FOURTH ANNUAL REPORT

OF THE

SUPERINTENDENT

OF

INSURANCE

OF THE

STATE OF COLORADO.

PART I.

FIRE AND FIRE AND MARINE, ACCIDENT, FIDELITY AND CASUALTY INSURANCE,

MADE FROM

Annual Statements for the Year ending December 31, A. D. 1885.

DENVER, COLORADO:
THE COLLIER & CLEAVELAND LITH. CO., STATE PRINTERS.
1886.

STATE OF COLORADO,
OFFICE SUPERINTENDENT OF INSURANCE,
DENVER, APRIL 1, 1886.

To His Excellency,

BENJAMIN H. EATON,

Governor of Colorado:

SIR:—I have the honor to submit herewith the Fourth Annual Report of the Superintendent of Insurance, relating to all classes of insurance transacted in the State during and ending with the year 1885.

Respectfully,

HIRAM A. SPRUANCE,

Superintendent.

REPORT.

The whole number of companies shown as authorized to transact business in this State is, for Fire and Fire and Marine, ninety (90); for Accident, Fidelity and Casualty, eight (8). Of these companies those that have entered the State since the issue of the last Insurance Report, may be found in the following list, which shows the dates of admission, name and location of company, amount of cash capital, and kind of insurance represented by each.

The whole number of Fire and Fire and Marine companies admitted, as shown, since March 1, 1885, is nine (9):

DATE OF ADMISSION.	NAME AND LOCATION OF COMPANY.	CAPITAL.	CLASS OF INSURANCE.
April 3, 1885	Oregon Fire & Marine, Portland, Oregon	$ 220,100	Fire
April 3, 1885	Oakland Home, Oakland, California	200,000	Fire
May 25, 1885	Concordia, Milwaukee, Wisconsin	200,000	Fire
August 2, 1885	Hibernia, New Orleans, Louisiana	400,000	Fire & M'ne
February 6, 1886	Mercantile, Cleveland, Ohio	200,000	Fire & M'ne
March 2, 1886	Security, New Haven, Conn	200,000	Fire & M'ne
March 12, 1886	Armenia, Pittsburg, Pennsylvania	250,000	Fire
March 13, 1886	Clinton, New York, N. Y.	250,000	Fire
March 29, 1886	Michigan, Detroit, Michigan	200,000	Fire
Increase of capital		$ 2,120,100	

Two (2) Fire Insurance companies have withdrawn from the State, as follows:

NAME AND LOCATION.	AMOUNT OF CAPITAL.
London and Provincial, England	$ 200,000 00
Western Fire and Marine, San Francisco, California	200,000 00
Decrease of capital	$ 400,000 00

The comparison of increase and decrease of capital shows an increase of $1,720,100 in favor of Fire companies.

The risks written in the State for 1885, as to fire companies alone, were $42,137,800.60, and premiums received upon same $819,885.75, making an average rate of 1.95, an increase over premium rate of 1884 of .07 per cent. Losses reported as paid during 1885, in this State, are $274,710.48, showing a decrease over 1884 in this item of $41,629.74; also a per cent. of losses paid to premiums received of 33.50 of entire receipts. We find in a comparison with twenty (20) different States of the Union, the showing for Colorado in 1885 is the lowest as regards per cent. of losses to premiums received, with the single exception of Nebraska. Losses incurred during the year 1885 are reported to be $242,762.51, against $342,902.07 as reported for 1884. The fire business of 1885 in this State was encouraging. An increase of rate and a decrease of loss per cent. is shown by comparison and a decrease of $100,139.56 of losses incurred as compared with 1884. The figures as here shown as to risks written and premiums received will be found to vary somewhat from those shown upon our advance sheets, for the reason that a full report could not then be given as several companies had failed to report to this Department at that date, but their statements have since been received and compiled in this report.

FOUR YEARS FIRE INSURANCE BUSINESS IN COLORADO.

We give in the following, amount of insurance written, amount of premiums received, average rate of premiums, amount of losses paid, per cent. of losses paid to premiums received, and losses incurred each year:

YEAR WRITTEN.	Risks written during the year.	Premiums received.	Average rate of premiums.	Losses paid.	Per cent. of losses to premiums rec'd.	Losses incurred.
1882	$ 32,817,015 92	$ 600,919 41	1.83	$ 300,679 85	50.03	$ 311,281 24
1883	42,760,817 76	769,777 10	1.80	357,217 86	46.27	390,876 40
1884	40,151,636 10	756,068 42	1.88	316,340 22	41.84	342,902 07
1885	42,137,800 60	819,885 75	1.95	274,710 48	33.50	242,762 51
Four years	$ 157,867,270 38	$ 2,946,650 68	1.86	$ 1,248,948 41	42.37	$ 1,287,822 22

COMPANIES ORGANIZED.

One company, "The International Mutual Insurance Company," of Denver, has been organized during the past insurance year, and confines its business entirely to hail insurance on the mutual assessment plan. It is a company originated among and officered by farmers seeking a mutual protection of their crops from the havoc of hail storms that sometimes visit this State in mid-summer, or at the time of maturing crops.

AGENTS' CERTIFICATES.

There were seventeen hundred and twelve (1,712) agents' certificates issued by the department during the insurance year past. A complete list of agents licensed to date, for the various companies, may be found in this report.

ACCIDENT COMPANIES ADMITTED.

NAME OF COMPANY.	Date of admission.	Capital.
Standard Life and Accident Company, Detroit, Mich..	October 24, 1885	$ 200,000 00
Pacific Mutual Life, San Francisco, Cal..	November 1, 1885.....	100,000 00
Continental Life, Hartford, Conn.....	March 15, 1886	300,000 00
Increase of capital.....	.....	$ 600,000 00

The companies given in the above list, although shown to be life companies, transact an accident business, and rightly belong in this list; and it may be here noticed that with the entering of these companies makes the only change in the life and accident companies in the State.

PART II.

RELATING TO LIFE INSURANCE.

As has been stated, the admission of the companies shown under the head of "Accident Companies" completes the changes of life companies from the showing of our last report.

As has been the custom in years past, we give a synopsis of life business as submitted by the companies' annual statements, accompanied by certificates from superintendents of insurance of the State, in which the companies' home office is located, verifying the present value of all outstanding policies, which will be found in Part II. of this book.

While our statutes require this valuation of life policies to be computed according to the American Experience Table of Mortality, with 4½ per cent. interest, it seems impossible to obtain from all companies the required computation without entailing unnecessary expense. On the other hand, companies using the actuaries' plan of 4 per cent. report same to this department, which has been accepted, rather than cause extra expense of computation to the companies. And we would respectfully submit that the

actuaries' combined table of mortality would seem to better serve the companies and department, thereby producing a salutary effect with all concerned. A change in our statutes to this effect might be acceptable.

STATE SUPERVISION.

By State supervision we understand to mean the agencies used or established by authority for the regulation of the business of insurance of a State. And it is not infrequent for superintendents of insurance to be informed by zealous men that the departments of insurance of the various States are of little or no benefit as relates to the protection of legal and just insurance. And upon such assertions the question arises, does the public need call for State supervision and is it benefitted thereby? We admit that insurance departments, unfaithful to their duties and trusts, may be a cover and a shield to unjust measures as well as uncertain insurance. But when the duties of an insurance department are faithfully performed, when they are found faithful to their obligations, endeavoring to aid measures for the protection of the policy-holder, then we assume that they are at the same time benefitting the underwriter and the company he may represent. It should not be forgotten that a few years since the country was flooded with worthless and illegal insurance companies, and that Colorado was not exempt from their inflictions. Since the enactment of our insurance laws and the establishment of an insurance department, no failures of insurance companies in the State have been recorded, neither have individuals, private or public, suffered wrongs, as heretofore perpetrated upon them.

We, therefore, hold the public are benefitted by State supervision, and it has become a need as well as a protection.

We believe the officials of insurance departments should not be too zealous to enter fields where they are not needed for the sake of self-interest or self-aggrandizement. It is their duty rather to be watchful for the public interest, as nothing which rests entirely in the future can be considered safe, and it is therefore their duty to use great diligence in their liberty and discretion of matters relating to their office. Forgetful men frequently fret over the seeming tardiness, as is claimed, of the departments in accomplishing all that is expected of them; but, for want of information or the cause of misinformation, such feelings usually arise. An act of justice to the department, we believe, is due from insurance workers and companies, that they assist the department in obtaining the ends of justice as intended by the law. It is a two-fold work, and can be justly or unjustly represented. We have reason to acknowledge the hearty co-operation of underwriters in their efforts to assist the department in many ways in the performance of its duties in this State.

UNAUTHORIZED INSURANCE.

There is no doubt considerable unauthorized insurance written in different portions of the State, we believe, mainly through outside brokers, where we have been unable by means of law to reach them. There are reports of otherwise reputable agents who have given their assistance in placing insurance in worthless and unauthorized companies which have come indirectly to this department.

Not having sufficient proof, we have been unable to reach such violators of the law.

CONCLUSION.

The insurance laws of Colorado may be found published in full in this report.

A statement of receipts and expenditures of the department for the period of one year, from March 1, 1885, to

February 28, 1886, inclusive, is given upon auother page of this book. As will be seen, an increase of expenditures is shown, which is due almost entirely to the publication of an increased number of insurance reports to supply the demand.

Respectfully submitted,

HIRAM A. SPRUANCE,

Superintendent.

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 CONDITION ON THE 31ST DAY OF DECEMBER,

1885.

ÆTNA INSURANCE COMPANY,

OF

HARTFORD, CONNECTICUT.

Incorporated June, 1819.

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

I. CAPITAL.

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

II. ASSETS.

Account of Stocks and Bonds owned by the Company.

	Per cent.	*Interest.*	*Par value.*	*Market value.*
United States currency bonds.....	6	Semi-annual	$ 100,000	$ 133,000 00
United States bonds	4½	Quarterly...	55,000	62,012 50
United States bonds	4	Quarterly...	122,000	151,280 00
Alabama state bonds.....3, 4 and	5	Semi-annual	10,000	10,000 00
Connecticut state bonds	5	Semi-annual	40,000	41,200 00
New Hampshire state bonds.....	6	Semi-annual	48,000	60,000 00
Rhode Island state bonds.....	6	Semi-annual	43,000	51,600 00
South Carolina state bonds (con.)	6	Semi-annual	15,000	16,500 00
Tennessee state bonds.....	6	Semi-annual	31,000	18,600 00
Hartford County, Conn., bonds	4	Semi-annual	60,000	60,000 00
Hartford County, Conn., bonds	4½	Semi-annual	10,000	10,000 00
Hudson County, N. J., bonds	6	Semi-annual	25,000	26,000 00
Barkhamsted, Conn., town bonds ...	6	Semi-annual	9,000	9,450 00
Hartford, Conn., town bonds.....	6	Annual.....	11,000	11,550 00
Norwich, Conn., town bonds	7	Semi-annual	100,000	130,000 00
Norfolk, Conn., town bonds	6	Semi-annual	16,000	16,800 00
Pawtucket, R. I., town bonds	7	Semi-annual	100,000	120,000 00
Windsor Locks, Conn., town bonds...	6	Semi-annual	24,000	25,680 00
Middleton, Conn., town bonds	6	Semi-annual	60,000	64,800 00
Bloomington, Ill., city bonds..	8	Semi-annual	20,000	22,400 00
Boston, Mass., city bonds	6	Semi-annual	50,000	62,500 00
Brooklyn, N. Y., city bonds.....	6	Semi-annual	11,000	13,200 00
Buffalo, N. Y., city bonds..	7	Semi-annual	50,000	65,000 00
Cleveland, Ohio, city bonds	7	Semi-annual	28,000	33,600 00
Cincinnati, Ohio, city water bonds...	7	Semi-annual	50,000	59,000 00
Chicago, Ill., city bonds.....	7	Semi-annual	49,000	57,820 00
Detroit, Mich., city bonds	7	Semi-annual	50,000	57,500 00
Hartford, Conn., city bonds.....	6	Semi-annual	111,000	123,210 00
Indianapolis, Ind., city bonds....	7 3-10	Semi-annual	50,000	59,000 00
Jersey City, N. J., city bonds	6	Semi-annual	15,000	15,900 00
Lockport, N. Y., city bonds.....	7	Semi-annual	25,000	31,000 00

