gross amount	276,265	60
<b>Net amount of collected and deferred premiums</b>	<b>\$1,105,062</b>	<b>40</b>
<b>Total assets</b>	<b>\$52,754,316</b>	<b>10</b>

V.—LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1883, computed according to the American experience table of mortality, with 4½ per cent interest	\$40,566,986	18
Claims for death losses due and unpaid	27,805	00
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due	169,414	58
Amount of all unpaid dividends or surplus or other description of profits due policy holders	96,384	00
Amount of any other liability of the company, viz: Under clause promising paid up insurance on lapsed policies	60,235	15
<b>Liabilities on policy holders' account</b>	<b>\$40,920,824</b>	<b>91</b>
Gross surplus on policy holders' account	11,833,491	19
Belonging exclusively to tontine policy holders' account	\$5,689,233	00
Belonging exclusively to other than tontine policy holders	6,144,258	19
<b>Total liabilities</b>	<b>\$52,754,316</b>	<b>10</b>

VI.—EXHIBIT OF POLICIES.

CLASSIFICATION.	Whole Life Policies.		Endowment policies.		All other policies.		Remain'd additions.		Whole No. and Amounts.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
Policies and ad't'ns in force at end of previ's yr	57,671	\$201,862,047	7,261	\$24,344,414.748		\$1,945,774		\$4,686,385	65,686	\$232,829,620
New policies issued	15,734	67,206,469	2,011	9,294,569.225		592,714		17,976	17,976	77,093,692
Old policies renewed	512	2,057,080	78	268,200		17,500		596	596	2,342,750
Additions by dividends								1,693,314		1,693,314
Totals	73,917	\$271,125,506	9,350	\$33,907,183.979		\$2,552,988		\$6,373,699	84,246	\$313,959,376
Deduct policies ceased to be in force by death									844	\$3,072,232
By maturity									165	532,568
By expiry									19	147,250
By surrender									1,236	6,202,788
By lapse									4,680	15,052,540
Not taken									2,766	13,791,410
Total terminated	7,766	\$3,756,980	1,148	\$4,982,444.136		\$600,350		\$1,459,014	9,650	\$8,798,788
Net Nos. and amounts in force Dec. 31, 1883	66,151	\$239,368,526	8,202	\$28,924,739.843		\$1,952,638		\$4,914,685.751	75,196	\$242,222,792.00

BUSINESS IN COLORADO DURING THE YEAR.

	No.	Amount.
Number and amount of policies in force December 31 of the previous year	592	\$2,422,792 00

	<i>No.</i>	<i>Amount.</i>
Number and amount of policies issued during the year . . . . .	257	\$ 1,191,016 00
Total . . . . .	849	\$3,613,808 00
Deduct number and amount which have ceased to be in force during the year . . . . .	162	766,801 00
Total number and amount of policies in force December 31, 1883 . . . . .	687	\$2,847,007 00
Amount of losses and claims on policies unpaid December 31, 1882 . . . . .	1	500 00
Amount of losses and claims on policies incurred during the year 1883 . . . . .	4	12,565 00
Total . . . . .	5	\$13,065 00
Amount of losses and claims on policies in Colorado during the year . . . . .	5	\$13,065 00

HARTFORD LIFE AND ANNUITY INSURANCE COMPANY, HARTFORD, CONN.

Incorporated May, 1866.

F. R. FOSTER, *President.*

STEPHEN BALL, *Secretary.*

I.—CAPITAL STOCK.

Amount of capital stock paid up in cash . . . . . \$250,000 00

II.—INCOME DURING THE YEAR.

Cash received for premiums without deductions for commissions or other expenses . . . . .	\$29,476 85
Deduct amount of premiums paid to other companies for reinsurance on policies in this company . . . . .	224 82
Total premium income . . . . .	\$29,252 03
Cash received for interest upon mortgage loans . . . . .	33,682 42
Cash received for interest on bonds owned and dividends on stock . . . . .	7,401 00
Cash received for interest on other debts due the company . . . . .	2,401 56
Cash received for rents for use of company's property . . . . .	4,246 26
Cash received for suspense account . . . . .	4,973 01
Cash received for payments to the company upon its co-operative certificates . . . . .	463,072 70
Total income . . . . .	\$ 545,028 98
Amount of net or invested assets December 31st of previous year . . . . .	1,091,984 25
Total . . . . .	<u>\$1,637,013 23</u>

## III.—DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions . . . . .	\$54,143 00
Cash paid for matured endowments and additions . . . . .	1,667 00
Total amount actually paid for losses and matured endowments . . . . .	\$55,810 00
Cash paid for claims arising from the company's co-operative certificates . . . . .	252,080 00
Cash paid for surrendered policies . . . . .	24,930 10
Cash dividends paid to policy holders, \$12,007 59; same applied in payment of premiums, \$1,998 94 . . . . .	14,006 53
Cash paid stockholders for interest or dividends . . . . .	20,000 00
Cash paid for commissions to agents . . . . .	33,304 50
Cash paid for salaries and traveling expenses of managers of agencies, and general, special and local agents . . . . .	19,934 87
Cash paid for medical examiners' fees . . . . .	1,599 00
Cash paid for salaries and other compensation of officers and other office employes . . . . .	16,014 79
Cash paid for taxes, fines and fees . . . . .	4,533 78
Cash paid for rent . . . . .	1,060 00
Cash paid for advertising . . . . .	922 12
Cash paid for printing, postage, stationery, legal and miscellaneous expenses . . . . .	19,790 33
Total disbursements . . . . .	\$463,986 02
Balance . . . . .	1,173,027 21
Total . . . . .	\$1,637,013 23

## IV.—INVESTED ASSETS.

Cost value of real estate in cash, exclusive of all incumbrances	\$234,276 03
Loans on bonds and mortgages (first liens) on real estate . . . .	369,387 91
Loans made in cash to policy holders on this company's policies assigned as collateral, the reserve and amount loaned on each policy . . . . .	64,672 00
Cost value of bonds and stocks owned absolutely . . . . .	218,420 75
Cash in company's office . . . . .	9,272 95
Cash deposited in banks . . . . .	37,781 44
Deposited with Security Company Trustee of the funds of the company's co-operative department . . . . .	239,216 13
Total net or invested assets . . . . .	\$1,173,027 21
Deduct depreciation from cost of assets to bring same to market value . . . . .	8,711 00
Total net or invested assets (less depreciation) . . . . .	1,164,316 21

## OTHER ASSETS.

Interest due and accrued on bonds and mortgages . . . . .	\$8,273 14
Interest due and accrued on bonds and stocks . . . . .	775 00
Interest due and accrued on policy notes, loans or liens . . . .	1,200 70
Gross premiums due and unreported on policies in force December 31, 1883 . . . . .	\$5,695 78
Gross deferred premiums on policies in force December 31, 1883 . . . . .	3,959 40
Total . . . . .	\$9,655 18
Deduct twenty per cent for average loading on above gross amount . . . . .	1,931 04
Net amount of uncollected and deferred premiums . . . . .	7,724 14
Total assets . . . . .	\$1,182,289 19

## V.—LIABILITIES.\*

Claims for death losses and mutual endowments in process of adjustment or adjusted and not due . . . . .	\$5,069 00
Premium obligations in excess of the net value of their policies . . . . .	448 55



Amount of any other liability of the company, viz: Accumulated funds of the company's co-operative department . . .	\$239,216 13
Advanced assessments and assessments in co-operative department awaiting payment of claims thereon . . . . .	<u>52,151 24</u>
*Statement incomplete.	

EXHIBIT OF CERTIFICATES.

Assessment System.

	<i>No.</i>	<i>Amount.</i>
In force at end of previous year . . .	27,923	\$27,869,000 00
Issued during the year . . . . .	12,475	12,464,500 00
	<u>40,398</u>	<u>\$40,333,500 00</u>
Totals . . . . .		
Ceased to be in force:		
By death . . . . .	264	263,000 00
By lapse . . . . .	4,038	4,024,000 00
Not taken . . . . .	1,644	1,639,500 00
	<u>5,946</u>	<u>\$5,926,500 00</u>
Total terminated . . . . .		
In force December 31, 1883 .	<u>34,452</u>	<u>\$34,407,000 00</u>

BUSINESS IN COLORADO DURING THE YEAR.

Number and amount of certificates in force December 31 of previous year . . . . .	65	\$ 64,000 00
Number and amount of certificates issued during the year . . . . .	240	240,000 00
	<u>305</u>	<u>\$304,000 00</u>
Totals . . . . .		
Deduct number and amount which have ceased to be in force during the year . . . . .	54	54,000 00
	<u>251</u>	<u>\$250,000 00</u>
Total number and amount of certificates in force December 31, 1883 . . . . .		

GERMANIA LIFE INSURANCE COMPANY,  
NEW YORK.

Incorporated April, 1860.

HUGO WESENDENCK, *President.*                      CORNELIUS DOREMUS, *Secretary.*

I.—CAPITAL STOCK.

Amount of capital stock paid up in cash . . . . . \$200,000 00

II.—INCOME DURING THE YEAR.

Cash received for premiums without deductions for commissions or other expenses . . . . .	\$1,465,074 70
Cash received for annuities . . . . .	26,491 88
	<u>1,491,566 58</u>
Total premium income . . . . .	\$1,491,566 58

Cash received for interest upon mortgage loans . . . . .	\$339,155 49
Cash received for interest on bonds owned and dividends on stock . . . . .	109,274 86
Cash received for interest on loans made to policy holders . . . . .	2,868 71
Cash received as discount on claims paid in advance . . . . .	948 58
Cash received for rents for use of company's property . . . . .	64,809 20
Cash received on policy fees . . . . .	645 53
Total income . . . . .	<u>\$2,000,268 95</u>
Amount of net or entire assets December 31, of previous year . . . . .	9,594,033 88
Total . . . . .	<u>\$11,594,302 83</u>

## III.—DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions . . . . .	\$592,654 12
Loans or liens used in payment of the same . . . . .	482 52
Cash paid for matured endowments and additions . . . . .	241,396 89
Total amount actually paid for losses and matured endowments . . . . .	<u>\$834,533 53</u>
Cash paid to annuitants . . . . .	5,118 79
Cash paid for surrendered policies . . . . .	115,456 28
Cash surrender values, including reconverted additions, applied in payment of premiums . . . . .	12,418 46
Cash dividends paid to policy holders . . . . .	206,252 75
Total paid policy holders . . . . .	<u>\$1,173,779 81</u>
Cash paid stockholders for interest and dividends . . . . .	24,000 00
Cash paid for commissions to agents . . . . .	168,924 97
Cash paid for salaries and traveling expenses of managers of agencies, and general, special and local agents . . . . .	51,805 56
Cash paid for medical examiners' fees . . . . .	14,070 33
Cash paid for salaries and other compensation of officers and other office employes . . . . .	67,110 84
Cash paid for United States taxes and revenue stamps, state and local taxes in state where organized, taxes, licenses, fines and fees in other states . . . . .	8,738 92
Cash paid for rent . . . . .	13,321 62
Cash paid for commuting commissions . . . . .	1,391 83
Cash paid for furniture and fixtures and safes for home and agency offices . . . . .	84 05
Cash paid for the following items, viz: Stationery, postage, expressage, exchange, legal and other expenses, including increase of balance . . . . .	24,103 35
Total miscellaneous expenses . . . . .	<u>\$384,854 72</u>
Total disbursements . . . . .	<u>\$1,558,634 53</u>
Balance . . . . .	<u>\$10,035,668 30</u>

## IV.—ASSETS.

Cash value of real estate in cash, exclusive of all incumbrances . . . . .	\$1,286,073 16
Loans on bond and mortgage (first liens) . . . . .	5,871,344 36
Loans secured by pledge of bonds, stocks and other marketable collaterals . . . . .	100,000 00
Loans made in cash to policy holders on this company's policies assigned as collateral . . . . .	71,171 96
Cost value of bonds and stocks owned absolutely . . . . .	2,541,625 67
Cash in company's office, \$3,323 02; cash in transit (since received) \$45,357 39 . . . . .	48,680 41
Cash deposited in banks and with the Bavarian government . . . . .	116,272 74
Total net or invested assets . . . . .	<u>\$10,035,668 30</u>
Deduct depreciation from cost of assets to bring same to market value . . . . .	90,465 90
Total net or invested assets (less depreciation) . . . . .	<u>\$9,945,202 40</u>

OTHER ASSETS.

Interest due, \$12,278 78, and accrued, \$32,527 49, on bonds and mortgages . . . . .		44,806 27
Interest accrued on bonds and stocks . . . . .		10,746 66
Interest due on collateral loans . . . . .		38 88
Rents on Company's property or lease . . . . .		8,750 00
Market value of bonds and stocks over cost . . . . .		174,576 83
Gross premiums due and unreported on policies in force December 31, 1883 . . . . .	\$50,792 c6	
Gross deferred premiums on policies in force December 31, 1883 . . . . .	222,001 18	
<b>Total</b> . . . . .	<b>\$272,793 24</b>	
Deduct 20 per cent for average loading on above gross amount . . . . .	54,558 65	
Net amount of uncollected and deferred premiums . . . . .		218,234 59
<b>Total assets</b> . . . . .		<b>\$10,402,355 63</b>

V.—LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, computed according to the American Experience Table of Mortality, with 4½ per cent interest . . . . .		\$8,841,195 55
Claims for death losses due and unpaid . . . . .	\$6,774 61	
Claims for mutual endowments due and unpaid . . . . .	15,365 63	
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due . . . . .	92,495 24	
Claims for death losses and other policy claims, resisted by the company . . . . .	25,134 14	
<b>Total policy claims</b> . . . . .		139,769 62
Amount of all unpaid dividends or surplus, or other description of profits due policy holders . . . . .		39,456 49
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 policies lapsed and liable to be surrendered and payments received in advance . . . . .		29,376 18
Liabilities on policy holders' account . . . . .	\$9,051,547 84	
Gross surplus on policy holders' account:		
Belonging exclusively to tontine policy holders . . . . .		34,572 40
Belonging exclusively to other than tontine policy holders . . . . .		1,316,235 39
<b>Total liabilities on policy holders' account</b> . . . . .		<b>\$10,402,355 63</b>

VI.—EXHIBIT OF POLICIES.

CLASSIFICATION.	Whole Life Policies.		Endowment Policies.		All Other Policies.		Total No. and Amount.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
	Policies and Additions in force at the end of previous year . . . . .	13,485	\$25,047,116	7,222	\$10,724,491	424	\$1,117,597	21,126
New policies issued . . . . .	422	1,298,127	1,677	2,828,804	123	341,608	2,222	4,468,539
Old policies revived . . . . .	3	2,071	3	785	6	2,856	6	2,856
Old policies increased . . . . .	3	42,398	3	14,140	3	56,538	3	56,538
Additions by dividends during year . . . . .								
Totals . . . . .	13,905	26,389,712	8,905	\$13,568,220	547	\$1,459,205	23,357	\$41,417,137
Deduct policies ceased to be in force . . . . .								
By death . . . . .	291	\$516,482	56	\$ 85,590	2	\$ 4,000	349	606,072
By maturity (endowment) . . . . .	117	251,357	117	251,357	117	251,357	117	251,357
By expiry (term) . . . . .	14	16,303	14	16,303	2	16,303	16	16,303
By surrendered . . . . .	245	525,697	176	286,186	1	81,883	422	811,883
By lapse . . . . .	151	360,495	249	358,192	47	156,706	447	875,393
By change and decrease . . . . .	3	26,007	2	10,021	1	8,952	6	44,880
By not taken . . . . .	52	244,550	184	370,502	11	51,000	247	666,052
Total terminated . . . . .	742	\$1,673,231	798	\$1,378,151	64	\$220,658	1,604	\$3,272,040
Net numbers and amounts in force at end of the year . . . . .	13,163	24,716,481	8,107	\$12,190,069	483	\$1,238,547	21,753	\$38,145,097
Policies Industrial . . . . .	10,805	1,215,005	2,885	257,483			13,790	\$1,472,488
Grand total . . . . .							35,543	\$39,617,585

BUSINESS IN COLORADO DURING THE YEAR.

	No.	Amount.
Number and amount of policies in force December 31 of previous year . . . . .	54	\$66,089 00
Number and amount of policies issued during the year . . . . .	56	149,000 00
Totals . . . . .	110	\$215,089 00

	<i>No.</i>	<i>Amount.</i>
Deduct number and amount which have ceased to be in force during the year . . . . .	16	\$27,600 00
<hr/>		
Total number and amount of policies in force December 31, 1883 . . . . .	94	\$187,489
Amount of losses and claims on policies incurred during the year . . . . .	1	200 00
Totals . . . . .	1	\$200 00
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Amount of losses and claims on policies during the year . . . . .	1	\$200 00
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MANHATTAN LIFE INSURANCE COMPANY,  
NEW YORK, N. Y.

Incorporated, 1850.

HENRY STOKES, *President.*

HENRY Y. WEMPLE, *Secretary.*

I.—CAPITAL.

Amount of capital stock paid up in cash . . . . .	\$100,000 00
Amount of invested assets December 31 of previous year . . . . .	\$10,265,632 60
	<hr/>
	\$10,265,632 60

II.—INCOME DURING THE YEAR.

Cash received for premiums without deductions for commissions or other expenses . . . . .	\$ 901,066 77	
Premium notes, loans or liens taken in part payment for premiums . . . . .	58,346 25	
Premiums paid by dividends, including recon-verted additions . . . . .	48,008 53	
Total premium income . . . . .	<hr/>	
	\$1,008,421 55	1,008,421 55
Cash received for interest on mortgage loans . . . . .		170,516 29
Cash received for interest on bonds owned and dividends on stock . . . . .		49,790 00
Cash received for interest on premium notes, loans or liens . . . . .		95,734 13
Cash received on other debts due the company . . . . .		222,652 69
Cash received as discount on claims paid in advance . . . . .		3,601 37
Cash received for rents for use of company's property . . . . .		52,288 92
Cash received for profits on bonds, stocks or real estate actually sold . . . . .		<hr/>
		33,044 24
Total . . . . .	<hr/>	<hr/>
	\$11,901,681 79	

## III.—DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions. . . . .	\$647,720 33	
Premium notes, loans or liens used in payment of the same. . . . .	39,450 67	
Cash paid for matured endowments and additions	115,536 26	
Premium notes, loans or liens used in payment of same. . . . .	16,292 74	
	<hr/>	
	\$819,000 00	
Deduct amount awaiting claimant. . . . .	125 00	
	<hr/>	
Total amount actually paid for losses and matured endowments. . . . .	\$818,875 00	\$818,875 00
Cash paid to annuitants. . . . .	4,137 06	
Cash paid for surrendered policies. . . . .	95,616 11	
Premium notes, loans or liens used in purchase of surrendered policies and voided by lapse. . . . .	42,250 58	
Cash dividends paid to policy holders. . . . .	188,344 14	
Premium notes, loans or liens issued in payment of dividends to policy holders. . . . .	7,777 93	
	<hr/>	
Total paid policy holders. . . . .	\$1,157,000 82	\$1,157,000 82
Cash paid stockholders for interest on dividends. . . . .	\$40,000 00	
Cash paid for commissions to agents. . . . .	100,861 67	
Cash paid for salaries and traveling expenses of managers' of agencies, and general, special and local agents. . . . .	9,328 61	
Cash paid for medical examiners' fees. . . . .	8,349 32	
Cash paid for salaries and other compensation of officers and other office employes. . . . .	59,885 27	
Cash paid for U. S. and State and local taxes, etc. . . . .	9,888 02	
Cash paid for rent. . . . .	10,500 00	
Cash paid for furniture, fixtures and safes for home and agency offices. . . . .	9,675 88	
Cash paid for advertising. . . . .	11,492 75	
Cash paid for the following items: Expenses on real estate, \$40,652 74; Law agency and office expenses, \$16,494 67; Loss on Westchester bonds paid off, \$1,138 56. . . . .	58,285 97	
	<hr/>	
Total disbursements. . . . .	\$1,475,178 31	\$1,475,178 31
Balance. . . . .		<hr/>
		\$10,426,503 48

## IV.—INVESTED ASSETS.

Cost value of real estate in cash, exclusive of all incumbrances. . . . .	\$ 962,895 94	
Loans on bonds and mortgages (first liens) on real estate. . . . .	2,781,162 76	
Loans secured by pledge of bonds, stocks or other marketable collaterals. . . . .	3,656,906 61	
Premium notes, loans or liens on policies in force. . . . .	1,286,745 76	
Cost value of bonds and stocks owned absolutely. . . . .	1,177,045 16	
Cash in company's office. . . . .	3,935 93	
Cash deposited in banks. . . . .	557,811 32	
	<hr/>	
Total net or invested assets. . . . .	\$10,426,503 48	\$10,426,503 48

## OTHER ASSETS.

Interest due, \$14,294 26; interest accrued on bonds and mortgages, \$54,180 97; total. . . . .	68,475 23
Interest due \$3,165 00; interest accrued on bonds and stocks, \$1,340 50; total. . . . .	4,805 50
Interest due \$—; interest accrued on collaterals, \$11,063 86; total. . . . .	11,063 86

Interest due, \$9,165 87; interest accrued on premium notes, loans or liens, \$—; total . . . . .	\$ 9,165 87	
Rents due, \$1,885 00; rents accrued on company's property or lease, \$1,598 81; total . . . . .	3,483 81	
Market value of bonds and stocks over cost . . . . .	215,764 84	
Gross premiums due and unreported on policies in force December 31, 1883 . . . . .	\$ 75,230 61	
Gross deferred premiums on policies in force December 31, 1883 . . . . .	89,671 44	
Total . . . . .	\$164,902 05	
Deduct 20 per cent for average loading on above gross amount . . . . .	32,980 41	
Net amount of uncollected and deferred premiums . . . . .	131,921 64	
Total assets. . . . .	<u>\$10,871,184 23</u>	

V.—LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1883, computed according to the American experience table of mortality, with 4½ per cent interest . . . . .		}	
Deduct net value of risks of this company reinsured in other solvent companies . . . . .			
Claims for death losses due and unpaid. . . . .	\$ 684 14	}	
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due . . . . .	153,642 00		
Claims for death losses and other policy claims resisted by the company . . . . .	25,500 00	}	
Total policy claims . . . . .	<u>\$179,826 14</u>		
Amount of all unpaid dividends, surplus or other description of profits to policy holders . . . . .	57,068 50		\$179,826 14
Amount of any other liability of the company, estimated to cover every existing claim . . . . .	30,000 00		57,068 50
Gross surplus on policy holders' account belonging to tontine policy holders. . . . .	23,362 85		30,000 00
Total liabilities on policy holders' account*. . . . .			<u>23,362 85</u>

\*Value of outstanding policies not given. Statement incomplete.

VI.—PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31 of previous year. . . . .	\$1,358,649 25	
Premium notes, loans or liens received during the year . . . . .	58,346 25	
Total . . . . .	<u>\$1,416,995 50</u>	\$1,416,995 50
Deductions during the year as follows:		
Amount of notes, loans or liens used in payment of losses and claims. . . . .	\$55,743 41	
Amount of notes or loans used in purchase of surrendered policies and voided by lapse . . . . .	42,250 18	
Amount of notes or loans used in payment of dividends to policy holders . . . . .	7,777 93	
Amount of notes or loans redeemed by maker in cash . . . . .	10,462 50	
Amount of notes or loans in hands of agents etc. for collection . . . . .	14,015 72	
Total deduction of premium note account . . . . .	<u>\$130,249 74</u>	130,249 74
Balance of note assets at end of the year. . . . .		<u>\$1,286,745 76</u>

VII.—EXHIBIT OF POLICIES.

CLASSIFICATION.	Whole life policies.		Endowment policies.		All other policies.		Total No's and amounts.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
	Policies and additions in force at end of previous year	10,144	\$29,241,146	1,346	\$2,804,947	1	\$645,277	11,491
New policies issued	713	4,686,146	56	1,855,841	3	10,000	1,276	3,551,987
Old policies revived				\$555,973				
By transfer column 3 to column 2						555,973		
Totals	10,857	\$30,927,292	1,906	\$5,215,861	3	\$99,304	12,766	\$36,242,457
Deduct policies ceased to be in force:—								
By death							230	\$687,171
By maturity							69	131,829
By purchase							146	360,894
By lapse							340	973,669
By change to paid-up policies							107	386,929
Not taken							208	678,820
Total terminated	711	\$2,132,855	387	\$1,076,945	2	\$9,452	1,100	\$3,219,252
Net numbers and amounts in force at end of year	10,146	\$28,794,437	1,519	\$4,138,916	1	\$89,852	11,666	\$33,023,205

BUSINESS IN COLORADO DURING THE YEAR.