	Per cent.	*Interest.*	*Par value.*	*Market value.*
Montreal, Can., corporation stock....	6	Semi-annual	13,000	14,560 00
Montreal, Can., corporation bonds..	6	Semi-annual	10,000	10,500 00
Newark, N. J., city bonds.....	7	Semi-annual	50,000	61,250 00
New Brunswick, N. J., city bonds..	7	Semi-annual	20,000	21,600 00
New Brunswick, N. J., water bonds..	7	Semi-annual	9,000	10,250 00
New York city stock	6	Quarterly ...	21,000	22,260 00
Rahway, N. J., city bonds	7	Semi-annual	45,000	11,250 00
Providence, R. I., city bonds	6	Semi-annual	50,000	59,000 00
East Saginaw, Mich., city bonds.....	6	Semi-annual	12,000	12,600 00
Titusville, Pa., city bonds.....	5	Semi-annual	20,000	20,000 00
Corry, Pa., city bonds.....	6	Semi-annual	10,000	10,500 00
Toledo, Ohio, city special bonds	7 3-10	Semi-annual	13,000	14,950 00
Toledo, Ohio, city water bonds.....	8	Semi-annual	5,000	5,750 00
Rochester, N. Y., city bonds.....	7	Semi-annual	25,000	30,000 00
Oswego, N. Y., city bonds.....	7	Semi-annual	25,000	27,000 00
St. Louis city gold bonds	5	Semi-annual	50,000	53,500 00
Ft. Wayne, Ind., city water bonds...	6	Semi-annual	25,000	27,800 00
Ottumwa Iowa, city bonds....	5	Semi-annual	25,000	25,000 00
Northeast School District (Hartford) bonds	4	Semi-annual	25,000	25,000 00
School District No. 2, Enfield, Conn., bonds	4½	Semi-annual	9,000	9,000 00
School District No. 24, Town Woodbridge, N. J.....	6	Semi-annual	16,000	16,800 00
Montezuma, Iowa, school bonds.....	6	Semi-annual	8,000	8,400 00
State Center, Iowa, school bonds.....	5	Semi-annual	15,000	15,000 00
Blakesburgh, Iowa, school bonds.....	6	Semi-annual	3,000	3,000 00
Chelsea, Iowa, school bonds..	5½	Semi-annual	2,000	2,000 00
Ottumwa, Iowa, school bonds...	5	Semi-annual	15,000	15,000 00
Atlantic Dock Company bonds..	5	Semi-annual	31,000	33,480 00
Albany and Susquehanna R. R., first consol. general mortgage bonds.....	7	Semi-annual	50,000	64,500 00
Albany and Susquehanna R. R., first consol. bonds	6	Semi-annual	50,000	58,750 00
Buffalo and Erie R. R bonds (new)	7	Semi-annual	35,000	43,050 00
Cleveland, Columbus, Cin and Indianapolis R. R., S. F. first mortgage bonds	7	Semi-annual	25,000	30,750 00
Cleveland, Columbus, Cin. and Indianapolis R. R., first consol. mortgage bonds	7	Semi-annual	60,000	73,200 00
Cleveland, Painsville and Ashtabula R. R., mortgage bonds	7	Semi-annual	32,000	37,440 00
Chicago, Burlington and Quincy R. R., consol. mortgage bonds	7	Semi-annual	75,000	102,750 00
Chicago, Burlington and Quincy R. R., mortgage bonds	4	Semi-annual	50,000	50,000 00
Chicago and Northwestern R. R., Madison extension, mortgage bonds	7	Semi-annual	30,000	40,000 00
Chicago and Northwestern R. R., S. F. mortgage bonds.....	6	Semi-annual	25,000	29,250 00
Chicago and Northwestern R. R., general consol. gold mortgage bonds.....	7	Semi-annual	50,000	64,000 00

	Per cent.	Interest.	Par value.	Market value.
Chicago and Northwestern R. R., consol. S. F. mortgage bonds	7	Quarterly	25,000	34,750 00
Chicago, R. I. and Pacific R. R., mortgage bonds	6	Semi-annual	60,000	79,200 00
Chicago and West Indiana R. R., mortgage bonds	6	Semi-annual	50,000	54,000 00
Chicago, Milwaukee and St. Paul (Chicago and Mil. Div.) R. R., first mortgage bonds	7	Semi-annual	75,000	97,500 00
Chicago, Milwaukee and St. Paul (Hastings and Dak. Div.) R. R., first mortgage bonds	7	Semi-annual	25,000	31,500 00
Chicago, Milwaukee and St. Paul (Iowa and Minn. Div) R. R., first mortgage bonds	7	Semi-annual	10,000	12,500 00
Chicago, Milwaukee and St. Paul (Iowa and Dak. Div.) R. R., ex. first mortgage bonds	7	Semi-annual	10,000	12,900 00
Chicago, Milwaukee and St. Paul (Dubuque Div.) R. R., mortgage bonds	6	Semi-annual	25,000	28,200 00
Columbus and Xenia R. R., mortgage bonds	7	Semi-annual	50,000	57,500 00
Dayton and Western R. R., mortgage bonds	6	Semi-annual	28,000	30,800 00
Delaware and Hudson Canal Co., mortgage bonds	7	Semi-annual	30,000	35,400 00
Delaware and Hudson Canal Co. (Penn. Div.), mortgage bonds	7	Semi-annual	25,000	33,750 00
Harlem River and Port Chester R. R., first mortgage bonds	7	Semi-annual	100,000	135,000 00
Harlem River and Port Chester R. R., first mortgage bonds	6	Semi-annual	50,000	60,000 00
Housatonic R. R., first mortgage bonds	6	Semi-annual	50,000	54,000 00
Housatonic R. R. (rolling stock certificates)	5	Semi-annual	33,000	33,000 00
Indianapolis and Cincinnati R. R., mortgage bonds	7	Semi-annual	50,000	53,000 00
Iowa Midland R. R., first mortgage bonds	8	Semi-annual	25,000	33,250 00
Jackson, Lansing and Saginaw R. R., mortgage bonds	6	Semi-annual	25,000	26,500 00
Jackson, Lansing and Saginaw R. R., mortgage bonds	8	Semi-annual	25,000	29,500 00
Keokuk and Des Moines R. R., first mortgage bonds	5	Semi-annual	40,000	43,600 00
Lake Shore R. R., mortgage bonds	7	Semi-annual	30,000	36,900 00
Lake Shore and Michigan Southern R. R , first consol. bonds	7	Semi-annual	15,000	19,500 00
Lake Shore and Michigan Southern R. R., second consol. bonds	7	Semi-annual	75,000	90,000 00
Mahoning R. R., coal bonds	5	Semi-annual	25,000	25,000 00
Michigan Central R. R., second mortgage bonds	7	Semi-annunl	50,000	63,000 00

	Per cent.	Interest.	Par value.	Market value.
Minn. and St. Louis (Iowa Extension) R. R., first mortgage bonds	7	Semi-annual	25,000	29,750 00
Morris and Essex R. R., first mortgage bonds	7	Semi-annual	25,000	35,250 00
Morris and Essex R. R., second mortgage bonds	7	Semi-annual	25,000	28,750 00
Morris and Essex R. R., first con. mortgage bonds	7	Semi-annual	75,000	97,500 00
New York Central R. R. bonds	6	Semi-annual	38,000	39,520 00
New York Central R. R. bonds	5	Semi-annual	37,000	39,035 00
New York Central and Hudson River R. R., first mortgage bonds	7	Semi-annual	175,000	241,500 00
New York and Harlem R. R., first mortgage bonds	7	Semi-annual	10,000	13,700 00
New York, Lake Erie and Western R. R., first consol. mortgage bonds, gold	7	Semi-annual	45,000	57,150 00
New York, West Shore and Buffalo R. R., first mortgage bonds	4	Semi-annual	100,000	51,500 00
North Western Union R. R. bonds	7	Semi-annual	25,000	33,500 00
Oswego R. R., bridge bonds	6	Semi-annual	50,000	52,500 00
Pittsburgh, Fort Wayne and Chicago R. R., first mortgage bonds	7	Semi-annual	75,000	105,750 00
Pittsburgh, Fort Wayne and Chicago R. R., second mortgage bonds	7	Semi-annual	81,000	112,590 00
Pittsburgh, Fort Wayne and Chicago R. R., third mortgage bonds	7	Annual	40,000	54,000 00
St. Johnsbury and Lake Champlain R. R., first mortgage bonds	6	Semi-annual	55,000	60,500 00
Vermont Valley R. R., bonds	5	Semi-annual	50,000	52,500 00
Kansas Pacific R. R., first con. mortgage bonds	6	Semi-annual	25,000	25,000 00
Minneapolis Union R. R., gold	6	Semi-annual	50,000	55,000 00
St. Paul, Minn. and Manitoba R. R., first	7	Semi-annual	21,000	24,360 00
St. Paul and Sioux City R. R., first gold	6	Semi-annual	20,000	22,000 00
Atlantic Mutual Insurance Company scrip			39,110	39,110 00
Shares of Stock.				
50 Connecticut River Company			5,000	1,000 00
500 Albany and Susquehanna R. R. Co			50,000	67,500 00
100 Ashuelot R. R. Co			10,000	13,000 00
150 Central Ohio R. R. Co			7,500	7,500 00
1000 Cleveland and Pittsburgh R. R. Co			50,000	73,000 00
220 Chicago, Burlington and Quincy R. R. Co			22,000	30,250 00
200 Chicago, Rock Island and Pacific R. R. Co			20,000	25,700 00
200 Connecticut River R. R. Co			20,000	33,200 00
250 Dubuque aud Sioux City R. R. Co			25,000	15,000 00
350 Ft. Wayne and Jackson R. R. Co. preferred			35,000	31,500 00
100 Joliet and Chicago R. R. Co			10,000	14,500 00

Shares of Stock.			
200	Keokuk and Des Moines R. R. Co. preferred	20,000	6,000 00
1000	Morris and Essex R. R. Co	50,000	65,000 00
800	New York Central and Hudson River R. R. Co	80,000	84,000 00
1000	New York, New Haven and Hartford R. R. Co	100,000	200,000 00
750	Pittsburgh, Ft. Wayne and Chicago R. R. Co.	75,000	105,750 00
500	New York and Harlem R. R. Co	25,000	52,500 00
200	Rensselaer and Saratoga R. R. Co	20,000	32,000 00
200	Valley (New York)	20,000	19,000 00
100	New Britain Nat. Bank, New Britain, Conn	10,000	15,000 00
100	First National Bank, Albany, N. Y	10,000	17,000 00
250	Farmers' and Mechanics' Nat. Bank, Phila., Pa	25,000	35,250 00
50	Merchants' National Bank, St. Louis, Mo	5,000	5,150 00
200	Mechanics' Bank, St. Louis, Mo	20,000	22,000 00
200	Ætna National Bank, Hartford, Conn	20,000	23,000 00
200	American National Bank, Hartford, Conn	10,000	14,500 00
400	Charter Oak National Bank, Hartford, Conn	40,000	56,000 00
200	City National Bank, Hartford, Conn	20,000	13,000 00
150	Connecticut River Banking Co., Hartford, Conn	7,500	7,200 00
550	National Exchange Bank, Hartford, Conn	27,500	39,875 00
500	Farmers' & Mechanics' Nat. Bank, Hartford, Conn	50,000	52,000 00
200	First National Bank, Hartford, Conn	20,000	20,400 00
1000	Hartford National Bank, Hartford, Conn	100,000	165,000 00
1000	Phœnix National Bank, Hartford, Conn	100,000	140,000 00
550	State Bank, Hartford, Conn	55,000	55,000 00
400	American Exchange National Bank, N. Y. City	40,000	51,200 00
300	Nat. Butchers' and Drovers' Bank, N. Y. City	7,500	11,250 00
100	National City Bank, N. Y. City	10,000	26,000 00
500	National Bank of Commerce, N. Y. City	50,000	78,500 00
100	Hanover National Bank, N. Y. City	10,000	14,000 00
300	Importers' and Traders' Nat. Bank, N. Y. City	30,000	78,000 00
400	Bank of the Manhattan Company, N. Y. City	20,000	30,000 00
100	Market National Bank, N. Y. City	10,000	15,000 00
700	Merchants' National Bank, N. Y. City	35,000	45,500 00
120	Merchants' Exchange Nat. Bank, N. Y. City	6,000	6,000 00
1200	Mechanics' National Bank, N. Y. City	30,000	45,000 00
400	Metropolitan National Bank, N. Y. City	40,000	12,000 00
200	Nassau Bank, N. Y. City	10,000	12,500 00
300	Bank of N. Y. Nat. Banking Ass'n, N. Y. City	30,000	52,500 00
200	Bank of North America, N. Y. City	14,000	14,980 00
300	Phenix National Bank, N. Y. City	6,000	6,300 00
200	Peoples' Bank, N. Y. City	5,000	7,500 00
150	National Bank of the Republic, N. Y. City	15,000	18,000 00
100	Third National Bank, N. Y. City	10,000	11,000 00
400	Union National Bank, N. Y. City	20,000	100 00
100	American Loan and Trust Co., N. Y. City	10,000	10,800 00
150	N. Y. Life Insurance and Trust Co., N. Y. City	15,000	75,000 00
100	United States Trust Company, N. Y. City	10,000	47,500 00
100	Union Trust Company, N. Y. City	10,000	35,000 00
100	Central Trust Company, N. Y. City	10,000	33,000 00
100	Metropolitan Trust Company, N. Y. City	10,000	12,000 00
	Total par and market values	$6,142,110	$7,563,862 50