Number and amount of policies on the lives of citizens of Colorado in force December 31st of previous year	No.	Amount.
Number and amount of policies on the lives of citizens of Colorado issued during the year	2	4,500 00
Total	33	\$81,882 00



	<i>No.</i>	<i>Amount.</i>
Deduct number and amount which have ceased to be in force during the year . . . . .	5	\$10,900 00
Total number and amount of policies in force December 31, 1883 . . . . .	28	\$70,982 00
Amount of losses and claims on policies in Colorado unpaid December 31st of previous year . . . . .	1	\$400 00
Total . . . . .	1	\$400 00
Amount of losses and claims on policies in Colorado during the year . . . . .	1	\$400 00

MUTUAL RESERVE FUND LIFE ASSOCIATION,  
NEW YORK.

Incorporated, 1881.

EDWARD B. HARPER, *President.*

FRED'K T. BRAMAN, *Secretary.*

I—CAPITAL.

This being a co-operative assessment association, has no capital stock.

II.—INCOME DURING THE YEAR.

Membership fees received at home office . . . . .	\$ 4,436 55
Membership fees retained by agents, estimated at \$3.00 per \$1,000 of new business, to-wit, on \$31,482,250 00 . . . . .	94,446 75
Annual dues . . . . .	119,037 86
Cash received for assessments . . . . .	402,221 67
Medical examiners' fees paid by members to examine direct, and not actually received by the association . . . . .	15,206 00
Cash received for interest on other debts due the company . . . . .	1,440 05
Cash received for rents . . . . .	285 00
Cash received for advance payments of assessments . . . . .	368 20
Total income . . . . .	\$637,442 08
Amount of net or invested assets December 31, 1882. . . . .	50,441 53
Total . . . . .	<u>\$687,883 61</u>

III.—DISBURSEMENTS DURING THE YEAR.

Cash paid for losses . . . . .	\$301,425 00
Cash returned to members on cancelled certificates . . . . .	611 95
Cash paid directors as fees . . . . .	240 00
Cash paid for commissions to agents . . . . .	35,754 16
Admission fees retained by agents as commission, estimated at \$3.00 per \$1,000 00 of new business, to-wit, on \$31,482,250 00 . . . . .	94,446 75
Cash paid for salaries and traveling expenses of managers of agencies, and general, special and local agents . . . . .	2,793 50

Cash paid for medical examiners' fees, whether paid direct by members or otherwise . . . . .	16,852 85
Cash paid for salaries and other compensation of officers and other office employes . . . . .	36,921 16
Cash paid for taxes, licenses, fines and fees . . . . .	1,559 35
Cash paid for rent . . . . .	5,359 29
Cash paid for furniture, fixtures and safes for home and agency offices . . . . .	2,801 53
Cash paid for advertising . . . . .	4,513 02
Cash paid for the following items, viz: Printing, \$5,549 08; postage, \$3,265 79; law expenses, \$6,160 58; general office expenses, stationery, expressage, exchange, telegrams etc., \$6,562 85; cost of levying and collecting assessments for year, \$13,371 32; total . . . . .	35,009 62
Total disbursements . . . . .	\$538,288 18
Balance . . . . .	149,595 43

## IV.—ASSETS.

Cost value of bonds and stocks owned absolutely, held by Central Trust Company . . . . .	\$ 10,125 00
Cash in company's office . . . . .	4,504 22
Cash deposited in banks . . . . .	118,373 62
Agents' ledger balances (mostly secured) . . . . .	16,592 59
Total ledger assets . . . . .	\$149,595 43
Assessments in collectors' hands on December 31, 1883, and since paid to the association . . . . .	20,350 81
Total cash and invested assets . . . . .	\$169,946 24

## OTHER ASSETS.

Mortuary assessments due and unpaid on certificates in force December 31, 1883, in course of collection . . . . .	\$14,019 79
Annual dues on certificates in force December 31, 1883, in process of collection . . . . .	26,597 07
Total . . . . .	\$40,616 86
Deduct estimated cost of collection . . . . .	5,740 00
Net amount in course of collection . . . . .	\$ 34,876 86
Furniture, fixtures and safes . . . . .	2,500 00
Amount of future assessments applicable, if needed, to pay in full so much of the total amount of death claims as is in excess of death funds actually collected on the last assessment, or in process of collection and not yet paid out . . . . .	109,677 65
Total assets . . . . .	\$317,000 75
Items not admitted: Furniture, fixtures and safes, \$2,500 00; agents' balances, \$16,592 59; total . . . . .	19,092 59
Total assets (less items not admitted) . . . . .	\$297,908 16

## V.—LIABILITIES.

Claims for death losses in process of adjustment or adjusted and not due . . . . .	\$62,700 00
Claims for death losses resisted by the company . . . . .	21,250 00
Losses reported for which assessments have not been made, \$20,000 00; not approved, \$45,000 00; no proofs . . . . .	65,000 00
Total liabilities on certificate holders' account* . . . . .	\$148,950 00

(\*49,250 00 has since been paid.)

## VI.—EXHIBIT OF CERTIFICATES.

	<i>No.</i>	<i>Amount.</i>
Certificates in force at end of the previous year . . .	7,998	\$35,190,750 00
New certificates issued and accepted . . . . .	7,603	31,432,250 00
<b>Totals . . . . .</b>	<b>15,601</b>	<b>\$66,673,000 00</b>
Deduct certificates ceased to be in force:		
By death . . . . .	88	375,750 00
By lapse . . . . .	668	2,968,750 00
<b>Total terminated . . . . .</b>	<b>756</b>	<b>\$3,344,500 00</b>
Net number and amount in force December 31st, 1883	14,845	63,328,500 00

## BUSINESS IN COLORADO DURING THE YEAR.

	<i>No.</i>	<i>Amount.</i>
Number and amount of certificates in force December 31st of previous year . . . . .		
Number and amount of certificates issued and accepted during the year . . . . .	68	\$374,500 00
Deduct number and amount which have ceased to be in force . . . . .	11	63,000 00
<b>Total number and amount of policies in force December 31st, 1883 . . . . .</b>	<b>57</b>	<b>\$311,500 00</b>

No losses incurred in the State during the year.

## MUTUAL LIFE INSURANCE COMPANY, NEW YORK, N. Y.

Incorporated April, 1842.

F. S. WINSTON, *President.*

ISAAC F. LLOYD, *Secretary.*

## I.—CAPITAL.

Purely mutual.

## II.—INCOME DURING THE YEAR.

Cash received for premiums without deductions for commissions or other expenses . . . . .	\$13,402,813 50
Cash received for annuities . . . . .	55,114 94
<b>Total premium income . . . . .</b>	<b>\$13,457,928 44</b>
Cash received for interest on mortgage loans . . . . .	2,745,755 66
Cash received for interest on bonds owned and dividends on stock . . . . .	1,172,087 96
Cash received for interest on other debts due the company . . . . .	898,309 63
Cash received for rents for use of company's property . . . . .	226,811 20
<b>Total income . . . . .</b>	<b>\$18,500,892 89</b>
Amount of net or invested assets December 31st of previous year	92,732,986 03
<b>Total . . . . .</b>	<b>\$111,283,878 97</b>

## III.—DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions . . . . .	\$5,995,795 00
Cash paid for matured endowments and additions. . . . .	2,866,261 73
Total amount actually paid for losses and matured endowments . . . . .	
	\$7,962,056 73
Cash paid to annuitants. . . . .	27,661 38
Cash paid for surrendered policies and additions. . . . .	2,831,150 71
Cash dividends paid to policy holders and applied in payment of premiums . . . . .	3,138,491 69
Total paid policy holders. . . . . \$13,959,360 51	
Cash paid for commissions to agents . . . . .	886,126 90
Cash paid for salaries and expenses of law department . . . . .	114,166 38
Cash paid for medical examiners' fees and expenses . . . . .	95,292 60
Cash paid for salaries and other compensation of officers and other office employes, not including law or medical department . . . . .	294,547 71
Cash paid for United States taxes and revenue stamps, State and local taxes in State where organized, taxes, licenses, fines and fees in other States . . . . .	226,057 69
Cash paid for rent . . . . .	6,000 00
Cash paid for premiums charged off on securities purchased . . . . .	405,472 22
Cash paid for advertising . . . . .	58,856 75
Cash paid for the following items, viz: Exchange and postage, printing and stationery, sundry and other expenses . . . . .	265,889 35
Total disbursements . . . . .	\$16,311,770 11
Balance . . . . .	\$94,972,108 86

## IV.—ASSETS.

Present value of real estate in cash exclusive of all incumbrances . . . . .	\$ 8,633,971 89
Loans on bond and mortgage (first liens) . . . . .	46,303,472 34
Loans secured by pledge of bonds, stocks and other marketable collaterals . . . . .	15,037,910 00
Par value of bonds and stocks owned absolutely . . . . .	21,593,505 00
Cash in company's office and deposited in banks . . . . .	3,403,249 63
Total net or adjusted assets . . . . .	\$94,972,108 86

## OTHER ASSETS.

Interest due, \$395,863 09, and accrued, \$914,725 14, on bonds, mortgages, stocks and collateral loans . . . . .	\$1,310,588 23
Market value of bonds and stocks over par . . . . .	3,685,535 00
Gross premiums due and unreported on policies in force December 31st, 1883 . . . . .	\$ 140,786 48
Gross deferred premiums on policies in force December 31st, 1883 . . . . .	1,039,229 68
Total . . . . .	\$1,180,016 16
Deduct 20 per cent for average loading on above gross amount . . . . .	236,003 23
Net amount of uncollected and deferred premiums . . . . .	944,012 93
Total assets . . . . .	\$100,912,245 02

## V.—LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December 1883, estimated according to the American Experience Table of Mortality with 4½ per cent interest . . . . .	\$87,492,188 00
Claims for death losses due and unpaid . . . . .	47,304 00
Claims for death losses and matured endowments in process of adjustment or adjusted and not due . . . . .	861,331 00

Claims for death losses and other policy claims resisted by the company or awaiting further proof . . . . .	\$147,864 00
Amount due on account of salaries, rents and office expenses, agents' balances . . . . .	8,479 56
Amount of any other liability of the company, viz: Premiums paid in advance, \$23,794 35; non forfeiture clause in policies, \$9,062 00; total . . . . .	32,856 35
Liabilities on policy holders' account . . . . .	\$88,590,022 91
Gross surplus on policy holders' account . . . . .	12,322,222 11
Total liabilities . . . . .	<u>\$100,912,245 02</u>

VI.—EXHIBIT OF POLICIES.

	No.	Amount.
Policies and additions in force at the end of the previous year, risks assumed . . . . .	106,214	\$329,554,174 00
New policies issued . . . . .	11,010	30,855,870 00
Old policies revived . . . . .	521	1,546,950 00
Old policies increased . . . . .		
Additions credited . . . . .		5,407,777 00
Totals . . . . .	117,745	\$367,364,771 00
Risks terminated:—		
By death . . . . .	1,382	4,409,491 00
By maturity . . . . .	952	2,348,954 00
By surrender . . . . .	1,070	3,519,425 00
By lapse . . . . .	2,165	5,458,830 00
By decrease . . . . .		222,700 00
Not taken . . . . .	1,186	3,410,520 00
Additions terminated by death, maturity, surrender and lapse . . . . .		5,048,819 00
Total terminated . . . . .	6,755	\$24,418,639 00

POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1883.

	No.	Amount.	Additions.	Total Ins'rance.
Whole life policies . . . . .	89,188	\$250,989,586 00	\$23,585,397 00	\$283,574,983 00
Endowment policies . . . . .	21,789	56,757,518 00	2,605,608 00	59,363,126 00
All other policies . . . . .	13	6,300 00	1,623 00	7,923 00
Total in force Dec-31st, 1883 . . . . .	110,990	\$316,753,404 00	\$26,192,928 00	\$342,946,332 00

BUSINESS IN COLORADO DURING THE YEAR.

(ESTIMATED.)

	No.	Amount.
Number and amount of policies in force December 31st, 1882 . . . . .	650	\$1,870,950 00
Number and amount of policies issued during the year . . . . .	97	277,263 00
Totals . . . . .	747	\$2,148,213 00
Deduct number and amount which have ceased to be in force during the year . . . . .	40	75,000 00
Total number and amount of policies in force December 31st, 1883 . . . . .	707	\$2,073,213 00
Amount of losses and claims on policies renewed during the year . . . . .	10	\$19,399 00
Total . . . . .	10	\$19,399 00
Amount of losses and claims on policies paid during the year . . . . .	7	14,399 00

## NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY, MILWAUKEE, WISCONSIN.

Incorporated March, 1857.

H. L. PALMER, *President.*

J. W. SKINNER, *Secretary.*

### I.—CAPITAL.

Amount of capital stock paid up in cash . . . . . Purely Mutual.

### II.—INCOME DURING THE YEAR.

Cash received for premiums without deductions for commissions or other expenses. . . . .	\$2,769,764 82
Premium notes, loans or liens taken in part payment for premiums, \$180,042 19, less notes received on policies restored, \$14,928 14 . . . . .	165,114 05
Premiums paid by surrendered policies . . . . .	74,332 80
Total premium income . . . . .	\$3,009,211 67
Cash received upon interest on mortgage loans . . . . .	926,837 10
Cash received for interest on bonds owned and dividends on stock . . . . .	61,553 21
Cash received for interest on premium notes, loans or liens, including notes taken for interest . . . . .	112,715 54
Cash received for interest on other debts due the company, including interest on deposited and deferred premiums . . . . .	51,292 57
Cash received as discount on claims paid in advance . . . . .	1,670 71
Cash received for rents for use of company's property . . . . .	45,931 92
Amount of net or invested assets Dec. 31st of previous year . . . . .	19,138,423 08
Total . . . . .	\$23,347,635 80

### III.—DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions . . . . .	\$952,330 07
Premium notes, loans or liens used in payment of the same . . . . .	32,166 24
Cash paid for matured endowments and additions . . . . .	274,687 49
Premium notes, loans or liens used in payment of same . . . . .	34,163 78
Total amount actually paid for losses and matured endowments . . . . .	\$1,293,347 58
Cash paid for surrendered policies . . . . .	143,715 50
Premium notes, loans or liens used in purchase of surrendered policies, and voided by lapse, \$53,426 70; less notes received on policies resisted, \$14,928 14 . . . . .	38,498 56
Cash surrender values, including re-converted additions applied in payment of premiums . . . . .	75,438 77
Cash dividends paid to policy holders, including dividends used to pay interest and applied in payment of premiums . . . . .	546,651 57
Premium notes, loans or liens used in payment of dividends to policy holders . . . . .	129,177 90
Total paid policy holders . . . . .	\$2,226,829 88
Cash paid for commissions to agents . . . . .	347,691 01
Cash paid for salaries and traveling expenses of managers of agencies, and general, special and local agents . . . . .	32,398 69
Cash paid for medical examiners' fees, including salary of medical director . . . . .	30,541 75
Cash paid for salaries and other compensation of officers and other office employes, exclusive of salary of medical director . . . . .	113,139

Cash paid for State and local taxes in State where organized, \$15,268 96; taxes, licenses, fines and fees in other States, \$43,288 02	\$58,556 98
Cash paid for rent	6,977 34
Cash paid for commuting commissions	10,874 73
Cash paid for furniture and fixtures and safes for home and agency offices	2,045 70
Cash paid for advertising	7,002 69
Cash paid for the following items: Supplies, postage, exchange, law and other expense	110,780 62
Debit balance, profit and loss account	12,248 33
Total disbursements	\$2,958,187 46
Balance	\$20,389,448 34

IV.—ASSETS.

Cost value of real estate in cash, exclusive of all incumbrances \$1,342,105 27; (less depreciation charged to profit and loss, 1877, \$67,752 87	\$1,274,352 40
Loans on bonds and mortgages (first liens) on real estate	15,708,301 98
Premium notes, loans or liens on policies in force	1,388,066 41
Par value of bonds and stocks owned absolutely	1,075,025 00
Cash in company's office, including \$57,603 18 of 1883 in transmis- sion, received January 1st to 10th	153,852 41
Cash deposited in banks	759,912 82
Bills receivable	6,998 07
Agents' ledger balances	22,939 25
Total net or invested assets	\$20,389,448 34

OTHER ASSETS.

Interest due, \$19,151 29, and accrued \$202,207 60, on bonds and mortgages	\$221,358 89
Interest due, \$294 16, and accrued \$55,522 66, on premium notes, loans or liens	55,816 82
Rents accrued, \$266 67 on company's property or lease	266 67
Market value of bonds and stocks over par	121,964 01
Gross premiums due and unreported on policies in force December 31st, 1883.	\$73,949 62
Gross deferred premiums on policies in force Dec. 31st, 1883.	334,133 00
Total	\$408,082 62
Deduct 20 per cent for average loading on above gross amount.	81,615 92
Net amount of uncollected and deferred premiums	326,466 70
Total assets.	\$21,115,331 43

ITEMS NOT ADMITTED.

Agents' balances	22,939 25
Bills receivable	6,998 07
Total	29,937 32
Total assets (less items not admitted)	\$21,085,384 11

V.—LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1883, computed according to the Actuaries table of mortality, with 4 per cent interest	\$17,660,938 00
Claims for death losses and mutual endowments in process of adjustment or adjusted and not due	\$162,948 31
Claims for death losses and other policy claims re- sisted by the company	46,450 00

Total policy claims . . . . .	\$209,968 31
Premium obligations in excess of the net value of their policies	4,000 00
Amount of any other liability of the company, viz: Premiums paid in advance, \$1,710 30; accrued commissions estimated, \$3,000 00; reserved for paid-up insurance claimable, \$71,028 90; total . . . . .	78,739 20
Liabilities on policy holders' account . . . . .	17,953,075 51
Gross surplus on policy holders' account, belonging exclusively to tontine policy holder, \$2,959 77 . . . . .	3,162,245 92
Total liabilities . . . . .	<u>\$21,115,321 43</u>

## VI.—PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31st of previous year . . . . .	\$1,482,854 15
Premium notes, loans or liens received during the year . . . . .	183,550 68
Total . . . . .	1,666,404 83
Deductions during the year as follows:	
Amount of notes, loans or liens used in payment of losses and claims: losses, \$32,166 24; matured endowments estimates, \$34,163 78 . . . . .	\$66,330 00
Amount of notes, loans or liens used in purchase of surrendered policies, \$19,486 70; and voided by lapse, \$33,940 00 . . . . .	53,426 70
Amount of notes, loans or liens used in payment of dividends to policy holders . . . . .	129,177 90
Amount of notes, loans or liens redeemed by maker in cash and by new note, \$29,312 15; cancelled by charge, \$91 65 . . . . .	29,403 80
Total reduction of premium note account . . . . .	<u>\$278,338 42</u>
Balance of note assets at end of the year . . . . .	<u>\$1,388,066 41</u>



VII.—EXHIBIT OF POLICIES.

CLASSIFICATION.	Whole Life Policies.		Endowment Policies.		All Other Policies.		Total No. and Amount.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
	Policies and Additions in force at the end of the previous year . . . . .	30,060	\$62,616,450	9,469	\$7,558,125	493	\$3,180,849	40,022
New policies issued . . . . .	3,868	10,544,471	2,742	6,129,877	41	105,156	6,651	16,779,504
Old policies revived . . . . .	182	395,153	76	156,342	4	13,000	262	562,495
Old policies increased . . . . .	..	..	4	..	..	60,000	..	60,000
Additions by dividends . . . . .	..	35,950	..	20,793	..	2,727,927	..	2,784,363
Totals . . . . .	34,959	\$73,592,027	12,291	\$23,863,047	540	\$6,036,932	47,790	\$103,492,006
Deduct policies ceased to be in force:								
By death . . . . .	349	\$822,650	65	\$122,730	10	\$45,332	424	990,692
By maturity . . . . .	..	..	236	309,167	3	2,207,354	239	2,516,541
By surrender . . . . .	301	648,977	243	342,396	9	16,333	533	1,047,788
By lapse . . . . .	1,618	3,574,135	599	1,122,850	47	146,000	2,264	4,843,085
By change and decrease . . . . .	3	843,549	..	21,014	..	..	3	664,563
By not taken . . . . .	296	856,995	238	473,121	..	72,398	534	1,404,444
Total terminated . . . . .	2,567	\$6,546,196	1,331	\$2,381,300	71	\$2,481,417	3,969	\$11,408,913
Net numbers and amounts in force at the end of the year . . . . .	32,392	\$67,045,831	10,960	\$21,481,747	469	\$3,555,515	43,801	\$92,083,093

BUSINESS IN COLORADO DURING THE YEAR.

	No.	Amount
Number and amount of policies on the lives of citizens of Colorado, in force December 31st of previous year . . . . .	514	\$1,393,720 00
Number and amount of policies on the lives of citizens of Colorado issued during the year . . . . .	80	339,778 00
Total . . . . .	594	\$1,733,498 00

Deduct number and amount which have ceased to be in force during the year including removals from the State	61	185,487 00
Total number and amount of policies in force December 31st, 1883 . . . . .	533	\$1,548,011 00
Amount of losses and claims on policies in Colorado unpaid December 31st of previous year (decreased in adjustment, \$3,389) . . . . .	1	\$ 111 00
Amount of losses and claims on policies in Colorado incurred during the year . . . . .	5	7,600 00
Totals . . . . .	6	\$7,711 00
Amount of losses and claims on policies in Colorado paid during the year . . . . .	6	7,711 00

PENN MUTUAL LIFE INSURANCE COMPANY,  
PHILADELPHIA, PENNSYLVANIA.

Incorporated February, 1847.

SAMUEL C. HUEY, *President.*

HENRY C. BROWN, *Secretary.*

I.—CAPITAL STOCK.

Purely Mutual.

II.—INCOME DURING THE YEAR.

Cash received for premiums without deductions for commissions or other expenses . . . . .	\$1,409,213 21
Premium notes, loans or liens taken in part payment for premiums . . . . .	98,682 87
Total . . . . .	\$1,507,896 08
Deduct amount of premiums paid to other companies for insurance on policies in this company . . . . .	2,095 66
Total premium income . . . . .	\$1,505,800 42
Cash received for interest upon mortgage loans . . . . .	127,348 56
Cash received for interest on bonds owned and dividends on stock . . . . .	199,779 29
Cash received for interest on premium notes, loans or liens . . . . .	37,808 63
Cash received for interest on other debts due the company, general account . . . . .	2,130 15
Cash received as discount on claims paid in advance, interest on collateral loans . . . . .	34,214 36
Cash received for rents for use of company's property . . . . .	35,483 58
Cash received for profits on bonds, stocks and real estate actually sold . . . . .	26,802 93
Amount of net or invested assets December 31st of previous year . . . . .	7,894,738 43
Total . . . . .	\$9,864,106 35
Decrease of capital during 1883 . . . . .	13,007 34
Total . . . . .	\$9,851,099 01

III.—DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions . . . . .	\$594,564 40
Premium notes, loans or liens used in payment of the same . . . . .	17,848 31
Cash paid for matured endowments and additions . . . . .	61,098 97
Premium notes, loans or liens used in payment of same . . . . .	6,581 03
<b>Total . . . . .</b>	<b>\$680,092 71</b>
Endowments . . . . .	10,000 00
<b>Total amount actually paid for losses and matured endowments . . . . .</b>	<b>\$670,092 71</b>
Cash paid for surrendered policies . . . . .	97,210 40
Premium notes, loans or liens used in purchase of surrendered policies and voided by lapse . . . . .	20,283 48
Cash dividends paid to policy holders . . . . .	247,665 04
Premium notes, loans or liens used in payment of dividends to policy holders . . . . .	62,478 54
Cash paid for commissions to agents . . . . .	112,771 12
Cash paid for salaries and traveling expenses of managers of agencies, and general, special and local agents . . . . .	47,473 66
Cash paid for medical examiners' fees . . . . .	17,408 58
Cash paid for salaries and other compensation of officers and other office employees . . . . .	44,090 05
Cash paid for State and local taxes in State where organized, \$22,975 34; taxes, licenses, fines and fees in other States, \$15,801 28 . . . . .	38,776 62
Cash paid for rent . . . . .	10,458 15
Cash paid for commuting commissions and agency charges . . . . .	32,367 54
Cash paid for advertising, printing and supplies . . . . .	15,607 44
Cash paid for the following items, viz: Legal expenses, \$5,260 81; fire insurance, \$1,093 24; office furniture, \$895 52; office expenses, \$20,786 63 . . . . .	28,036 20
<b>Total disbursements . . . . .</b>	<b>\$1,444,719 53</b>
<b>Balance . . . . .</b>	<b>\$8,406,379 48</b>

IV.—ASSETS.

Cost value of real estate in cash, exclusive of incumbrances . . . . .	\$ 831,207 95
Loans on bonds and mortgages (first liens) and ground rents . . . . .	1,986,995 73
Loans secured by pledge of bonds, stocks or other marketable collaterals . . . . .	487,672 54
Loans made in cash to policy holders on this company's policies assigned as collateral . . . . .	155,268 50
Premium notes, loans or liens on policies in force . . . . .	614,904 55
Cost value of bonds and stocks owned absolutely . . . . .	4,126,128 65
Cash in company's office . . . . .	6,183 76
Cash deposited in banks . . . . .	143,259 88
Bills receivable . . . . .	3,600 80
Agents' ledger balances . . . . .	4,771 91
Bills receivable for premiums, principally secured by reserve on policies . . . . .	36,392 60
Sundry accounts . . . . .	9,992 61
<b>Total net or invested assets . . . . .</b>	<b>\$8,406,379 48</b>

OTHER ASSETS.