Total market value of stocks and bonds	$ 7,563,862 50
Market value of real estate owned by the company (unencumbered)	345,000 00
Loans on bond and mortgage (first lien) upon which not more than one year's interest is due	43,800 00
Interest accrued on all said bond and mortgage loans	360 12

Value of lands mortgaged, exclusive of buildings	$ 57,000 00
Value of buildings mortgaged (insured for $34,000 as collateral)	58,000 00
Total value of said mortgaged premises	$ 115,000 00

Loans on Collaterals.

	Shares.	*Each.*	*Par value.*	*Market value.*	*Loaned thereon.*
National Exchange Bank, Hartford, Conn	10	$ 50	$ 500 00	$ 725 00	$ 500 00
Travelers Ins. Co., Hartford	10	100	1,000 00	2,500 00	1,080 00
Broad Brook Co., Hartford	224	25	5,600 00	14,000 00	5,000 00
New York, New Haven and Hartford R. R. Co	44	100	4,400 00	8,800 00	1,620 00
Willemantic Linen Co., Willemantic, Conn	24	25	600 00	960 00	400 00
Second National Bank, Springfield, Mass	7	100	700 00	1,211 00	540 00
National Bank of Commerce, New York	25	100	2,500 00	3,925 00	3,600 00
Mechanics' National Bank, New York	25	25	625 00	937 50	
Chicago, Burlington & Quincy R. R. Co	3	100	300 00	412 50	2,430 00
Union Pacific R'y. Co	18	100	1,800 00	990 00	
Atchison, Topeka & Santa Fé R. R. Co	11	100	1,100 00	924 00	
National New Haven Bank	2	100	200 00	320 00	
New York and New Jersey Telephone Co	10	100	1,000 00	580 00	
			$ 20,325 00	$ 36,285 00	

Total amount loaned on collaterals	$ 15,170 00
Cash in Company's principal office	5,866 93

Cash belonging to Company deposited in Bank.

Ætna National Bank, Hartford	$ 32,519 24	
Phœnix National Bank, Hartford	251,562 58	
Charter Oak National Bank, Hartford	75,000 00	
Farmers and Mechanics' National Bank, Hartford	50,000 00	
State Bank, Hartford	50,000 00	
City National Bank, Hartford	70,000 00	
Hartford National Bank, Hartford	120,000 00	
First National Bank, Hartford	75,000 00	
National Exchange Bank, Hartford	70,000 00	
Connecticut River Banking Co., Hartford	20,000 00	
United States Bank, Hartford	30,000 00	
United States Trust Co., New York	30,799 22	
New York Life and Trust Co	25,000 00	
Bank of Montreal, Ottawa	13,386 00	
Merchants' National Bank, Cincinnati	13,667 26	
Grangers' Bank, San Francisco, Cal	1,561 80	
First National Bank, San Francisco, Cal	6,723 62	
Total cash items		$ 941,086 65
Interest due and accrued on collateral loans and special deposits		995 13
Gross premiums in course of collection, not more than three months due		349,822 25
Aggregate amount of all the assets of the company stated at their actual value		$ 9,260,096 65

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	$89,648 62	
Gross losses in process of adjustment, including all reported and supposed losses	137,716 23	
Losses resisted, including interest, costs and other expenses thereon	35,912 78	
Total gross amount of claims for losses	$ 263,277 63	
Deduct re-insurance thereon	4,500 00	
Net amount of unpaid losses		$ 258,777 63
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy $1,663,378.03, unearned premiums (50 per cent)	$ 831,689 01	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, $1,725,426.63, unearned premiums (pro rata)	887,662 30	
Gross premiums received and receivable upon all unexpired inland navigation risks, $12,235.98, unearned premiums (50 per cent)	6,117 99	
Total unearned premiums		1,725,469 30
Amount reclaimable on perpetual fire risks		15,599 48
Due and accrued for salaries, rent, advertising and other expenses		500 00
All other demands against the company absolute and contingent		57,429 83
Total amount of all liabilities except capital stock and net surplus		$ 2,057,776 24
Joint stock capital actually paid-up in cash		4,000,000 00
Surplus beyond capital and all other liabilities		3,202,320 41
Aggregate amount of all liabilities including paid-up capital stock and net surplus		$ 9,260,096 65

IV. INCOME DURING THE YEAR.

	From fire risks.	*From inland risks.*	
Gross premiums and bills in course of collection at close of last previous year as shown by that year's statement	$ 322,486 16	$ 30,256 16	
Deduct amount of same not collected	709 81	.....	
Net collected	$ 321,776 35	$ 30,256 16	
Gross premiums on risks written and renewed during the year	2,651,611 32	162,986 26	
Total	$ 2,973,387 67	$193,242 42	
Deduct premiums and bills in course of collection at this date	315,323 95	34,498 30	
Entire premiums collected during the year	$ 2,658,063 72	$158,744 12	
Deduct re-insurance, rebate, abatement and return premiums	237,708 72	24,832 35	
	$ 2,420,355 00	$ 133,911 77	
Net cash actually received for premiums			$ 2,554,266 77
Received for interest on bonds and mortgages			2,548 23
Received for interest and dividends on stocks, bonds and collateral loans			417,156 16
Income received from all other sources			8,486 11
Deposit premiums on perpetual fire risks		$ 741 00	
Aggregate amount of income actually received during the year in cash			$ 2,982,457 27

V. EXPENDITURES DURING THE YEAR.

	On fire risks.	*On inland risks.*	
Gross amount actually paid for losses (including $211,045.64 losses occurring in previous years)	$ 1,285,853 75	$ 86,947 48	
Net amount paid during the year for losses			$ 1,372,801 23
Cash dividends actually paid stockholders			720,000 00
Paid for commissions and brokerage			396,614 63
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employés			152,152 55
Paid for State, National and local taxes in this and other States			51,616 31
All other payments and expenditures			191,006 98
Amount of deposit premium returned during the year on perpetual fire risks		$ 255 00	
Aggregate amount of actual expenditures during the year in cash			$ 2,884,191 70

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	*Premiums.*	*Inland risks.*	*Premiums.*
In force on the 31st day of Dec. of the preceding year	$ 289,246,692 00	$ 3,341,039 36	$ 1,826,016 00	$ 75,185 87
Written or renewed during the year	225,105,504 00	2,652,391 32	36,404,917 00	162,986 26
Total	$ 514,352,196 00	$ 5,993,430 68	$38,230,933 00	$ 238,172 13
Deduct those expired and marked off as terminated	222,038,703 00	2,544,478 27	37,626,145 00	225,936 15
Deduct amount re-insured	3,707,496 00	43,727 25	.....	.....
In force at the end of the year	$ 292,313,493 00	$ 3,448,952 41	$ 604,788 00	$ 12,235 98
Net amount in force Dec. 31, 1885	$ 288,605,997 00	$ 3,405,225 16	$ 604,788 00	$ 12,235 98

Schedule of Fire Risks and Unearned Premiums.

Year written.	*Term.*	*Amount covered.*	*Gross pre. charged.*	*Frac. un'rn'd.*	*Premiums unearned.*
1885	One year	$ 132,009,780 00	$ 1,663,378 03	1-2	$ 831,689 01
1884	Two years	3,097,333 00	30,319 87	1-4	7,579 97
1885		3,624,938 00	36,021 13	3-4	27,015 85
1883	Three years	25,848,022 00	266,955 97	1-6	44,492 66
1884		29,442,535 00	301,169 40	1-2	150,584 70
1885		32,460,290 00	327,063 73	5-6	272,553 11
1882	Four years	2,376,442 00	27,242 29	1-8	3,405 28
1883		2,621,159 00	29,666 85	3-8	11,125 05
1884		2,194,410 00	25,583 91	5-8	15,989 95
1885		2,064,989 00	23,992 86	7-8	20,993 75
1881	Five years	9,780,507 00	123,085 54	1-10	12,308 55
1882		10,914,082 00	135,549 06	3-10	40,664 71
1883		10,448,164 00	129,975 21	1-2	64,987 60
1884		10,206,259 00	129,798 06	7-10	90,858 64
1885		10,840,687 00	139,002 75	9-10	125,102 48
	Perpetual	676,400 00	16,420 50	.95	15,599 48
		$ 288,605,997 00	$ 3,405,225 16		$ 1,734,950 79

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Co. to date..		$ 98,194,764 36
Total amount of cash dividends declared since the Co. commenced business..		14,993,365 00
Losses paid from organization to date		58,751,343 60
Dividends declared payable in stock from organization		2,805,000 00
Total amount of the Company's stock owned by the directors at par value		266,100 00
Amount loaned to stockholders not officers		35,170 00
Total amount of losses incurred during the year: Fire, $1,321,036.72: inland, $80,442.69. Total		1,401,479 41
	Par value.	*Market value.*
Deposited in Canada securities	$ 100,000 00	$ 137,955 08
Liabilities are		48,874 36

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	$ 861,698 00
Premiums received	13,402 82
Losses paid	7,506 31
Losses incurred	7,506 31

AMAZON INSURANCE COMPANY,

OF

CINCINNATI, . . OHIO.

Incorporated October, 1871.

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

I. CAPITAL.

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

II. ASSETS.

Account of Stocks and Bonds owned by the Company.

Shares of Stock.	*Par value.*	*Market val.*
200 Cincinnati Gas Light and Coke Co	$ 20,000 00	$ 36,000 00
355 Cincinnati Street Railway	17,750 00	17,572 50
300 Little Miami R. R	15,000 00	22,500 00
255 Cincinnati, Hamilton and Dayton R. R	25,500 00	24,480 00
100 Fidelity Safe Deposit and Trust Co	10,000 00	8,000 00
100 Union National Bank	10,000 00	10,500 00
15 Belfont Iron Works	1,500 00	1,500 00
5 Norton Iron Works	5,000 00	3,750 00
United States 4 per cent coupon bonds	6,000 00	7,365 00
Piqua Water Works bonds	5,000 00	5,250 00
	$ 115,750 00	$ 136,917 50

Total market value of stocks and bonds		$ 136,917 50
Market value of real estate owned by the company (unincumbered)		244,200 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		27,914 40
Interest due and accrued upon said bond and mortgage loans		1,172 66
Value of lands mortgaged exclusive of buildings	$ 58,667 00	
Value of buildings mortgaged (insured for $14,900 as collateral)	21,000 00	
Total value of said mortgaged premises		$ 79,667 00

Loans on Collaterals.