Interest due, \$6,664 83, and accrued, \$28,245 96, on bonds and mortgages . . . . .	\$34,310 84
Interest due, \$950 00, and accrued, \$4,140 96, on collateral loans . . . . .	5,090 96
Rents on company's property or lease . . . . .	7,169 15
Market value of real estate over cost . . . . .	30,000 00
Market value of bonds and stocks over cost . . . . .	386,624 35
Gross premiums due and unreported on policies in force December 31st, 1883 . . . . .	\$71,938 73
Gross deferred premiums on policies in force December 31st, 1883 . . . . .	105,965 99
<b>Total . . . . .</b>	<b>\$177,904 72</b>

Deduct 20 per cent for average loading on gross amount . . . . .	\$35,580 92	
Net amount of uncollected and deferred premiums . . . . .		142,323 80
Total assets . . . . .		<u>\$3,011,898 58</u>

## \*V.—LIABILITIES.

Claims for death losses and matured endowments in process of adjustment, or adjusted and not due . . . . .	\$120,009 07	
Claims for death losses and other policy claims, resisted by the company . . . . .	10,515 00	
Total policy claims . . . . .		130,524 07
Amount of all unpaid dividends or surplus, or other description of profits due policy holders on unreported and deferred premiums . . . . .		24,904 03
Premiums paid in advance . . . . .		16,270 18
Amount of any other liability of the company, viz: Script outstanding . . . . .		9,220 00
Accumulations on life rate endowment policies . . . . .		<u>99,672 25</u>

\*Statement incomplete.

## VI.—PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31st of previous year . . . . .	\$628,791 66	
Premium notes, loans or liens received during the year . . . . .	105,469 44	
Total . . . . .		\$734,261 10
Deductions during the year as follows:		
Amount of notes, loans or liens used in payment of losses and claims . . . . .	\$24,429 34	
Amount of notes, loans or liens used in purchase of surrendered policies and voided by lapse . . . . .	20,283 48	
Amount of notes, loans or liens used in payment of dividends to policy holders . . . . .	62,478 54	
Amount of notes, loans or liens redeemed by maker in cash . . . . .	12,165 19	
Total reduction of premium note account . . . . .		<u>119,356 55</u>
Balance of note assets at end of the year . . . . .		<u>\$614,904 55</u>

VII.—EXHIBIT OF POLICIES.

CLASSIFICATION.	Whole Life Policies.		Life Rate Endowment.		Endowment Policies.		All Other Policies.		Total No. and Amounts.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
	Policies and additions in force at end of the previous year . . . . .	10,140	\$8,052,943	1,855	\$4,724,850	2,918	\$3,269,104	29	\$147,625	14,972
New policies issued . . . . .	1,092	2,822,566	639	1,464,450	1,055	2,380,358	..	..	2,786	6,079,344
Old policies revived . . . . .	20	34,330	47	29,286	68	34,533	..	..	135	98,347
Old policies increased . . . . .	2	8,122	6	15,500	8	27,000	..	..	16	50,622
Additions by dividends during the year . . . . .	..	..	..	..	..	..	..	..	21,212	21,212
Totals . . . . .	11,254	\$30,917,981	2,547	\$6,233,868	4,079	7,719,965	29	\$169,233	17,959	\$45,041,047
Deduct policies ceased to be in force . . . . .	170	535,009	11	35,500	28	29,896	..	..	1,220	601,625
By death . . . . .	..	..	..	..	27	67,680	..	..	..	67,680
By maturity (endowments) . . . . .	..	..	..	..	..	..	..	..	..	..
By expiry (term) . . . . .	129	361,531	14	25,500	79	92,087	1	4,784	243	483,902
By surrender . . . . .	344	857,850	165	311,000	131	267,500	3	4,000	643	1,446,350
By lapse . . . . .	..	..	..	..	..	..	..	..	..	..
By change and decrease . . . . .	..	..	..	..	..	..	..	..	..	..
Not taken . . . . .	93	286,500	67	151,500	148	336,500	..	..	540	157,315
Total terminated . . . . .	747	\$2,143,890	260	541,500	415	\$823,438	4	\$10,544	1,426	\$3,519,372
Net Nos. and am'ts in force at end of year . . . . .	10,507	\$28,774,091	2,287	5,692,368	3,664	6,896,527	25	158,689	16,483	\$41,521,675
Policies reinsured . . . . .	37	206,660	2	7,000	..	..	..	..	39	213,660
Grand total . . . . .	..	..	..	..	..	..	..	..	..	\$41,308,015

BUSINESS IN COLORADO DURING THE YEAR.

Number and amount of policies in force December 31st of the previous year . . . . .	No.	Amount.
..	5	\$18,000

	No.	Amount.
Number and amount of policies issued during the year . . . . .	22	\$55,500
Total . . . . .	27	\$73,500
Deduct number and amount which have ceased to be in force during the year . . . . .	2	5,000
Total number and amount of policies in force December 31st, 1883 . . . . .	25	<u>\$68,500</u>

## TRAVELERS' LIFE INSURANCE COMPANY, HARTFORD, CONNECTICUT.

Incorporated June, 1863.

JAMES G. BATTERSON, *President.*

RODNEY DENNIS, *Secretary.*

### I.—CAPITAL STOCK.

Amount of capital stock paid up in cash . . . . . \$600,000 00

### II.—INCOME DURING THE YEAR.

Cash received for premiums without deductions for commissions or other expenses . . . . .	\$2,726,530 54
Deduct amount of premiums paid to other companies for re-insurance on policies in this company . . . . .	1,913 64
Total premium income . . . . .	\$2,724,616 90
Cash received for interest upon mortgage loans . . . . .	125,589 90
Cash received for interest on bonds owned and dividends on stock . . . . .	194,028 80
Cash received for interest on other debts due the company . . . . .	21,220 00
Cash received as discount on claims paid in advance . . . . .	934 09
Cash received for rents for use of company's property . . . . .	17,053 14
Cash received for profits on bonds, stocks or real estate actually sold . . . . .	84,015 56
Total income . . . . .	\$3,167,458 39
Amount of net or invested assets December 31st, of previous year . . . . .	6,799,547 68
Total . . . . .	<u>\$9,958,006 07</u>

### III.—DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions . . . . .	\$1,096,766 50
Cash paid for matured endowments and additions . . . . .	28,399 00
Total amount actually paid for losses and matured endowments . . . . .	\$1,125,075 50
Cash paid to annuitants . . . . .	150 00
Cash paid for surrendered policies . . . . .	28,920 82
Total paid policy holders . . . . .	\$1,154,146 32

Cash paid stockholders for interest or dividends . . . . .	\$96,000 00
Cash paid for commissions to agents . . . . .	584,164 71
Cash paid for salaries and traveling expenses of managers of agencies, and general, special and local agents . . . . .	129,391 47
Cash paid for medical examiners' fees . . . . .	28,678 98
Cash paid for salaries and other compensation of officers and other office employes . . . . .	116,289 83
Cash paid for taxes, licenses, fines and fees in other states . . . . .	37,979 87
Cash paid for rent, less \$150 00 received under sub-lease . . . . .	25,757 72
Cash paid for furniture and fixtures and safes for home and agency offices . . . . .	929 02
Cash paid for advertising . . . . .	65,578 51
Cash paid for the following items, viz: Books, blanks and stationery, \$26,579 10; express charges, \$6,788 41; loss expense, \$3,624 49; expense, \$14,599 33; exchange, \$2,837 21; postage, \$20,951 35; profit and loss, \$3,687 50; total . . . . .	79,067 39
Total disbursements . . . . .	\$2,312,983 82
Balance . . . . .	\$7,645,022 25

## IV.—ASSETS.

Cost value of real estate in cash exclusive of all incumbrances	\$1,132,275 22
Loans on bonds and mortgages (first liens) . . . . .	2,804,631 48
Loans secured by pledge of bonds, stocks and other marketable collaterals . . . . .	306,961 57
Loans made in cash to policy holders on this company's policies assigned as collateral . . . . .	15,099 50
Cost value of stocks and bonds owned absolutely . . . . .	2,973,937 43
Cash in company's office . . . . .	5,922 14
Cash deposited in banks . . . . .	383,122 65
Bills receivable . . . . .	19,800 00
Agents' ledger balance . . . . .	3,222 26
Total net or invested assets . . . . .	\$7,644,972 25
Deduct depreciation from cost of assets to bring same to market value . . . . .	426,921 23
Total net or invested assets (less depreciation) . . . . .	\$7,218,051 02

## OTHER ASSETS.

Interest accrued but not yet due on bonds and mortgages . . . . .	\$69,698 58
Market value of bonds and stocks over costs . . . . .	37,782 57
Gross premiums due and unreported on policies in force December 31st, 1883 . . . . .	\$63,139 69
Gross deferred premiums on policies in force December 31st, 1883 . . . . .	88,528 42
Total . . . . .	\$151,668 11
Deduct 20 per cent for average loading on above gross amount . . . . .	18,200 17
Net amount of uncollected and deferred premiums . . . . .	133,467 94
Total assets . . . . .	\$7,459,000 11

## ITEMS NOT ADMITTED.

Agents' balances . . . . .	\$3,222 26
Bills receivable . . . . .	19,800 00
Total . . . . .	\$23,022 26
Total assets less items not admitted . . . . .	\$7,435,977 85

## \*V.—LIABILITIES.

Reserve for accident policies . . . . .	\$701,501 94
Reserve for indemnity contracts of life policies . . . . .	9,500 00
Claims for death losses and matured endowments in process of adjustment or adjusted and not due . . . . .	\$290,226 00

Claims for death losses and other policy claims re-  
sisted by the company . . . . . \$54,500 00  
Total policy claims . . . . . \$344,726 00  
Amount due on account of salaries, rents and office expenses . . . . . 10,000 00

\*Statement incomplete.

VI.—EXHIBIT OF POLICIES.

CLASSIFICATION.	Whole Life Policies.		*Accident Policies.		Endowment Policies.		All Other Policies.		Total Nos. and Amounts.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
Policies and additions in force at end of the previous year . . . . .	10,863	\$19,045,763	70,926	\$173,191,111	2,507	\$3,627,165	73	\$168,385	13,443	\$2,836,313
New policies issued . . . . .	1,323	3,056,413	116,139	249,947,858	762	1,555,457	15	32,700	2,100	4,644,570
Old policies revived . . . . .	26	33,716	..	..	8	10,207	..	..	34	43,916
Old policies increased . . . . .	..	7,352	..	..	..	2,333	..	1,000	..	10,685
Totals . . . . .	12,212	\$21,138,244	187,065	\$423,138,959	3,277	\$5,195,155	88	\$202,085	15,577	\$7,535,184
Deduct policies ceased to be in force:										
By death . . . . .	106	\$211,968	233	\$469,025	15	\$21,033	2	\$2,000	123	235,001
By maturity (endowment) . . . . .	..	..	108,538	2,974,623	29	23,401	..	..	29	23,401
By expiring . . . . .	..	..	..	..	..	..	4	3,350	4	3,350
By surrender . . . . .	37	59,178	..	..	33	32,567	..	..	70	91,745
By lapse . . . . .	531	1,153,350	..	..	120	293,360	9	21,900	660	1,375,550
By change and decrease . . . . .	106	300,034	..	..	20	65,349	..	..	126	365,383
Not taken . . . . .	114	314,200	..	..	72	120,250	1	1,000	187	435,450
Total terminated . . . . .	994	\$2,035,730	108,777	\$2,302,152,516	289	\$405,900	16	\$28,250	1,199	\$2,529,880
Net numbers and amounts in force December 31, 1883 . . . . .	11,318	\$20,102,514	76,294	\$192,923,743	2,988	\$4,729,255	72	\$173,835	14,378	\$5,005,604
Policies re-insured . . . . .	23	\$97,080	..	..	..	..	1	\$5,000	24	\$102,080

\* Accident business not included in total amount.



BUSINESS IN COLORADO DURING THE YEAR.

	<i>No.</i>	<i>Amount.</i>
Number and amount of policies in force December 31st, 1882	1,132	\$4,470,791 00
Number and amount of policies issued during 1883	2,265	7,023,300 00
Total	2,397	\$11,494,091 00
Deduct number and amount which have ceased to be in force during the year	1,464	5,387,519 00
Total number and amount of policies in force December 31st, 1883	1,933	\$6,106,572 00
Amount of losses and claims on policies unpaid December 31st of previous year	5	\$18,000 00
Amount of losses and claims on policies incurred during the year	322	45,480 34
Total	327	63,480 34
Amount of losses and claims on policies during the year	319	\$29,980 34

UNION MUTUAL LIFE INSURANCE COMPANY,  
PORTLAND, MAINE.