Stocks.	*Par value.*	*Market value.*	*Loaned thereon.*
Cin. Gas Light and Coke Co.	$ 5,200 00	$ 9,360 00	$ 5,166 55
Cin. Gas Light and Coke Co.	1,600 00	2,880 00	2,500 00
Union National Bank	5,000 00	5,250 00	
Cin. Street Railway Co.	10,000 00	9,900 00	20,000 00
Cin. N. O. & Texas Pacific R. R.	30,000 00	13,500 00	
Metropolitan National Bank	5,000 00	5,000 00	4,000 00
Eagle Insurance Co.	27,500 00	24,750 00	20,500 00
National La Fayette Bank	5,000 00	10,000 00	5,000 00
Cincinnati and Milford R. R	1,500 00	1,350 00	1,000 00
Cincinnati Street Railway Co	1,000 00	990 00	800 00
Norton Iron Works	10,000 00	7,500 00	3,500 00
Cin., Hamilton and Dayton R. R.	5,500 00	5,280 00	4,000 00
Metropolitan National Bank	5,000 00	5,000 00	4,000 00
Cincinnati Street Railway Co.	6,250 00	6,187 50	5,000 00
Cin., Hamilton and Dayton R. R.	500 00	480 00	400 00
Eagle Insurance Co.	11,500 00	10,350 00	7,775 00
Cincinnati Street Railway Co.	6,000 00	5,940 00	5,000 00
	$ 136,550 00	$ 123,717 50	$ 88,641 55

Amount loaned on collaterals		$ 88,641 55
Cash in company's principal office	$ 7,516 07	
Cash deposited in bank—Union National, National La Fayette and Fidelity Safe Deposit and Trust Co.	24,995 20	
Total cash items		$ 32,511 27
Interest due and accrued on collateral loans		229 11
Net premiums in course of collection not more than three months due		22,343 05
All other property belonging to the company		1,118 73
Aggregate amount of all the assets of the company stated at their actual value		$ 555,048 27

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	$ 10,397 61	
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	10,625 00	
Losses resisted, including interest, costs and other expenses thereon	2,500 00	
Net amount of unpaid losses		$ 23,522 61
Gross premiums received and receivable, upon all unexpired fire risks running one year or less from date of policy, $139,269.39; unearned premiums (50 per cent)	$ 69,634 69	
Gross premiums received and receivable, upon all unexpired fire risks running more than one year from date of policy, $64,078.29; unearned premiums (pro rata)	35,743 55	

Total unearned premiums	$ 105,378 24
Cash dividends to stockholders remaining unpaid	115 20
All other demands against the company absolute and contingent	3,013 44
Total amount of liabilities, except capital stock and net surplus	$ 132,029 49
Joint stock capital actually paid up in cash	300,000 00
Surplus beyond capital and all other liabilities	123,018 78
Aggregate amount of all liabilities, including paid up capital stock and net surplus	$ 555,048 27

IV. INCOME DURING THE YEAR.

	From fire risks.	
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	$ 26,238 28	
Gross premiums on risks written and renewed during the year	198,810 10	
Total	$ 225,048 38	
Deduct premiums and bills in course of collection at this date	23,091 28	
Entire premiums collected during the year	$ 201,957 10	
Deduct re-insurance, rebate, abatement and return premiums	36,252 37	
Net cash actually received for premiums		$ 165,704 73
Received for interest on bonds and mortgages		3,023 74
Received for interest and dividends on stocks, bonds and collateral loans		12,562 58
Income received from all other sources		6,265 16
Aggregate amount of income actually received during the year in cash		$ 187,556 21

V. EXPENDITURES DURING THE YEAR.

Net amount actually paid for losses (including $23,902.47 losses occurring in previous years)	$ 94,717 90
Cash dividends actually paid stockholders	17,920 50
Paid for commissions and brokerage	30,604 52
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés	16,820 02
Paid for State, national and local taxes in this and other States	6,337 41
All other payments and expenditures	16,160 29
Agregate amount of actual expenditures during the year in cash	$ 182,560 64

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	*Prem. thereon*
In force on the 31st day of December of the preceding year	$ 13,860,998 00	$ 185,496 00
Written or renewed during the year	13,808,448 00	198,810 10
Total	$ 27,669,446 00	$ 384,306 10
Deduct those expired and marked off as terminated	12,594,233 00	166,153 83
In force at the end of the year	$ 15,075,213 00	$ 218,152 27
Deduct amount re-insured	1,021,918 00	14,804 59
Net amount in force December 31, 1885	$ 14,053,295 00	$ 203,347 68

Schedule of Fire Risks and Unearned Premiums.

Year written.	*Term.*	*Amount covered.*	*Gross pre's charged.*	*Frac. un'r'nd.*	*Premiums unearned.*
1885	One year	$ 9,062,821 00	$ 139,269 39	1-2	$ 69,634 69
1884	Two years			1-4	
1885				3-4	
1883	Three years	970,254 00	12,072 19	1-6	2,012 03
1884		1,146,847 00	13,729 91	1-2	6,864 95
1885		1,525,904 00	18,624 89	5-6	15,520 75
1882	Four years			1-8	
1883				3-8	
1884				5-8	
1885				7-8	
1881	Five years	158,660 00	2,537 63	1-10	253 76
1882		163,240 00	2,514 63	3-10	754 38
1883		314,470 00	4,609 56	1-2	2,304 78
1884		320,564 00	4,788 15	7-10	3,351 70
1885		390,535 00	5,201 33	9-10	4,681 20
Totals		$ 14,053,295 00	$ 203,347 68		$ 105,378 24

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	$ 5,749,090 71
Losses paid from organization to date	3,322,112 99
Total amount of cash dividends declared since the company commenced business	252,000 00
Total amount of company's stock owned by the directors at par value	104,770 00
Loaned to stockholders and officers	17,600 00
Losses incurred during the year (fire)	93,338 04

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	$ 279,700 00
Premiums received	7,065 13
Losses paid	300 00
Losses incurred	1,050 00

AGRICULTURAL INSURANCE COMPANY,

OF

WATERTOWN, NEW YORK.

Incorporated, 1853.

I. MUNSON, *President.* H. M. STEPHENS, *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.

	Par value.	*Market val.*	
United States 4½ per cent. bonds, registered	$ 10,000 00	$ 11,287 50	
United States 4 per cent bonds, registered.....	191,000 00	235,407 50	
United States 4 per cent. bonds, coupon	600 00	745 50	
U., C. & 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	1,220 00	
N. Y. C. & Hudson River R. R. stock.....	60,000 00	63,300 00	
Union Pacific R. R. stock.....	20,000 00	11,200 00	
Illinois Central R. R. stock.....	10,000 00	14,000 00	
Illinois Central leased line stock	1,700 00	1,666 00	
Wells, Fargo & Co. stock.....	20,000 00	24,500 00	
Western Union Telegraph stock	68,000 00	50,235 00	
Watertown National Bank stock.....	5,000 00	6,000 00	
Totals	$ 391,300 00	$ 423,001 50	
Total market value of stocks and bonds			$ 423,001 50
Market value of real estate owned by the company (unincumbered)			147,812 48
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			903,715 19
Loans on bond and mortgage (first liens) upon which more than one year's interest is due			27,214 58
Interest due and accrued on said bond and mortgage loans			27,619 17
Value of lands and buildings mortgaged		$2,038,010 00	

Loans on Collaterals.

Stocks.	*Par value.*	*Market value.*	*Loaned thereon.*
National Union Bank.....	$ 1,100 00	$ 1,320 00	$ 1,000 00
American Express Company	500 00	530 00	400 00
Herkimer County Bank.....	1,500 00	2,100 00	384 77
Jefferson County National Bank.....	500 00	650 00	250 00
Bond and mortgage.....	5,200 00	5,200 00	5,200 00
Bond and mortgage.....	4,000 00	4,000 00	4,000 00
Watertown National Bank	1,000 00	1,200 00	
N. Y. C. & Hud. Riv. R. R	3,000 00	3,180 00	3,189 39
Western Union Telegraph	2,000 00	1,500 00	
Bagley & Sewall Company	23,700 00	23,700 00	10,000 00
Totals.....	$ 42,500 00	$ 43,380 00	$ 24,424 16

Amount loaned on collaterals		$ 24,424 16
Cash in company's principal office	$ 7,090 45	
Cash deposited in bank—		
National Union Bank	111,389 40	
Jefferson County National Bank	54,715 46	
Watertown National Bank	19,582 51	
Total cash items		$ 192,777 82
Interest due and accrued on collateral loans		1,110 12
Gross premiums in course of collection not more than three months due		61,075 25
Bills receivable, not matured, taken for fire, marine and inland risks		22,022 70
All other property belonging to the company		1,025 00
Aggregate amount of all the assets of the company stated at their actual value		$ 1,831,797 97

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	$ 12,475 86	
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	26,778 00	
Losses resisted, including interest, costs and other expenses thereon	20,302 00	
Total gross claims for losses		$ 59,555 86
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, $101,142.06; unearned premiums (50 per cent.)	$ 50,571 03	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, $2,042,936.59: unearned premiums (pro rata)	1,057,092 31	
Total unearned premiums		$ 1,107,663 34
Cash dividends to stockholders unpaid		25 00
Due and to become due for borrowed money		8,333 34
Total amount of liabilities, except capital stock and net surplus		$ 1,175,577 54
Joint stock capital actually paid up in cash		500,000 00
Surplus beyond capital and all other liabilities		156,220 43
Aggregate amount of all liabilities, including paid up capital stock and net surplus		$ 1,831,797 97

IV. INCOME DURING THE YEAR.

	From fire risks.	
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	$ 78,024 51	
Gross premiums on risks written and renewed during the year	808,330 22	
Total	$ 886,354 73	
Deduct premiums and bills in course of collection at this date	83,097 95	
Entire premiums collected during the year	$ 803,256 78	
Deduct re-insurance, rebate, abatement and return premiums	65,433 34	
Net cash actually received for premiums		$ 737,823 44
Received for interest on bonds and mortgages		57,321 23
Received for interest and dividends on stocks, bonds and collateral loans		23,299 97
Income received from all other sources		5,928 90
Aggregate amount of income actually received during the year in cash		$ 824,373 54

V. EXPENDITURES DURING THE YEAR.

Net amount actually paid for losses (including $24,713.02 losses occurring in previous years)	$ 418,261 09
Cash dividends actually paid stockholders	50,000 00
Paid for commissions and brokerage	174,206 19
Paid for salaries, and other charges of officers, clerks, agents and all other employés	102,409 26
Paid for State, national and local taxes in this and other states	14,335 18
All other payments and expenditures	57,652 22
Aggregate amount of actual expenditures during the year in cash	$ 816,863 94

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	*Premiums thereon.*
In force on the 31st day of December of the preceding year	$ 228,978,444	$2,051,078 64
Written or renewed during the year	88,813,674	808,330 22
Totals	$ 317,792,118	$2,859,408 86
Deduct those expired and marked off as terminated	83,002,201	707,710 72
In force at the end of the year	$ 234,789,917	$2,151,698 14
Deduct amount re-insured	897,855	7,619 49
Net amount in force December 31, 1885	$ 233,892,062	$2,144,078 65

Schedule of Fire Risks and Unearned Premiums.

Year written.	*Term.*	*Amount covered.*	*Gross pres. charged.*	*Frac. un'rn'd.*	*Premiums unearned.*
1885	One year	$ 14,697,322 00	$ 101,142 06	1-2	$ 50,571 03
1884	Two years			1-4	
1885				3-4	
1883	Three years	56,732,662 00	467,016 81	1-6	77,836 14
1884		62,147,233 00	546,246 45	1-2	273,123 22
1885		61,133,937 00	544,087 04	5-6	453,405 88
1882	Four years			1-8	
1883				3-8	
1884				5-8	
1885				7-8	
1881	Five years	7,040,524 00	90,580 33	1-10	9,058 03
1882		7,511,709 00	90,093 02	3-10	27,027 91
1883		8,034,761 00	96,459 56	1-2	48,229 78
1884		7,945,804 00	95,983 44	7-10	67,188 40
1885		8,648,110 00	112,469 94	9-10	101,222 95
		$233,892,062 00	$2,144,078 65		$1,107,663 34

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	$ 10,121,483 80
Losses paid from organization to date	4,765,737 80
Total amount of cash dividends declared since the company commenced business	580,000 00

Dividends declared payable in stock from organization	400,000 00
Total amount of the company's stock owned by the directors at par value	258,600 00
Loaned to stockholders and officers	12,374 16
Losses incurred during the year (fire)	429,826 93

Amount Deposited in various States and Countries.

	Deposit.	*Liabilities*
Canada	$ 100,000 00	$ 100,000 00
Virginia	25,000 00	25,000 00
North Carolina	10,000 00	1,000 00
Oregon	50,000 00	2,500 00
	$ 175,000 00	$ 128,500 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	$ 239,431 00
Premiums received	2,350 06
Losses paid	8 00
Losses incurred	8 00

AMERICAN FIRE INSURANCE COMPANY.

OF

NEW YORK, NEW YORK.

Incorporated April 30, 1857.

JAMES M. HALSTED, *President.* DAVID ADEE, *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.

	Par value.	*Market val.*
United States 3 per cent. bonds	$ 200,000 00	$ 207,500 00
United States 4 per cent. bonds	300,000 00	372,375 00
United States 4½ per cent. bonds	100,000 00	112,750 00
Delaware and Hudson Canal Co. bonds	50,000 00	59,000 00
Delaware and Hudson Canal Co. stock	20,000 00	19,400 00
Consolidated Gas Co. stock	71,000 00	69,580 00
Rensselaer and Saratoga Railroad Co. stock	40,000 00	64,000 00
National Bank of Commerce stock	10,000 00	15,800 00
American Exchange National Bank stock	25,000 00	32,000 00

	Par value.	Market val.
Merchants National Bank stock	20,000 00	26,400 00
Bank of State of New York	4,000 00	4,800 00
Third National Bank	10,000 00	10,000 00
Mercantile Trust Co	10,000 00	15,000 00
New York West Shore certificates	25,000 00	25,000 00
Totals	$ 885,000 00	$ 1,033,605 00

Total market value of stocks and bonds		$ 1,033,605 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		79,720 00
Interest due and accrued on said bond and mortgage loans		729 12

Loans on Collaterals.

Shares of Stock.	*Par value.*	*Market value.*	*Loaned thereon.*
20 Equitable Life Assurance Society	$ 2,000 00	$ 5,000 00	$ 4,000 00
350 Delaware & Hudson Canal Co.	35,000 00	33,950 00	20,000 00
$5,000 U. S. 4 per cent. bonds	5,000 00	6,355 00	5,000 00
20 Real Estate Exchange Co.	2,000 00	2,000 00	1,500 00
$10,000 U. S. 4 per cent. bonds	10,000 00	13,950 00	10,000 00
Totals	$ 54,000 00	$ 61,255 00	$ 40,500 00

Amount loaned on collaterals		40,500 00
Cash in company's principal office		84,944 92
Cash deposited in Leather Manufacturer's National Bank		2,612 87
Interest due and accrued on collateral loans		1,210 40
Gross premiums in course of collection not more than three months due		18,317 41
Amount of premiums unpaid on policies which have been issued more than three months	$ 1,636 82	
Aggregate amount of all the assets of the company stated at their actual value		$ 1,261,639 72

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	$ 18,112 58	
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	700 00	
Net amount of unpaid losses		$ 18,812 58
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, $170,885.93; unearned premiums (50 per cent.)	$ 85,442 96	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, $107,624.90; unearned premiums (pro rata)	58,349 48	
Total unearned premiums		143,792 44
Principal unpaid on scrip or certificates of profits which have been authorized or been ordered redeemed		2,679 00
Interest due and declared unpaid or uncalled for		6,069 30
Due and accrued for rent		1,667 00
All other demands against the company, absolute and contingent		2,190 51
Total amount of all liabilities except capital stock and net surplus		$ 175,210 83
Joint stock capital actually paid up in cash		400,000 00
Surplus beyond capital and all other liabilities		686,428 89
Aggregate amount of all liabilities, including paid up capital stock and net surplus		$ 1,261,639 72

IV. INCOME DURING THE YEAR.

	From fire risks.	
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	$ 18,743 54	
Deduct amount of same not collected	1,156 12	
Net collected	$ 17,587 42	
Gross premiums on risks written and renewed during the year.	306,359 88	
Total	$ 323,947 30	
Deduct premiums and bills in course of collection at this date	18,798 11	
Entire premiums collected during the year	$ 305,149 19	
Deduct re-insurance, rebate abatement and return premiums	59,611 93	
Net cash actually received for premiums		$ 245,537 26
Received for interest on bonds and mortgages		4,573 53
Received for interest and dividends on stock, bonds and collateral loans		45,578 54
Income received from all other sources		1,038 05
Aggregate amount of income actually received during the year in cash		$ 296,727 38

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including $8,457.50 losses occurring in previous years)	$ 116,230 30	
Deduct all amounts actually received for salvages and re-insurances in other companies	22,122 40	
Net amount paid during the year for losses		$ 94,107 90
Cash dividends actually paid stockholders		40,000 00
Scrip or certificates of profits redeemed and interest paid to scripholders		11,705 80
Paid for commissions and brokerage		45,557 17
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés		37,821 92
Paid for State, national and local taxes in this and other states		4,016 11
All other payments and expenditures		23,939 94
Aggregate amount of actual expenditures in cash		$ 257,148 84

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	*Premiums thereon.*
In force on the 31st day of December of the preceding year	$ 52,120,371 00	$ 266,589 58
Written or renewed during the year	70,468,507 00	311,019 71
Total	$122,588,878 00	$ 577,609 29
Deduct those expired and marked off as terminated	60,679,821 00	254,050 04
In force at the end of the year	$ 61,909,057 00	$ 323,559 25
Deduct amount reinsured	7,327,112 00	45,048 42
Net amount in force December 31, 1885	$ 54,581,945 00	$ 278,510 83

Schedule of Fire Risks and Unearned Premiums.

Year written.	*Term.*	*Amount covered.*	*Gross pres. charged.*	*Frac. un'rn'd.*	*Premiums unearned.*
1885	One year	$ 35,087,488 00	$ 170,885 93	1-2	$ 85,442 96
1884	Two years	394,816 00	1,882 61	1-4	470 65
1885		292,745 00	1,068 81	3-4	801 60
1883	Three years	4,671,958 00	23,072 18	1-6	3,845 39
1884		5,219,731 00	27,188 44	1-2	13,594 22
1885		6,504,314 00	32,869 27	5-6	27,391 05
1882	Four years	64,283 00	583 94	1-8	72 99
1883		117,516 00	782 13	3-8	293 34
1884		66,761 00	784 12	5-8	490 05
1885		22,100 00	185 65	7-8	162 40
1881	Five years	245,712 00	1,873 77	1-10	187 37
1882		398,641 00	2,911 27	3-10	873 36
1883		459,958 00	4,472 89	1-2	2,236 44
1884		543,718 00	5,121 02	7-10	3,584 70
1885		492,204 00	4,828 80	9-10	4,345 92
Totals		$54,581,945 00	$278,510 83		$ 143,792 44

Scrip.

Balance of scrip outstanding and deliverable to policy-holders	$ 303,536 00
Scrip not actually delivered	1,655 00
Scrip dividends declared during the year	2,705 00
Earned premiums on which said scrip dividends were declared	5,673 79
Net cash participating premiums received during the year	5,626 64
Limit of scrip accumulation before any redemption	300,000 00

Answer to General Interrogatories.

Total amount of premiums received from the organization of the company to date	$ 4,651,921 00
Losses paid from organization to date	1,497,656 00
Total amount of cash dividends declared since the company commenced business	1,078,000 00
Total amount of the company's stock owned by the directors, at par value	114,650 00
Loaned to stockholders and officers	36,500 00
Losses incurred during the year (fire)	103,536 88

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	$ 116,801 00
Premiums received	1,578 99
Losses paid	641 57
Losses incurred	641 57

AMERICAN INSURANCE COMPANY,

OF

NEWARK, NEW JERSEY.

Incorporated February, 1846.

F. H. HARRIS, *President*, J. H. WORDEN, *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.

	Par value.	*Market val.*	
United States (registerd) 4 per cent. bonds	$ 475,000 00	$ 584,843 75	
United States (coupon) 4 per cent. bonds	25,000 00	30,781 25	
Totals	$ 500,000 00	$ 615,625 00	
Total market value of stocks and bonds			$ 615,625 00
Market value of real estate owned by the company (unincumbered)			385,305 68
Loans on bond and mortgage (first liens) not more than one year's interest due.			678,521 75
Loans on bond and mortgage (first lien) more than one year's interest due (of which $2,500 is in process of foreclosure)			4,500 00
Interest due and accrued on said bond and mortgage loans			13,170 12
Value of lands mortgaged, including buildings		$ 1,818,350 00	
Cash in company's principal office		$ 10,905 52	
Cash belonging to company deposited in bank :			
Essex County National Bank		15,202 10	
Newark City National Bank		10,038 25	
Total cash items			36,145 87
Interest due and accrued on stocks and bonds not included in market value			5,000 00
Net premiums in course of collection, of which $929.65 is more than three months due			19,289 46
All other property belonging to the company			4,531 24
American Insurance Co. stock owned by company (market value $96,000)			60,000 00
Total			$ 1,822,089 12
Deduct for company stock and doubtful claims			60,929 65
Aggregate amount of all the assets of the company stated at their actual value			$ 1,761,159 47

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	$ 5,934 81
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	11,656 95
Losses resisted, including interest, costs and other expenses	5,906 76
Total gross amount of claims for losses	$ 23,498 52
Deduct re-insurance thereon	1,453 38

Net amount of unpaid losses		$ 22,045 14
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, $285,407.09; unearned premiums (50 per cent)	$ 142,703 54	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, $218,602.24; unearned premiums (pro rata)	127,909 13	
Total unearned premiums		270,612 67
Cash dividends to stockholders remaining unpaid		12,743 90
All other demands against the company, absolute or contingent		10,891 04
Total amount of all liabilities, except capital stock and net surplus		$ 316,292 75
Joint stock capital actually paid up in cash		600,000 00
Surplus beyond capital and all other liabilities		844,866 72
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$ 1,761,159 47

IV. INCOME DURING THE YEAR.

	From fire risks.	
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	$ 17,283 72	
Deduct amount of same not collected	955 41	
Net collected	$ 16,328 31	
Gross premiums on risks written or renewed during the year	446,752 27	
Total	$ 463,080 58	
Deduct premiums and bills in course of collection at this date	19,289 46	
Entire premiums collected during the year	$ 443,791 12	
Deduct re-insurance, rebate, abatement and return premiums	74,508 52	
Net cash actually received for premiums		$ 369,282 60
Received for interest on bonds and mortgages		39,364 57
Received for interest and dividends on stocks, bonds and collateral loans		30,250 00
Income from all other sources		9,120 67
Aggregate amount of income actually received during the year in cash		$ 448,017 84

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including $28,707.71, losses occurring in previous years)	$ 215,099 03	
Deduct all amounts actually received for salvages, $2,878.05, and all amounts actually received for re-insurance, $20,276.33. Total deductions	23,154 38	
Net amount paid during the year for losses		$ 191,944 65
Cash dividends actually paid stockholders during the year	$ 84,796 25	
Cash dividends actually paid policy-holders during the year	7,393 00	
Total dividends paid during the year		$ 92,189 25
Paid for commissions and brokerage		59,883 37
Paid for salaries and all other charges of officers, clerks, agents and all other employés		38,795 05
Paid for State, national and local taxes in this and other States		14,718 54
All other payments and expenditures		30,735 49
Aggregate amount of actual expenditures during the year in cash		$ 428,266 35

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	*Prem. thereon*
In force on the 31st day of December of the preceding year..	$ 51,430,290 19	$ 458,518 98
Written or renewed during the year	48,024,820 00	446,752 27
Total	$ 99,455,110 19	$ 905,271 25
Deduct those expired and marked off as terminated	42,665,933 79	383,921 61
In force at the end of the year	$ 56,789,176 40	$ 521,349 64
Deduct amount re-insured	1,785,707 45	17,340 31
Net amount in force December 31, 1885	$ 55,003,468 95	$ 504,009 33

Schedule of Fire Risks and Unearned Premiums.