Incorporated July, 1848.

JOHN E. DE WITB, *President.*

HENRY D. SMITH, *Secretary.*

I.—CAPITAL STOCK.

Purely Mutual.

II.—INCOME DURING THE YEAR.

Cash received for premiums, without any deductions, for commissions or other expenses	\$571,274 69
Premium notes, loans or liens taken in part payment for premiums	37,665 00
Premiums paid by dividends, including reconverted additions, \$50,727 70; by surrendered policies, \$51,344 54	102,072 24
Total	\$711,011 93
Deduct amount of premiums paid to other companies for reinsurance on policies in this company	492 10
Total premium income	\$710,519 83
Cash received for interest upon mortgage loans	87,330 11
Cash received for interest on bonds owned and dividends on stock	79,419 43
Cash received for interest on premium notes, loans or liens	47,983 46
Cash received for interest on other debts due the company	9,249 17
Cash received as discount on endowments paid in advance	621 57

Cash received for rents for use of company's property . . . . .	\$41,840 47
Profit and loss (net) . . . . .	35,955 13
Total income . . . . .	\$1,012,019 17
Amount of net or invested assets December 31st, 1882 . . . . .	6,030,036 27
Total . . . . .	\$7,042,055 44

## III.—DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions . . . . .	\$372,854 02
Premium notes, loans or liens used in payment of the same . . .	24,314 00
Cash paid for matured and discounted endowments and additions	191,723 41
Premium notes, loans or liens used in payment of same . . . . .	28,758 00
Total amount actually paid for losses and matured and discounted endowments . . . . .	617,649 43
Cash paid for surrendered policies . . . . .	27,509 36
Premium notes, loans or liens used in purchase of surrendered policies, and voided by lapse . . . . .	38,148 00
Cash surrender values, including reconverted additions applied in payment of premiums . . . . .	51,344 54
Cash dividends paid to policy holders, \$1,592 32; same applied in payment of premiums, \$59,727 70 . . . . .	52,320 02
Premium notes, loans or liens used in payment of dividends to policy holders . . . . .	23,358 00
Total paid policy holders . . . . .	\$10,329 35
Cash paid for commissions to agents . . . . .	149,653 06
Cash paid for medical examiners' fees . . . . .	7,992 00
Cash paid for salaries, and other compensation of officers and other office employes . . . . .	41,971 61
Cash paid for United States taxes and revenue stamps, State and local taxes in State where organized; taxes, licenses, fines and fees in other States . . . . .	11,617 25
Cash paid for advertising . . . . .	14,673 91
Cash paid for the following items, viz: Printing, stationery, postage, exchange, traveling expenses, officers and clerks, legal and miscellaneous expenses . . . . .	49,759 24
Total disbursements . . . . .	\$1,076,996 42
Balance . . . . .	5,965,059 02

## IV—ASSETS.

Appraised value of real estate in cash, exclusive of all incumbrances . . . . .	\$1,844,023 30
Loans on bond and mortgage on real estate . . . . .	1,472,349 69
Loans secured by pledge of bonds, stocks or other marketable collaterals . . . . .	141,510 00
Loans made in cash to policy holders on this company's policies assigned as collateral, the reserve and amount loaned on policies . . . . .	3,432 75
Premium notes, loans or liens on policies in force . . . . .	764,071 00
Cost value of bonds and stocks owned absolutely . . . . .	1,071,177 41
Cash in company's office . . . . .	57 38
Cash deposited in banks . . . . .	63,888 19
Bills receivable . . . . .	3,043 74
Agents and other ledger balances (net) . . . . .	287 56
Judgment . . . . .	1,218 00
Total net or invested assets . . . . .	\$5,965,059 02

## OTHER ASSETS.

Interest due, \$98,810 12, and accrued, \$21,715 27, on bonds and mortgages . . . . .	\$120,525 39
Interest due and accrued on bonds and stocks . . . . .	13,834 45
Interest accrued on collateral loans . . . . .	986 52

Interest due, \$5,801 28, and accrued, \$17,082 92, on premium notes, loans or liens . . . . .	\$22,884 20
Interest accrued on loans on policies . . . . .	84 21
Interest due and accrued on company's property . . . . .	2,891 68
Market value of bonds and stocks over cost . . . . .	34,009 51
Gross premiums due and unreported on policies in force December 31st, 1883 . . . . .	\$62,409 79
Gross deferred premiums on policies in force December 31st, 1883 . . . . .	76,436 63
Total . . . . .	\$138,846 42
Deduct loading on above gross amount . . . . .	27,769 28
Net amount of uncollected and deferred premiums . . . . .	111,077 14
Total assets . . . . .	\$6,271,351 52

ITEMS NOT ADMITTED.

Second mortgages, \$3,882 43; advances, \$1,308 75 . . . . .	\$ 5,191 18
Amount of mortgages in excess of valuation . . . . .	19,071 80
Judgment, \$1,218 00, mortgage on leasehold, \$4,556 25 . . . . .	5,774 25
Cash due from Indiana Banking Co. . . . .	541 02
Agents' and other balances (net) . . . . .	287 56
Part due interest not in process of foreclosure . . . . .	357 87
Bills receivable . . . . .	3,043 74
Berkshire Glass Co. stock . . . . .	7,400 00
Total . . . . .	\$41,667 42
Total assets less items not admitted . . . . .	\$6,229,684 10

V.—LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1883, computed according to the American Experience Table of Mortality, with four and one-half per cent interest . . . . .	\$5,422,320 39
Deduct net value of risks of this company re-insured in other solvent companies . . . . .	1,789 00
Net premium reserve . . . . .	\$5,420,531 39
Claims for death losses due and unpaid . . . . .	11,200 00
Claims for matured endowments due and unpaid . . . . .	5,804 20
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due . . . . .	13,023 04
Claims for death losses and other policy claims resisted by the company . . . . .	23,809 58
Notices of deaths on which no proofs have been received . . . . .	19,957 89
Premium obligations in excess of the net value of their policies . . . . .	87 00
Amount of all unpaid dividends or surplus or other description of profits due policy holders . . . . .	10,748 84
Amount of any other liability of the company, viz.: Contingent reserve, \$929 00; premiums paid in advance (net) \$2,687-89; unpaid bills, taxes and all other liabilities (estimated) \$5,000 00 . . . . .	8,614 89
Liabilities on policy holders' account . . . . .	\$5,513,776 83
Gross surplus on policy holders' account . . . . .	715,907 27
Total liabilities on policy holders' account . . . . .	\$6,229,684 10

## VI.—PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand, December 31st, of previous year . . . . .	\$836,767 00	
Premium notes, loans or liens received during the year . . . . .	60,196 00	
Total . . . . .		\$896,963 00
Deductions during the year as follows:		
Amount of notes, loans or liens used in payment of losses and claims . . . . .	\$53,072 00	
Amount of notes, loans or liens used in purchase of surrendered policies, and voided by lapse . . . . .	40,972 00	
Amount of notes, loans and liens used in payment of dividends to policy holders . . . . .	23,358 00	
Amount of notes, loans or liens redeemed by maker in cash . . . . .	4,651 00	
Amount of notes, loans or liens transferred . . . . .	10,839 00	
Total reduction of premium note account . . . . .		132,892 00
Balance of note assets at end of the year . . . . .		<u>\$764,071 00</u>

VII.—EXHIBIT OF POLICIES.

	Whole Life Policies.		Endowment Policies.		All Other Policies.		Total No's and Amounts.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
<b>CLASSIFICATION.</b>								
Policies and additions in force at the end of the previous year . . . . .	6,513	\$12,577,839 61	5,927	\$8,919,779 31	1,620	\$3,123,956 00	14,040	\$24,621,564 92
New policies issued . . . . .	45	66,865 00	1,292	2,294,468 00	655	1,344,500 00	1,992	3,705,863 00
Old policies revived . . . . .	4	8,960 00	20	41,038 34	24	497,460 00	24	497,460 00
Old policies increased . . . . .	..	..	..	..	253	497,460 00	253	497,460 00
Additions by dividends during the year . . . . .	..	9,872 86	..	41,085 08	..	..	..	59,957 94
Totals . . . . .	6,562	\$12,663,327 47	7,219	\$11,296,400 73	2,528	\$4,965,916 00	16,309	\$38,925,844 20
Deduct policies ceased to be in force:								
By death . . . . .	138	\$271,452 73	52	\$86,294 45	12	\$19,800 00	202	\$377,547 18
By reconvered additions . . . . .	..	321 03	188	214,281 57	395	623,960 00	493	838,241 57
By expiry (matured, disch'g'd endowments) . . . . .	101	309,180 03	56	71,353 16	..	..	157	380,534 59
By surrender . . . . .	26	82,500 00	717	1,262,069 21	..	..	743	1,344,569 21
By lapse . . . . .	199	258,960 00	134	315,569 00	..	..	253	574,529 00
By change and decrease . . . . .	..	..	406	821,000 00	35	61,000 00	441	882,000 00
Not taken . . . . .	..	..	..	..	..	..	..	..
Total terminated . . . . .	384	\$922,414 69	1,553	\$2,779,711 85	352	\$794,760 00	2,289	\$4,397,886 54
Net No's and amounts in force at end of year . . . . .	6,178	\$11,741,112 78	5,666	\$8,525,688 88	2,176	\$4,261,156 00	14,020	\$24,327,957 66
Policies re-insured . . . . .	2	\$6,778 00	..	..	5	\$30,000 00	7	\$36,778 00

\*Total terminations, 2,036; \$3,900,426 54.

BUSINESS IN COLORADO DURING THE YEAR.

Number and amount of policies in force December 31st, 1882

No.	Amount.
40	\$77,597 50

Number and amount of policies issued during the year 1883	45	\$ 92,611 09
Total	85	\$170,118 59
Deduct number and amount which have ceased to be in force during the year	6	27,500 00
Total number and amount of policies in force December 31st, 1883	79	\$142,618 59
Amount of losses and claims on policies unpaid December 31st, 1882	1	\$2,000 00
Amount of losses and claims on policies incurred during the year 1883		
Total	1	\$2,000 00
Amount of losses and claims on policies paid during the year	1	\$2,000 00

## WASHINGTON LIFE INSURANCE COMPANY, NEW YORK.

Incorporated January, 1866.

W. A. BREWER, JR., *President.*      WM. HAXTUN, *Vice-President and Sec'y.*

### I.—CAPITAL STOCK.

Amount of capital stock paid up in cash . . . . . \$125,000 00

### II.—INCOME DURING THE YEAR.

Cash received for premiums, without deductions, for commission and other expenses	\$1,344,455 29
Cash received for annuities	3,500 00
Total premium income	\$1,347,955 29
Cash received for interest upon mortgage loans	237,027 25
Cash received for interest on bonds owned and dividends on stock	74,283 09
Cash received for interest on other debts due the company	8,296 69
Cash received as discount on claims paid in advance	6,716 31
Cash received for rents for use of company's property	10,462 02
Cash received for profits on bonds, stocks or real estate actually sold	110,212 71
Total income	\$1,794,953 36
Amount of net or invested assets December 31st of previous year	6,095,189 87
Total	<u>\$7,890,143 23</u>

### III.—DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions	\$331,677 70
Cash paid for matured endowments and additions	135,841 49
Total amount actually paid for losses and matured endowments	\$467,519 19
Cash paid to annuitants	2,756 98

Cash paid for surrendered policies and additions . . . . .	\$273,146 21
Return premiums . . . . .	716 49
Cash dividends paid to policy holders, same applied in payment of premiums . . . . .	228,915 00
Total paid policy holders . . . . .	\$973,053 87
Cash paid stockholders for interest or dividends . . . . .	8,636 25
Cash paid for commissions to agents . . . . .	92,036 99
Cash paid for salaries and traveling expenses of managers of agencies, and general, special and local agents . . . . .	42,630 13
Cash paid for medical examiners' fees . . . . .	12,441 25
Cash paid for salaries and other compensation of officers and other office employes . . . . .	48,595 68
Cash paid for United States taxes and revenue stamps; State and local taxes in State where organized; taxes, licenses, fines and fees in other States . . . . .	11,998 80
Cash paid for rent . . . . .	8,250 00
Cash paid for commuting commissions . . . . .	25,356 89
Cash paid for advertising . . . . .	16,712 82
Cash paid for the following items, viz: Exchange and postage, \$5,026 32; printing and stationery, \$8,037 90; profit and loss, \$27,198 20; interest, \$7,904 92; sundry office and agency expenses, \$14,384 03 . . . . .	62,551 47
Total disbursements . . . . .	<u>\$1,302,264 15</u>
Balance . . . . .	<u>\$6,587,879 08</u>

IV.—ASSETS.