Year written.	*Term.*	*Amount covered.*	*Gross Pre's charged.*	*Frac. un'rn'd.*	*Premiums unearned.*
1885	One year	$ 31,079,964 38	$ 285,407 09	1-2	$ 142,703 54
1884	Two years	101,843 00	600 37	1-4	150 09
1885		152,016 87	837 32	3-4	627 98
1883	Three years	4,003,737 82	34,060 38	1-6	5,676 73
1884		5,547,649 30	45,438 43	1-2	22,719 22
1885		7,159,861 98	62,494 31	5-6	52,078 58
1882	Four years	6,975 00	86 80	1-8	10 85
1883		11,100 00	180 68	3-8	67 75
1884		10,275 00	78 67	5-8	49 16
1885		119,850 00	1,071 82	7-8	937 84
1881	Five years	748,023 92	8,175 04	1-10	817 50
1882		848,560 34	9,417 02	3-10	2,825 11
1883		1,187,786 66	12,295 76	1-2	6,147 88
1884		1,696,985 69	18,201 64	7-10	12,741 15
1885		2,325,838 99	25,582 75	9-10	23,024 47
1882	Seven years	3,000 00	81 25	3-7	34 82
		$ 55,003,468 95	$ 504,009 33		$ 270,612 67

Answers to General Interrogatories.

Total amount of premiums received from the organization of company to date	$ 4,603,356 98
Losses paid from organization to date	1,460,131 50
Total amount of cash dividends declared since the company commenced business	1,408,495 26
Dividends declared payable in stock since organization	600,000 00
Total amount of the company's stock owned by the directors at par value	57,015 00
Losses incurred during the year	187,160 13

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	$ 390,621 00
Premiums received	5,649 06
Losses paid	2,891 55
Losses incurred	2,514 12

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.

Account of Stocks and Bonds owned by the Company.

	Par value.	*Market val.*
United States currency, 6 per cent bonds	$ 100,000 00	$ 133,000 00
State of Missouri, 6 per cent bonds	379,000 00	428,850 00
Missouri Pacific Railway, 1st mortgage bonds	51,000 00	54,060 00
Missouri Pacific Railway, 2d mortgage bonds	25,000 00	28,500 00
North Missouri Railway, 1st mortgage bonds	25,000 00	28,250 00
St. Louis Cotton Compress Company's bonds	31,500 00	28,350 00
St. Louis County Park bonds	15,000 00	18,450 00
Laclede Gas Light Company's bonds	5,000 00	4,500 00
Bank of Commerce (St. Louis) stock	21,200 00	97,520 00
Commercial Bank (St. Louis) stock	10,000 00	31,500 00
Third National Bank (St. Louis) stock	13,000 00	13,390 00
Mechanics' National Bank (St. Louis) stock	11,100 00	12,765 00
St. Louis National Bank (St. Louis) stock	5,000 00	6,150 00
St. Louis Cotton Compress Company's stock	31,600 00	25,280 00
Laclede Gas Light Company's stock	26,700 00	24,030 00
St. Louis Gas Light Company's stock	2,500 00	11,250 00
	$ 752,600 00	$ 945,845 00

Total market value of stocks and bonds ..... $ 945,845 00

Loans on Collaterals.

Stocks and Bonds.	*Par value.*	*Market value.*	*Loaned thereon.*
St. Louis Cotton Compress Co	$ 50,000 00	$ 45,000 00	
St. Louis Cotton Compress Co	50,000 00	40,000 00	$ 99,000 00
Texas & St. Louis Railway	100,000 00	50,000 00	

Amount loaned on collaterals ..... $ 99,000 00

Cash in Company's principal office ..... $ 22,175 55

Cash belonging to the Company deposited in Bank of Commerce, St. Louis 49,047 56

Total cash items ..... $ 71,223 11

Interest due and accrued on collateral loans 2,500 00

Gross premiums in course of collection, not more than three months due 54,224 50

Aggregate amount of all the assets of the Company, stated at their actual value ..... $ 1,172,792 61

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	$ 22,890 28	
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	26,436 00	
Losses resisted including interest, costs and other expenses thereon	14,410 21	
Gross amount of claims for losses	$ 63,736 49	
Deduct re-insurance thereon	11,230 60	
Net amount of unpaid losses		$ 52,505 89
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, $377,908.05; unearned premiums (50 per cent)	$ 188,954 02	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, $261,731.72; unearned premiums (pro rata)	137,580 75	
Total unearned premiums		$ 326,534 77
All other demands against the Company absolute and contingent		8,133 68
Total amount of all liabilities except capital stock and net surplus		$ 387,174 34
Joint stock capital actually paid-up in cash		600,000 00
Surplus beyond capital and all other liabilities		185,618 27
Aggregate amount of all liabilities, including paid-up capital stock and net surpluss		$ 1,172,792 61

IV. INCOME DURING THE YEAR.

	From fire risks.	
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	$ 63,554 22	
Gross premiums on risks written and renewed during the year	579,398 32	
Total	$ 642,952 54	
Deduct premiums and bills in course of collection at this date	54,224 50	
Entire premiums collected during the year	$ 588,728 04	
Deduct re-insurance, rebate, abatement and return premiums	102,443 95	
Net cash actually received for premiums		$ 486,284 09
Received for interest and dividends on stock, bonds, collateral loans and from all other sources		63,776 34
Aggregate amount of income actually received during the year in cash		$ 550,060 43

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including $51,858.56 losses occurring in previous years	$ 317,029 02	
Deduct amount received for salvages and re-insurance in other companies	24,736 72	
Net amount paid during the year for losses		$ 292,292 30
Cash dividends actually paid stockholders		36,000 00
Paid for commissions and brokerage		69,738 94
Paid for salaries, fees, and other charges of officers, clerks, agents and all other employés		45,034 12
Paid for State, National and local taxes in this and other States		9,831 07
All other payments and expenditures		52,023 07
Aggregate amount of actual expenditures during the year in cash		$ 504,919 50

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	*Prem. thereon.*
In force on the 31st day of December of the preceding year..	$ 45,063,929 00	$ 641,440 05
Written or renewed during the year	43,521,584 00	579,398 32
Total	$ 88,585,513 00	$ 1,220,838 37
Deduct those expired and marked off as terminated	41,801,468 00	560,731 21
In force at the end of the year	$ 46,784,045 00	$ 660,107 16
Deduct amount re-insured	1,282,908 00	20,467 39
Net amount in force December 31, 1885	$ 45,501,137 00	$ 639,639 77

Schedule of Fire Risks and Unearned Premiums.

Year written.	*Term.*	*Amount covered.*	*Gross pre's charged.*	*Frac. un'rn'd.*	*Premiums unearned.*
1885	One year	$ 26,267,245 00	$ 377,908 05	1-2	$ 188,954 02
1884	Two years	78,109 00	952 10	1-4	238 02
1885		127,356 00	1,695 13	3-4	1,271 35
1883	Three years	2,777,815 00	38,952 79	1-6	6,492 13
1884		3,764,397 00	45,949 71	1-2	22,974 85
1885		4,835,407 00	54,161 39	5-6	45,134 49
1882	Four years	44,175 00	612 52	1-8	76 56
1883		33,525 00	513 95	3-8	192 72
1884		39,510 00	501 63	5-8	313 50
1885		71,575 00	984 23	7-8	861 21
1881	Five years	1,210,049 00	19,504 32	1-10	1,950 43
1882		1,509,813 00	25,776 08	3-10	7,732 82
1883		1,424,352 00	24,150 43	1-2	12,075 21
1884		1,661,241 00	24,561 14	7-10	17,192 79
1885		1,656,368 00	23,416 30	9-10	21,074 67
		$ 45,501,137 00	$ 639,639 77		$ 326,534 77

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	$ 8,832,717 51
Losses paid from organization to date	4,694,471 36
Total amount of cash dividends declared since the company commenced business	606,972 40
Dividends declared payable in stock from organization	81,250 00
Total amount of the company's stock owned by the directors at par value	57,500 00
Losses incurred during the year (fire)	285,151 70

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	$ 419,631 00
Premiums received	7,605 78
Losses paid	2,614 00
Losses incurred	2,468 27

THE AMERICAN FIRE INSURANCE COMPANY,

OF

PHILADELPHIA, PENNSYLVANIA.

Incorporated February 28, 1810.

THOS. H. MONTGOMERY, *Pres.* ALBERT C. L. CRAWFORD, *Sec'y.*

I. CAPITAL.

Whole amount of joint stock or guaranteed capital authorized	$ 500,000 00
Whole amount of capital actually paid up in cash	400,000 00

II. ASSETS.

Account of Stocks and Bonds owned by the Company.

Stocks and Bonds.	*Par value.*	*Market val.*
United States 3 per cent. registered bonds	$ 130,000 00	$ 134,875 00
United States 4½ per cent. reg's'd bonds, 1891	90,000 00	101,362 50
United States 4 per cent. reg's'd bonds, 1907	30,000 00	37,537 50
Northern Pacific R. R. Co.'s first mortgage gold loan, 1921, 6 per cent	40,000 00	44,500 00
Delaware R. R. Co.'s mortgage bonds, guaranteed, 1895, 6 per cent	5,000 00	5,600 00
Susquehanna Canal Co.'s mortg. bonds, 6 pr ct.	7,000 00	1,750 00
North Penn. R. R. Co., 1903, 7 per cent	50,000 00	65,500 00
Shamokin Valley and Pottsville R. R. 1st mortgage 7 per cent bonds, 1901	20,000 00	25,000 00
Philadelphia and Reading R. R. gen. mortgage bonds, 6 per cent. gold, 1908	20,000 00	16,000 00
Philadelphia and Reading R. R. gen. mortgage bonds, 7 per cent. currency	125,000 00	96,250 00
N. Y., Lackawanna and Western R. R., 6 per cent. 1st mortgage, registered 1891	50,000 00	62,000 00
Lehigh Coal and Navigation Company's loan, 1897, registered 6 per cent	20,000 00	24,000 00
Lehigh Coal and Navigation Company's bonds registered, 1914	20,000 00	22,400 00
Steubenville and Indiana Railroad Company's first mortgage 5 per cent., series A	50,000 00	53,250 00
Pennsylvania Car Trust, series C, registered, 1891, 5 per cent	50,000 00	50,625 00
New York and Pacific Car Trust Company, series A, 7 per cent., 1886	3,000 00	3,017 50
New York and Pacific Car Trust Company, series D, 7 per cent., 1887	20,000 00	20,116 66
Railway Car Trust of Pennsylvania, 5 per cent.	20,000 00	20,250 00
Pennsylvania Car Trust, series G, three years, 1886	25,000 00	25,104 16
Louisville and Nashville Car Trust Co., 1889	10,000 00	10,150 00

Stocks and Bonds.	*Par value.*	*Market val.*
Schuylkill Navigation Company's first mortgage bonds, 6 per cent., 1897	12,000 00	11,760 00
Pennsylvania Railroad Company's consolidated 6 per cent. mortgage bonds, registered, 1905	20,000 00	24,400 00
Pennsylvania Railroad Company's general mortgage bonds, 6 per cent., registered, 1910	35,000 00	45,850 00
Philadelphia and Erie Railroad Company's bonds, 5 per cent. registered, 1920	20,000 00	22,100 00
Norfolk and Western Railroad Company's 6 per cent. first mortgage gold bonds, 1932	10,000 00	9,800 00
Huntingdon and Broad Top Mountain Railroad consolidated, 5 per cent., bonds, 1895	10,000 00	9,000 00
Philadelphia, Wilmington and Baltimore Railroad Co.'s bonds, 6 per cent. registered, 1892	10,000 00	11,000 00
Elmira and Williamsport Railroad Company's bonds, 5 per cent	1,000 00	1,050 00
New York and Long Branch Railroad Company's bonds, 5 per cent., 1931	15,000 00	15,062 50
New York, Lake Erie and Western R. R. Co.'s bonds, 6 per cent., 1922, $5,000,000 loan	25,000 00	24,625 00
Delaware and Raritan Canal and Camden and Amboy R. R. and Trans. Co.'s mortgage bonds, 6 per cent	24,000 00	25,920 00
North Pennsylvania Railroad Company's second mortgage 7 per cent. bonds, 1896	4,000 00	5,080 00
Belt Road and Stock Yards Company's first mortgage bonds, 6 per cent., 1911	20,000 00	21,200 00
Chicago and West Indiana Railroad Company's first mortgage gold loan, 6 per cent., 1919	30,000 00	33,300 00
Philadelphia and Baltimore Central Railroad Company's bonds, 5 per cent., registered, 1911	25,000 00	25,208 33
Corning, Cowanesque and Antrim Railroad Company's bonds, registered, 1898	20,000 00	21,600 00
Philadelphia and Reading Railroad Company's 5 per cent. mortgage bonds, first series, 1922	500 00	185 00
Philadelphia and Reading Railroad Company's convertible adjustable scrip	2,100 00	819 00
Delaware and Chesapeake Railroad Company's bonds, 4 per cent., 1912	5,000 00	4,483 33
Lehigh Valley Railroad Company's consolidated mortgage loan, 6 per cent	5,000 00	6,500 00
Texas and Pacific Railroad Company's first mortgage 6 per cent., gold loan	5,000 00	5,300 00
Virginia and Tennessee Railroad Company's 5 per cent., 1906	25,000 00	26,750 00
State of Georgia 4½ per cent., 1915	25,000 00	26,500 00
100 shares North Pennsylvania Railroad Company's stock	5,000 00	7,000 00
	$ 1,138,600 00	$ 1,203,781 48

Total market value of stocks and bonds		$ 1,203,781 48
Value of real estate owned by the company (unincumbered)		137,100 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		364,089 50
Interest due and accrued on said bond and mortgage loans		7,202 94
Value of lands mortgaged exclusive of buildings	$ 227,315 00	
Value of buildings mortgaged (insured for $323,200 as collateral)	483,350 00	
Total value of said mortgaged premises	$ 710,665 00	

Loans on Collaterals.