Cost value of real estate in cash, exclusive of all incumbrances	\$ 443,996 64
Loans on bonds and mortgages (first liens), on real estate . . .	5,185,115 67
Loans made in cash to policy holders on this company's policies assigned as collateral, the reserve and amount loaned on each policy . . . . .	78,738 16
Cost value of bonds and stocks owned absolutely . . . . .	709,703 42
Cash in company's office . . . . .	12,291 73
Cash deposited in banks . . . . .	129,754 58
Agents' ledger balances . . . . .	28,278 88
Total net or ledger assets . . . . .	<u>\$6,587,879 08</u>

OTHER ASSETS.

Interest due and accrued on bonds and mortgages . . . . .	\$ 42,589 50
Interest due and accrued on bonds and stocks . . . . .	4,203 50
Interest due and accrued on collateral loans . . . . .	2,714 97
Market value of real estate over cost . . . . .	22,902 81
Market value of bonds and stocks over cost . . . . .	156,546 58
Gross premiums due and unreported on policies in force December 31st, 1883 . . . . .	\$74,564 14
Gross deferred premiums on policies in force December 31st, 1883 . . . . .	162,997 12
Total . . . . .	\$237,561 26
Deduct 20 per cent for average loading on above gross amount . . . . .	47,512 25
Net amount of uncollected and deferred premiums . . . . .	190,049 01
Total assets . . . . .	<u>\$7,006,385 45</u>

ACCOUNT OF STOCKS, BONDS, ETC., OWNED BY THE COMPANY.

	Cost Value.	Par Value.	Market Value.
United States 4's, registered . . . . .	\$145,000 00	\$125,000 00	\$151,250 00
New York City 7's, 1903 . . . . .	100,000 00	100,000 00	137,000 00
New York City 7's, 1896 . . . . .	308,604 79	300,000 00	381,000 00
Brooklyn Park 7's, 1915 . . . . .	50,000 00	50,000 00	71,000 00
Brooklyn Water loan 6's, 1907 . . . . .	106,098 63	100,000 00	126,000 00
Totals . . . . .	<u>\$709,703 42</u>	<u>\$675,000 00</u>	<u>\$866,250 00</u>

## V.—LIABILITIES.\*

Net present value of all the outstanding policies in force on the 31st day of December, 1882, com- puted according to the American experience table of mortality, with four and one-half per cent interest . . . . .			
Deduct net value of risks of this company rein- sured in other solvent companies . . . . .			*
Net premium reserve . . . . .			
Claims for death losses due and unpaid . . . . .	\$	7,698 42	
Claims for matured endowments due and unpaid . . . . .		2,698 26	
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due . . . . .		46,930 55	
Claims for death losses and other policy claims, resisted by the company . . . . .		14,411 99	
Total policy claims . . . . .			\$71,739 22
Amount of unpaid dividends to stockholders . . . . .			385 00
Amount due on account of salaries, rents and office expenses . . . . .			2,041 68
Amount of any other liability of the company, viz: Premiums paid in advance . . . . .			3,830 77
Liabilities on policy holders' account . . . . .			
Gross surplus on policy holders' account . . . . .			*
Total liabilities on policy holders' account . . . . .			

\*Outstanding policies in force not valued, statement incomplete.



VI.—EXHIBIT OF POLICIES.

CLASSIFICATION.	Whole Life Policies.		Endowment Policies.		All Other Policies.		Reversionary Additions.		Total No's and Amounts.	
	No.	Amount.	No.	Amount.	No.	Amount.	Amount.	No.	Amount.	
Policies and additions in force at the end of previous 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	
New policies issued . . . . .	584	1,428,428 00	1,978	4,364,686 00	4	. . . . .	420,011 00	2,566	6,213,125, 00	
Old policies revived . . . . .	51	117,000 00	27	52,500 00	. . . . .	. . . . .	6,845 00	78	176,345 00	
Totals . . . . .	9,886	\$22,139,485 00	6,137	\$12,285,196 00	16	\$20,000 00	\$1,318,808 00	16,039	\$35,763,489 00	
Deduct policies ceased to be in force:										
By death . . . . .	119	\$264,275 00	39	\$ 79,270 00	. . . . .	. . . . .	\$12,744 00	158	\$356,289 00	
By maturity (endowment) . . . . .	. . . . .	. . . . .	74	127,385 00	. . . . .	. . . . .	10,963 00	74	138,348 00	
By surrender . . . . .	206	439,063 00	93	175,670 00	. . . . .	. . . . .	331,020 00	299	945,753 00	
By lapse . . . . .	387	851,000 00	341	593,140 00	. . . . .	. . . . .	11,462 00	728	1,454,602 00	
Not taken . . . . .	80	241,682 00	275	615,138 00	. . . . .	. . . . .	16,654 00	355	873,744 00	
Total terminated . . . . .	792	\$1,796,020 00	822	\$1,589,903 00	. . . . .	. . . . .	\$382,843 00	1,614	\$3,768,766 00	
Net numbers and amounts in force December 31st, 1883 . . . . .	9,094	\$20,343,465 00	5,315	\$10,695,293 00	16	\$20,000 00	\$935,965 00	14,425	\$31,994,723 00	

## BUSINESS IN COLORADO DURING THE YEAR.

	No.	Amount.
Number and amount of policies in force December 31st of previous year . . . . .	161	\$334,620 00
Number and amount of policies issued during the year . . . . .	112	259,105 00
Totals . . . . .	273	\$593,725 00
Deduct number and amount which have ceased to be in force during the year . . . . .	66	120,500 00
Total number and amount of policies in force December 31st, 1883 . . . . .	207	\$473,225 00
Amount of losses and claims unpaid December 31st of previous year . . . . .	1	\$1,154 15
Amount of losses and claims incurred during the year . . . . .	2	4,000 00
Totals . . . . .	3	\$5,154 15
Amount of losses and claims on policies during the year . . . . .	2	4,154 15

## ROCKY MOUNTAIN INSURANCE AND SAVINGS INSTITUTION, DENVER, COLORADO.

Incorporated March, 1875.

B. F. JOHNSON, *President.*

W. F. BALDWIN, *Secretary.*

## I.—INCOME DURING THE YEAR.

For admission fees . . . . .	\$1,430 00
For reinstatement . . . . .	160 00
For annual and semi-annual dues . . . . .	4,218 00
For death assessments . . . . .	12,959 25
For interest on loans . . . . .	234 80
For collections on loans . . . . .	950 00
For personal accounts . . . . .	125 00
For rents . . . . .	105 75
For advance payments to beneficiaries, refunded from collections by assessment . . . . .	150 00
Total income . . . . .	\$20,332 80
Cash on hand December 31st, 1882 . . . . .	3,016 84
Total . . . . .	\$23,349 64

## II.—DISBURSEMENTS DURING THE YEAR.

For death claims . . . . .	\$13,276 25
For agents' services and examining fees . . . . .	1,214 75
For traveling expenses . . . . .	218 10
For salaries of officers and employes . . . . .	3,128 97
For filing report with insurance commissioner . . . . .	50 00
For repairs . . . . .	85 99
For advance payments to beneficiaries . . . . .	905 00
For rent, fuel, light, stationery, printing, advertising, attorney's fees, etc . . . . .	2,433 38
For loaned . . . . .	1,060 00
Total disbursements . . . . .	\$22,372 35

Cash on hand December 31st, 1883 . . . . .	\$977 29
Total . . . . .	<u>\$23,349 64</u>

## III.—ASSETS.

Bills receivable . . . . .	\$211 06
Office furniture . . . . .	400 00
Cash . . . . .	977 29
Advancements to beneficiaries to be refunded out of collections by assessment . . . . .	755 00
Total assets . . . . .	<u>\$2,343 35</u>

## IV.—LIABILITIES.

Total indebtedness, including assessment money in bank sub- ject to the order of beneficiaries . . . . .	<u>\$1,829 76</u>
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## GREAT WESTERN MUTUAL AID ASSOCIATION, DENVER, COLORADO.

Incorporated August, 1880.

W. A. H. LOVELAND, *President.*

T. L. WISWALL, *Secretary.*

## I.—CAPITAL STOCK.

Whole amount of capital stock . . . . .	<u>\$10,000 00</u>
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## II.—INCOME DURING THE YEAR.

From membership fees on certificates issued . . . . .	\$ 6,530 00
From annual dues from members . . . . .	1,175 00
From assessments from members . . . . .	12,083 50
From payments on stock . . . . .	5,000 00
From the Great Western Mutual Accident Association . . . . .	7,619 24
Total income . . . . .	<u>\$22,407 74</u>

## III.—DISBURSEMENTS DURING THE YEAR.

Paid for losses and claims . . . . .	\$7,433 75
Paid for medical examinations . . . . .	1,144 00
Paid for commissions to agents . . . . .	3,526 00
Paid for printing and advertising . . . . .	1,044 00
Paid for salaries and traveling expenses . . . . .	1,855 39
Paid for office expenses . . . . .	974 04
Paid for office furniture and fixtures . . . . .	359 77
Paid for Great Western Mutual Accident Association . . . . .	9,627 76
Paid for services rendered by members . . . . .	45 00
Total disbursements . . . . .	<u>\$26,012 71</u>
Balance . . . . .	<u>\$6,395 03</u>

## IV.—ASSETS.

Cash reserve . . . . .	\$5,280 61
Cash due from agents and agencies . . . . .	2,592 05
Cash due from the Great Western Mutual Accident Association . . . . .	2,008 52
Office furniture and fixtures . . . . .	1,023 66
Stationery and printed matter on hand . . . . .	900 00
Total . . . . .	<u>\$12,404 84</u>

## V.—ASCERTAINED LIABILITIES.

Amount of death claims in process of adjustment . . . . .	\$2,942 50
Amount due on other accounts . . . . .	924 82
Total . . . . .	<u>\$3,867 32</u>

GREAT WESTERN MUTUAL ACCIDENT ASSO-  
CIATION, DENVER, COLORADO.

Incorporated January, 1882.

W. A. H. LOVELAND, *President.*

T. L. WISWALL, *Secretary.*

## I.—CAPITAL.

Amount of capital stock in full . . . . .	<u>\$5,000 00</u>
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## II.—INCOME DURING THE YEAR.

From membership fees on certificates issued . . . . .	\$2,258 50
From annual dues from members . . . . .	831 00
From assessments from members . . . . .	5,137 00
From subscriptions to stock . . . . .	1,200 00
From Great Western Mutual Aid Association . . . . .	9,627 76
Total income . . . . .	<u>\$19,054 26</u>

## III.—DISBURSEMENTS DURING THE YEAR.

Paid for weekly casualty claims . . . . .	\$4,957 61
Paid for medical examinations . . . . .	60 00
Paid for commissions to agents . . . . .	1,141 80
Paid for printing and advertising . . . . .	1,400 57
Paid for salaries to Secretary and Commissioner . . . . .	2,424 21
Paid for clerks, etc.; also traveling expenses, office expenses, rent, gas, stationery and postage . . . . .	1,116 88
Paid for Great Western Mutual Aid Association . . . . .	7,619 24
Total disbursements . . . . .	<u>\$18,720 31</u>
Balance . . . . .	333 95
Total . . . . .	<u>\$19,054 26</u>

GREAT WESTERN MUTUAL INSURANCE ASSOCIATION. 369

IV.—ASSETS.

Cash resource . . . . .	\$2,900 00
Cash due from agents on balances . . . . .	1,474 64
Cash value of stationery and printed matter on hand. . . . .	075 00
Total . . . . .	<u>\$5,049 64</u>

V.—ASCERTAINED LIABILITIES.

Amount of casualty claims in process of adjustment . . . . .	<u>\$636 45</u>
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LIST OF AGENTS, ETC.

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# LIST OF LOCAL AGENTS.

## LIFE COMPANIES.

Compiled from the Records of this Office, giving Name, Place  
of Business, and Companies Represented by  
each Agent Licensed.