	Par value.	*Market value.*	*Loaned thereon.*
United States 4 per cent bonds	$ 1,000 00	$ 1,251 25	$ 5,000 00
United States 4 per cent. bonds	2,000 00	2,502 50	
Camden and Atlantic Railroad Company's 7 per cent. bonds	1,000 00	1,180 00	
21 shares Lehigh Valley Railroad Company's stock	1,050 00	1,197 00	
110 shares Pennsylvania Railroad Company's stock	5,500 00	5,981 25	3,000 00
New Orleans Pacific R'y Co.'s 6 per cent. gold construction bonds	25,000 00	14,250 00	42,500 00
Texas & Pacific R. R. Co.'s 6 per cent. con. gold mortgage bonds	11,000 00	7,535 00	
203 shares Charleston, S. C., Mfg. and Mining Company's stock	20,300 00	37,555 00	
25 shares Insurance Company of State of Pennsylvania	5,000 00	7,825 00	3,500 00
18 shares Pennsylvania Railroad Company's stock	900 00	978 75	800 00
26 shares Lykens Valley Railroad Company's stock	520 co	650 00	
	$ 73,270 00	$ 80,905 75	$ 54,800 00

Amount loaned on collaterals	$ 54,800 00
Cash in Company's principal office	11,944 08
Cash deposited in National banks	101,912 49
Interest due and accrued on stocks and bonds	300 00
Interest due and accrued on collateral loans	1,225 94
Premiums in course of collection not more than three months due	28,478 35
All other property belonging to the company	7,597 27
Aggregate amount of all the assets of the company stated at their actual value	$ 1,918,432 05

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	$ 40,515 83	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	34,096 34	
Losses resisted, including interest, cost and other expenses thereon	29,699 30	
Total gross amount of claims for losses	$ 104,311 47	
Deduct re-insurance thereon	970 93	
Net amount of unpaid losses		$ 103,340 54
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, $785,861.33; unearned premiums (50 per cent)	$ 392,930 66	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy; (pro rata)	219,689 97	

Total unearned premiums		$ 612,620 63
Amount reclaimable by the insured on perpetual fire policies		352,685 60
Cash dividends to stockholders, unpaid		732 00
All other demands against the company, absolute and contingent		1,232 15
Total amount of liabilities, except capital stock and net surplus		$ 1,070,610 92
Joint stock capital actually paid up in in cash		400,000 00
Surplus beyond capital and all other liabilities		447,821 13
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$ 1,918,432 05

IV. INCOME DURING THE YEAR.

Gross premiums in course of collection at close of last preceding year as shown by that year's statement	$ 48,648 43		
Gross premiums on risks written and renewed during the year	1,137,164 96		
Total		$ 1,185,813 39	
Deduct premiums in course of collection at this date		28,478 35	
Entire premiums collected during the year		$ 1,157,335 04	
Deduct re-insurance, rebate, abatement and return premiums	148,518 48		
Net cash actually received for premiums			$ 1,008,816 56
Received for interest on bonds and mortgages			18,750 23
Received for interest and dividends on stocks, bonds and collateral loans			48,773 31
Income received from all other sources			4,167 98
Deposit premiums for perpetual fire risks	$ 32,053 75		
Aggregate amount of income actually received during the year in cash			$ 1,080,508 08

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including $108,635.98, losses occurring in previous years	$ 581,127 31		
Deduct all amounts actually received for salvages and amounts received for re-insurances in other companies	16,838 54		
Total		$ 564,288 77	
Add amount paid for losses under perpetual policies	13,828 15		
Net amount paid during the year for losses			$ 578,116 92
Cash dividends actually paid stockholders			27,713 00
Paid for commissions and brokerage			192,674 04
Paid for salaries, fees, and other charges of officers, clerks, agents and all other employés			131,403 54
Paid for State, National and local taxes in this and other States			23,033 52
All other payments and expenditures			2,019 52
Amount of deposit premiums returned during the year on perpetual fire risks	$ 6,139 93		
Aggregate amount of actual expenditures during the year in cash			$ 954,960 54

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	*Prem. thereon*
In force on the 31st day of December of the precrding year...	$ 85,322,071 00	$ 1,017,811 21
Written or renewed during the year	86,948,402 00	1,137,164 96
Total	$ 172,270,473 00	$ 2,154,976 17
Deduct those expired and marked off as terminated	75,875,700 00	929,063 37
In force at the end of the year	$ 96,394,773 00	$ 1,225,912 80
Deduct amount re-insured	2,510,034 00	37,914 24
Net amount in force December 31, 1885	$ 93,884,739 00	$ 1,187,998 56

Perpetual Risks.

	Amount of risks.	*Total deposits.*
Perpetual risks in force December 31, 1884	$ 13,209,821 00	$ 352,962 23
Perpetual risks written during the year	1,165,450 00	32,053 75
Total	$ 14,375,271 00	$ 385,015 98
Deduct those marked off as cancelled	222,585 00	6,139 93
In force December 31, 1885	$ 14,152,686 00	$ 378,876 05

Schedule of Fire Risks and Unearned Premiums.

Year Written.	*Term.*	*Amount covered.*	*Gross Pre's charged.*	*Frac. un'rn'd.*	*Amount premiums unearned.*
1885	One year	$ 59,140,237 00	$ 823,775 57	1-2	$ 411,887 78
1884	Two years	146,432 00	1,095 42	1-4	273 86
1885		83,475 00	489 05	3-4	366 78
1883	Three years	6,809,817 00	65,664 06	1-6	10,944 01
1884		7,929,133 00	81,476 23	1-2	40,738 12
1885		7,341,062 00	78,458 24	5-6	65,381 87
1882	Four years	210,051 00	938 19	1-8	117 27
1883		46,388 00	493 70	3-8	185 14
1884		80,420 00	867 14	5-8	542 00
1881	Five years	987,602 00	12,328 22	1-10	1,232 82
1882		2,564,323 00	27,409 50	3-10	8,222 85
1883		3,552,465 00	39,439 97	1-2	19,719 98
1884		3,706,844 00	43,860 35	7-10	30,702 25
1885		3,308,268 00	39,812 94	9-10	35,831 65
1879	Seven years	32,900 00	732 50	1-14	52 32
1880		49,650 00	1,418 46	3-14	303 96
1881		48,900 00	771 75	5-14	275 60
1882		54,200 00	1,146 50	1-2	573 25
1883		133,056 00	2,702 92	9-14	1,737 63
1884		59,850 00	1,029 84	11-14	809 16
1885		67,150 00	1,287 00	13-14	1,195 07
1882	Eight years	500 00	20 00	9-16	11 25
1881	Ten years	5,000 00	150 00	11-20	82 50
1882		22,000 00	233 00	13-20	151 45
1883		10,050 00	262 25	15-20	196 68
1884		5,000 00	50 00	17-20	42 50
		$ 96,394,773 00	$ 1,225,912 80		$ 631,577 75
Deduct amount already re-insured		2,510,034 00	37,914 24	1-2	18,957 12
Totals		$ 93,884,739 00	$ 1,187,998 56		$ 612,620 63

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	$ 11,040,260 55
Total amount of cash dividends declared since the company commenced business	2,280,975 50
Total amount of the company's stock owned by the directors at par value	18,800 00
Losses paid from organization to date	6,602,373 13
Losses incurred during the year (fire)	571,785 30
Loaned to stockholders not officers	3,000 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	$674,316 00
Premiums received	13,484 17
Losses paid	2,597 89
Losses incurred	3,280 36

ARMENIA INSURANCE COMPANY,

OF

PITTSBURGH, PENNSYLVANIA.

Incorporated March 26, 1872.

S. S. D. THOMPSON, *President.* W. D. McGILL, *Secretary.*

I. CAPITAL.

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

II. ASSETS.

Account of Stocks and Bonds owned by the Company.

	Par value.	*Market val.*
Eighth Ward Allegheny City school bonds	$ 5,000 00	$ 5,000 00
Ninth Ward Allegheny City school bonds	5,000 00	5,000 00
Crescent Township school bonds	2,100 00	2,100 00
Allegheny County Riot Loss bonds	14,000 00	14,350 00
	$ 26,100 00	$ 26,450 00

Total market value of stocks and bonds		$ 26,450 00
Market value of real estate owned by the company (unincumbered)		46,098 86
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		178,709 59
Loans on bond and mortgage (first liens) upon which more than one year's interest is due		2,786 00
Interest due and accrued on said bond and mortgage loans		4,152 48
Value of lands mortgaged, exclusive of buildings	$ 371,100 00	
Value of buildings mortgaged (insured for $146,100 as collateral)	375,900 00	
Total value of said mortgaged premises	$ 747,000 00	
Loaned on Union Switch and Signal Co.'s first mortgage bonds; par value, $2,000; market value, $1,980		1,500 00
Cash in company's principal office	$ 1,624 30	
Cash deposited in First National Bank of Pittsburgh	30,139 98	
Total cash items		31,764 28
Interest due and accrued on stocks and bonds		964 36
Gross premiums in course of collection, not more than three months due		3,404 42
All other property belonging to the company		12,140 98
Aggregate amount of all the assets of the company stated at their actual value		$ 307,970 97

III. LIABILITIES.

Net claims for adjusted and unpaid losses, due and to become due		$ 1,800 00
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, $19,345.52; unearned premiums (50 per cent.)	$ 9,672 76	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, $35,302.41; unearned premiums (pro rata)	17,250 12	
Total unearned premiums		26,922 88
Cash dividends to stockholders remaining unpaid		299 00
Total amount of liabilities except capital stock and net surplus		$ 29,021 88
Joint stock capital actually paid up in cash		250,000 00
Surplus beyond capital and all other liabilities		28,949 09
Aggregate amount of all liabilities, including paid up capital stock and net surplus		$ 307,970 97

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	$ 3,341 39	
Gross premiums on risks written and renewed during the year.	35,804 99	
Total	$ 39,146 38	
Deduct premiums and bills in course of collection at this date	3,404 42	
Entire premiums collected during the year	$ 35,741 96	
Deduct re-insurance, rebate abatement and return premiums	3,854 76	
Net cash actually received for premiums		$ 31,887 20
Received for interest on bonds and mortgages		14,571 00
Income received from all other sources		3,169 31
Aggregate amount of income actually received during the year in cash		$ 49,627 51

V. EXPENDITURES DURING THE YEAR.

Net amount actually paid for losses (including $1,597.53 losses occurring in previous years)	$ 13,581 10
Cash dividends actually paid stockholders	17,201 00
Paid for commissions and brokerage	4,588 83
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés	5,935 00
Paid for State, National and local taxes in this and other States	1,920 56
All other payments and expenditures	3,959 69
Aggregate amount of actual expenditures during the year in cash	$ 47,186 18

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	*Premiums.*
In force on the 31st day of December of the preceding year	$ 4,633,958 00	$ 53,516 97
Written or renewed during the year	3,422,224 00	35,804 99
Total	$ 8,056,182 00	$ 89,321 96
Deduct those expired and marked off as terminated	3,412,478 00	34,674 03
In force at the end of the year	$ 4,643,704 00	$ 54,647 93
Deduct amount re-insured	48,536 00	695 76
Net amount in force December 31, 1885	$ 4,595,168 00	$ 53,952 17

Schedule of Fire Risks and Unearned Premiums.