NAMES OF COMPANIES.	AGENTS.	LOCATION.
Connecticut Mutual Life of Hartford . . . . .	Sweeney, Anthony . . . . .	Denver.
Continental, Life of Hartford . . . . .	No Agent.	
Equitable, Resere Fund Ass'n, of New York . .	No Agent.	
Equitable, Life Assurance Society, of N. Y.	Cirode, N. Y. . . . .	Denver.
	Davenport, Charles . . . . .	"
	Godfrey . . . . .	"
	Harley, J. C. . . . .	"
	Houghtaling, E. . . . .	"
	Hignon, J. D. . . . .	Leadville.
	Johnson, M. L. . . . .	Denver.
	Jackson, J. C. . . . .	"
	Leavick, S. . . . .	"
	Mills, Jr., E. S. . . . .	"
	Maulers, Geo. F. . . . .	"
Hartford, Life and Annuity, of Hartford . . .	Roberts, H. P. . . . .	Silverton.
	Sabine, E. D. . . . .	Colorado Springs
	Strong, E. H. . . . .	Denver.
Hartford, Life and Annuity, of Hartford . . .	Emigh Bros . . . . .	Fort Collins.
Germania, Life of N. Y.	Meyer, G. H. F. . . . .	Silver Cliff.
	Nordsieck, Wm. E. . . . .	Denver.
	Roller, Wm. W. . . . .	Salida.
	Rose & Gueck . . . . .	Leadville.
	Sporleder, Julius . . . . .	Pueblo.
	Weber, D. . . . .	Denver.
Manhattan, Life of N. Y.	Rich, E. S. . . . .	Denver.
Mutual Reserve Fund, Life Ass'n of N. Y. . . .	Goslin, H. S. & Son. . . . .	Denver.
	Mann, B. B. . . . .	"
Mutual, Life of N. Y. . . .	Kissock, J. A. C. . . . .	Fort Collins.
	Lake, Henry . . . . .	Central City.
	Moore, Henry F. . . . .	Trinidad.
	Mills, C. H. . . . .	Colorado Springs
	McCreery, S. F. . . . .	Greeley.
	Rubige, David . . . . .	Denver.
	Schloss, Lewis . . . . .	Rico.
	Steele, W. R. . . . .	Pueblo.
Sanneborn, Aaron . . . . .	"	

## LIST OF LOCAL AGENTS—CONCLUDED.

NAMES OF COMPANIES.	AGENTS.	LOCATION.
Northwestern Mutual, Life of Wisconsin . . .	Carmichael & Malcone . . . . .	Denver.
	Richard, A. L. . . . .	" "
	Wilmont, L. H. . . . .	Leadville.
Penn Mutual of Phila .	Harrison, Joseph H. . . . .	Denver.
Travelers' of Hartford .	Andrews, R. S. . . . .	Canon City.
	Ames, Henry . . . . .	Gunnison.
	Budrow, J. T. . . . .	Fort Collins.
	Burnheimer, Jacob . . . . .	Leadville.
	Crater, Geo. E. . . . .	Denver.
	Cobb, Winne & Co. . . . .	" "
	Cook, Geo. W. . . . .	Leadville.
	Coe, Wm. H. . . . .	Grand Junction.
	Foote & Irwin . . . . .	Pueblo.
	Fullerton & Seymour . . . . .	Central City.
	Freeman, J. E. . . . .	Aspin.
	Geer, Geo. F. . . . .	Boulder.
	Huntley, John P. . . . .	Gunnison.
	Hill & Wood . . . . .	Buena Vista.
	Jackson, Frank . . . . .	Durango.
	Juneman, Fred. W. . . . .	Pitkin.
	Knowles, John . . . . .	Durango.
	Krake, Horace . . . . .	Trinidad.
	Kinney, John F. . . . .	St. Louis, Mo.
	Logan, J. B. . . . .	" "
	Lawton, A. L. . . . .	Colorado Springs
	Lachner, Ed. F. . . . .	Denver.
	Lessem, Samuel . . . . .	" "
	Milner, Joseph . . . . .	" "
	Moore, Henry F. . . . .	Trinidad.
	McClelland, Geo. E. . . . .	Idaho Springs.
	McDonald, John H. . . . .	Silver Cliff.
McCollister, Wm . . . . .	St. Louis, Mo.	
McClure, Nelson F. . . . .	Pueblo.	
Olmsted, Clarence H. . . . .	Denver.	
Peck, Geo. W. . . . .	" "	
Pettit, Geo. W. . . . .	Gunnison.	
Reynolds, E. . . . .	Denver.	
Sweeney, Anthony . . . . .	" "	
Shepperd, S. A. . . . .	" "	
Sanborn, E. D. . . . .	Greeley.	
Smith, Frank I. . . . .	Buena Vista.	
Strait, Lewis B. . . . .	Pueblo.	
Seifried, Henry . . . . .	Georgetown.	
Van Riper, C. . . . .	Boulder.	
Wardell, J. F. . . . .	Fairplay.	
Waldleigh, F. A. . . . .	South Pueblo.	
Wisebart, B. . . . .	Denver.	
Union Mutual Life, of Portland . . . . .	Bailey, I. L. . . . .	Fort Collins.
	Kohleman, J. . . . .	Denver.
	Kauffman, L. S. . . . .	Greeley.
	Lowe, M. E. . . . .	" "
	Norvell, Jas. W. . . . .	Sterling.
	Ross, John E. . . . .	Greeley.
Washington Life, of New York . . . . .	Williams & Mallaby . . . . .	South Pueblo.
	Busbey, F. E. . . . .	Denver.
	Bates, O. J. . . . .	Trinidad.
	Newkirkly, Gilbert A. . . . .	Denver.
	Robin, James H. . . . .	Silverton.
Zeagler, D. A. . . . .	Denver.	



RECEIPTS FROM FIRE COMPANIES FROM FEB-  
RUARY 13, 1883, TO MARCH 1, 1884.

Ætna, Hartford . . . . .	\$ 187 00
American Central, Missouri . . . . .	136 00
American, New York . . . . .	139 00
American, Pennsylvania . . . . .	213 00
American, New Jersey . . . . .	199 00
Amazon, Ohio . . . . .	84 00
Agricultural, New York . . . . .	145 00
Accident Co. of N. A., Canada . . . . .	102 00
British America Assurance Co, Canada . . . . .	175 00
Boylston Mutual, Massachusetts . . . . .	143 00
California Fire Co., California . . . . .	249 00
Citizens', Missouri . . . . .	143 00
City of London Fire Co., England . . . . .	159 00
Citizens', Missouri . . . . .	73 00
Connecticut Fire, Connecticut . . . . .	189 00
Continental Fire, New York . . . . .	203 00
Commercial, California . . . . .	153 00
Commercial Union Assurance, England . . . . .	219 00
Colorado Nat., Colorado . . . . .	32 00
Eliot, Massachusetts . . . . .	90 00
Equitable Accident Association, Indiana . . . . .	82 00
Farragut Fire, New York . . . . .	82 00
Farmers' and Merchants, Colorado . . . . .	50 00
Farmers' Mutual Hail . . . . .	40 00
Fire Insurance Association, Pennsylvania . . . . .	173 00
Fire Insurance Association, England . . . . .	171 50
Firemans' Fund, California . . . . .	180 00
Firemans' Fire, Massachusetts . . . . .	90 00
Fidelity and Casualty, New York . . . . .	149 00
Franklin Fire, Pennsylvania . . . . .	147 00
German, Peoria, Illinois . . . . .	279 00
German, Freeport, Illinois . . . . .	173 50
German, Pennsylvania . . . . .	84 00
Germania, New York . . . . .	173 00
German American, New York . . . . .	209 00
Glenns' Falls, New York . . . . .	149 00
Guarantee Co. of N. A., Canada . . . . .	137 00
Hanover, New York . . . . .	169 00

Hartford, Connecticut . . . . .	506 67
Hamburg and Bremen, Germany . . . . .	165 00
Home Mutual, California . . . . .	98 00
Howard Insurance Co., New York . . . . .	139 00
Home, New York . . . . .	122 00
Imperial, England . . . . .	203 00
Insurance Co. of N. A., Pennsylvania . . . . .	289 00
Lancashire, England . . . . .	159 50
Liverpool and London and Globe, England . . . . .	122 00
Lion, England . . . . .	156 00
London and Lancashire, England . . . . .	163 00
Lorillard, New York . . . . .	100 00
London Assurance, England . . . . .	165 00
London and Provincial, England . . . . .	139 00
Manufacturers' Fire and Marine, Massachusetts . . . . .	175 00
Merchants', New Jersey . . . . .	94 00
Merchants', Missouri . . . . .	143 00
Milwaukee Mechanics' Mutual, Wisconsin . . . . .	179 00
National Fire and Marine, Connecticut . . . . .	88 00
National Fire and Marine, New Zealand . . . . .	104 00
Niagara, New York . . . . .	227 00
Northwestern National, Wisconsin . . . . .	153 00
Norwich Union, Great Britain . . . . .	211 00
North German Fire, Germany . . . . .	84 00
Northern Assurance, England . . . . .	205 00
North British and Mercantile, England . . . . .	219 00
New Hampshire Fire, New Hampshire . . . . .	143 00
Orient, Connecticut . . . . .	163 00
Pennsylvania Fire, Pennsylvania . . . . .	269 00
Phoenix, England . . . . .	205 00
Phenix, New York . . . . .	114 00
Phoenix, Connecticut . . . . .	267 00
Providence Washington, Rhode Island . . . . .	112 00
Queen, England . . . . .	225 00
Royal, England . . . . .	108 00
Scottish Union and National, Great Britain . . . . .	116 00
South British and National, New Zealand . . . . .	106 00
Springfield Fire and Marine, Massachusetts . . . . .	229 00
State, Iowa . . . . .	213 50
Standard, England . . . . .	88 00
St. Paul Fire and Marine, Minnesota . . . . .	108 00
State Investment, California . . . . .	82 50
Sun, California . . . . .	94 00
Sun Fire Office, England . . . . .	147 79

Traders', Illinois . . . . .	183 00
Union, California . . . . .	161 00
Union Fire and Marine, New Jersey . . . . .	118 00
Washington Fire and Marine, Massachusetts . . . . .	155 00
Western Assurance, Canada . . . . .	128 00
Western Fire and Marine, California . . . . .	82 00
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Total . . . . .	\$13,597 96
Plaintiff Account . . . . .	4 00
	<hr/>
Total . . . . .	\$13,601 96

RECEIPTS FROM LIFE COMPANIES FROM FEBRUARY 13, 1883, TO MARCH 1, 1884.

Connecticut Mutual Life Co., Connecticut . . . . .	\$ 80 00
Continental Life Co., Connecticut . . . . .	82 00
Covenant Mutual Benefit Association, Illinois . . . . .	82 00
Equitable Life Assurance Society, New York . . . . .	100 00
Equitable Reserve Fund Life Co., New York . . . . .	84 00
Hartford Life and Annuity Co., Connecticut . . . . .	159 00
Germania Life, New York . . . . .	82 00
Great Western Mutual Aid and Accident Association, Colorado . . . . .	100 00
Manhattan Life Co., New York . . . . .	139 00
Mutual Life, New York . . . . .	104 00
Mutual Reserve Fund Life Association, New York . . . . .	86 00
Northwestern Mutual Life, Wisconsin . . . . .	153 00
National Guarantee Life Co., Indiana . . . . .	55 00
Penn Mutual Life, Pennsylvania . . . . .	82 00
Travelers' Life and Accident Co., Connecticut . . . . .	307 00
Union Mutual Life, Maine . . . . .	90 00
Washington Life, New York . . . . .	88 00
Rocky Mountain Insurance and Savings Institution, Colorado . . . . .	50 00
New York Life Co., New York . . . . .	88 00
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Total . . . . .	\$2,011 00

Total receipts from Fire Companies . . . . .	\$13,597 96
Total receipts from Life Companies . . . . .	2,011 00
Total receipts from other sources . . . . .	4 00
Total receipts . . . . .	<u>\$15,612 96</u>
Total expenditures . . . . .	7,939 38
Balance on hand with State Treasurer to the credit of Insurance fund . . . . .	<u>\$7,673 58</u>

EXPENSE ACCOUNT OF INSURANCE DEPARTMENT  
FROM FEBRUARY 13, 1883,  
TO MARCH 1, 1884.

To salary of Deputy Superintendent twelve and one half months . . . . .	\$3,125 00
To salary for clerk hire twelve months . . . . .	1,200 00
To printing, including annual reports, blank books and office supplies of every description . . . . .	1,206 45
To compiling reports for 1883 (extra clerk hire) . . . . .	470 50
To compiling reports for 1884 (extra clerk hire) . . . . .	340 00
To rent and janitor . . . . .	285 00
To postage . . . . .	148 50
To stationery . . . . .	105 85
To furnishing office, desks, carpenter work and general expense . . . . .	1,058 08
Total . . . . .	<u>\$7,939 38</u>

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Index to Life Insurance Companies.

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