Year written.	*Term.*	*Amount covered.*	*Gross pre's charged.*	*Frac. un'rn'd.*	*Premiums unearned.*
1885	One year	$ 1,683,751 00	$ 19,345 52	1-2	$ 9,672 76
1883	Three years	1,053,649 00	12,626 65	1-6	2,104 44
1884	Three years	954,209 00	11,247 36	1-2	5,623 68
1885	Three years	952,095 00	11,428 40	5-6	9,522 00
		$ 4,643,704 00	$ 54,647 93		$ 26,922 88

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	$ 700,575 88
Losses paid from organization to date	334,946 55
Total amount of cash dividends declared since the company commenced business	235,000 00
Total amount of the company's stock owned by the directors, at par value	60,000 00
Loaned to stockholders and officers	15,125 00
Losses incurred during the year (fire)	13,783 57

No business transacted in Colorado in 1885.

BOYLSTON MUTUAL INSURANCE COMPANY,

OF

BOSTON, MASSACHUSETTS.

Incorporated December 26, 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 and Bonds owned by the Company.

Shares of Stock.	*Par val.*	*Market val.*
250 Merchant's National Bank of Boston	$ 25,000 00	$ 36,250 00
200 State National Bank of Boston	20,000 00	24,800 00
100 Merchandise National Bank of Boston	10,000 00	10,200 00
300 Republic National Bank of Boston	30,000 00	39,000 00
300 Washington National Bank of Boston	30,000 00	40,200 00
300 Columbian National Bank of Boston	30,000 00	39,300 00
200 Fremont National Bank of Boston	20,000 00	22,200 00
17 New England National Bank of Boston	1,700 00	2,482 00
67 Revere National Bank of Boston	6,700 00	8,442 00
55 Boston and Albany Railroad	5,500 00	9,900 00
300 Boston and Providence Railroad	30,000 00	55,500 00
263 Fitchburg Railroad	26,300 00	31,560 00
Bonds.		
100,000 Boston and Providence R. R. 7 pr. ct.	100,000 00	123,000 00
25,000 Old Colony 4½ per cent	25,000 00	27,500 00
9,500 Cedar Rapids and Missouri River Railroad, 1891, 7 per cent	9,500 00	10,545 00
9,000 Cedar Rapids and Missouri River Railroad, 1894, 7 per cent	9,000 00	10,440 00
11,500 Cedar Rapids and Missouri River Railroad, 1916, 7 per cent	11,500 00	14,720 00
10,000 New Eng. Mort. Sec. Co. 7 per cent	10,000 00	10,000 00
51,000 United States 4½ per cent	51,000 00	57,120 00
	$ 451,200 00	$ 573,159 00

Total market value of stocks and bonds		$ 573,159 00
Market value of real estate owned by the company (unincumbered)		14,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		163,000 00
Interest due and accrued on said bond and mortgage loans		3,178 02
Value of lands mortgaged exclusive of buildings	$ 184,800 00	
Value of buildings mortgaged (insured for $120,850, as collateral)	126,000 00	
Total value of said mortgaged premises	$ 310,800 00	

Loans on Collaterals.

Shares of Stock.	*Par value.*	*Market value.*	*Loaned thereon.*
5 Boston & Providence R. R..	$ 500 00	$ 925 00	$ 400 00
100 Shove Mills	10,000 00	7,500 00	10,000 00
74 Davel Mills	7,400 00	3,700 00	
Bonds.			
10,000 Rutland R. R. 5 per cent	10,000 00	8,000 00	20,000 00
18,000 A., T. & S. F. R. R. 5 pr.ct	18,000 00	17,100 00	
3,000 Mo., Kans. & Tex. R. R.	3,000 00	2,700 00	
100 shares First Nat. Bank, Concord, N. H	10,000 00	20,000 00	14,000 00
100 Eastern Railroad, 6 pr. ct	1,000 00	1,210 00	5,000 00
1,000 United States 4½ per cent	1,000 00	1,120 00	
2,200 City of Cairo 6 per cent	2,200 00	1,320 00	
2,000 C., B. & Q. R. R. 4 pr. ct	2,000 00	1,980 00	
1,000 Oregon Imp. Co., 6 per cent.	1,000 00	910 00	5,000 00
300 New Eng. M. S. Co., 7 pr ct	3,000 00	3,000 00	
2,000 Sag. & West. R. R., 6 pr. ct	2,000 00	2,080 00	
150 shares Lake Sup. Iron Co.	3,750 00	7,500 00	20,000 00
105 shares Roxbury Mills Corp.	4,410 00	10,500 00	
1,000 Mass. Gold, 5 per cent	1,000 00	1,150 00	
1,000 C., B. & Q. R. R., 4 pr. ct.	1,000 00	990 00	
1,000 New Eng. Mort. Sec. Co.	1,000 00	1,000 00	
8 shares Nat. Revere Bank	800 00	1,000 00	
1,000 Herdic Co. bonds	1,000 00	1,000 00	1,000 00
	$ 84,060 00	$ 94,685 00	$ 75,400 00

Amount loaned on collaterals		$ 75,400 00
Cash in company's principal office	$ 4,246 49	
Cash deposited in bank:		
Washington National Bank	26,575 66	
Merchandise National Bank	32,720 20	
Total cash items		63,542 35
Interest due and accrued on stocks and bonds		1,129 96
Interest due and accrued on collateral loans		85 42
Gross premiums in course of collection not more than three months due		22,728 54
Bills receivable and not matured taken for marine and inland risks		15,667 83
Aggregate amount of all the assets of the company stated at their actual value		$ 931,891 12

III. LIABILITIES.

Gross losses in process of adjustment or in suspense, including all reported and supposed losses	$ 23,783 00	
Losses resisted, including interest, costs and all other expenses thereon	26,402 00	
Net amount of unpaid losses		$ 50,185 00
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, $130,495.50; unearned premiums (50 per cent)	$ 65,247 75	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, $156,192.81; unearned premiums (pro rata)	79,256 30	
Gross premiums received and receivable on all unexpired marine risks	17,798 17	

Total unearned premiums	162,302 22
Interest due and declared unpaid and uncalled for (scrip int.)	594 20
Due and accrued for salaries and miscellaneous expenses	500 00
All other demands against the company, absolute and contingent	1,500 00
Total amount of liabilities, except capital stock and net surplus	$ 215,081 42
Joint stock capital actually paid up in cash	557,200 00
Surplus beyond capital and all other liabilities	159,609 70
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	$ 931,891 12

IV. INCOME DURING THE YEAR.

	From fire risks.	*Marine and inland risks.*	
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	$ 19,317 12	$ 32,954 94	
Deduct amount of same not collected	135 70	949 34	
Net collected	$ 19,181 42	$ 32,005 60	
Gross premiums on risks written and renewed during the year	208,285 85	97,418 39	
Total	$ 227,467 27	$ 129,423 99	
Deduct premiums and bills in course of collection at this date	15,636 63	22,759 74	
Entire premiums collected during the year	$ 211,830 64	$ 106,664 25	
Deduct re-insurance, rebate, abatement and return premiums	32,202 16	15,707 48	
	$ 179,628 48	$ 90,956 77	
Net cash actually received for premiums			$ 270,585 25
Received for interest on mortgages			8,929 25
Received for interest and dividends on stock, bonds and collateral loans			32,769 36
Income received from all other sources			6 40
Aggregate amount of income actually received during the year in cash			$ 312,290 26

V. EXPENDITURES DURING THE YEAR.

	On fire risks.	*Marine and inland.*	
Gross amount actually paid for losses occurring during the year	$ 160,252 35	$ 100,445 86	
Deduct all amounts received for salvage and re-insurance in other companies	52,066 46	35,776 27	
	$ 108,185 89	$ 64,669 59	
Net amount paid during the year for losses			$ 172,855 48
Cash dividends actually paid stockholders			33,432 00
Scrip or certificates of profit redeemed in cash and interest paid to scrip-holders			1,017 55
Paid for commissions and brokerage			36,259 34
Paid for salaries, fees, and other charges of officers, clerks, agents and all other employés			27,500 00
Paid for State, National and local taxes in this and other States			2,692 14
All other payments and expenditures			24,356 75
Aggregate amount of actual expenditures during the year in cash			$ 298,113 26

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	*Premiums thereon.*	*Mar. and inland risks.*	*Premiums thereon.*
In force on the 31st day of December of the preceding year ...	$ 30,270,195	$ 344,496 81	$ 1,288,474	$ 26,928 71
Written or renewed during the year.....	20,829,798	208,285 85	11,011,962	97,418 39
Total.....	$ 51,099,993	$ 552,782 66	$ 12,300,436	$ 124,347 10
Deduct those expired and marked off as terminated.....	24,100,469	254,345 22	11,753,812	104,193 72
In force at the end of the year	$ 26,999,524	$ 298,437 44	$ 546,624	$ 20,153 38
Deduct amount re-insured.....	1,300,800	11,749 13	144,553	2,355 21
Net amount in force December 31, 1885.....	$ 25,698,724	$ 286,688 31	$ 402,071	$ 17,798 17

Schedule of Fire Risks and Unearned Premiums.

Year written.	*Term.*	*Amount covered.*	*Gross pre's charged.*	*Frac. un'rn'd.*	*Premiums unearned.*
1885.....	One year.....	$ 10,096,235 00	$ 130,495 50	1-2	$ 65,247 75
1884.....	Two years	77,417 00	639 44	1-4	159 80
1885.....		50,410 00	416 09	3-4	312 07
1883.....	Three years ...	1,395,790 00	15,940 63	1-6	2,656 77
1884.....		1,030,430 00	12,093 39	1-2	6,046 70
1885.....		935,336 00	12,303 68	5-6	10,253 05
1882.....	Four years.. ...	8,850 00	98 29	1-8	12 28
1883		106,540 00	731 26	3-8	274 23
1884		38,950 00	398 55	5-8	249 10
1885		11,566 00	95 52	7-8	83 58
1881.....	Five years.....	933,369 00	10,043 87	1-10	1,004 38
1882.....		2,952,078 00	25,713 34	3-10	7,714 00
1883.....		4,330,962 00	38,217 65	1-2	19,108 82
1884		2,067,282 00	20,847 63	7-10	14,593 34
1885.....		1,663,509 00	18,653 47	9-10	16,788 12
		$ 25,698,724 00	$ 286,688 31		$ 144,504 05

Scrip.

Balance of scrip outstanding and delivered to policy-holders.....	$ 39,205 00
Limit of scrip accumulative before any redemption.....	500,000 00

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Co. to date..	$ 4,734,080 19
Losses paid from organization to date.....	2,812,882 04
Total amount of cash dividends declared since the Co. commenced business..	697,932 00
Total amount of the Company's stock owned by the directors at par value.....	27,800 00
Total amount of losses incurred during the year: Fire, $115,435.89: marine and inland, $59,874.59. Total.....	175,310 84

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	$ 73,033 00
Premiums received	1,083 58
Losses paid	659 55
Losses incurred	659 55

BRITISH AMERICA ASSURANCE COMPANY,

OF

TORONTO, CANADA.

Incorporated 1883.

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

I. CAPITAL.

Whole amount of capital actually paid up in cash	$ 500,000 00
Deposited capital in United States	200,000 00

II. ASSETS.

Account of Stocks and Bonds owned by the Company.

	Par Value.	*Market Val.*	
United States 4 per cent. bonds	$ 275,000 00	$ 338,593 75	
United States 6 per cent. bonds, 1896	30,000 00	38,400 00	
United States 3 per cent. bonds	150,000 00	155,625 00	
Lake Shore and Michigan Southern R. R. stock	10,000 00	8,862 50	
Chicago and Northwestern R. R. stock	10,000 00	11,037 50	
Chicago and Northwestern R. R. bonds, 5 per cent	20,000 00	21,000 00	
Burlington, Cedar Rapids and Northern R. R. bonds, 5 per cent	10,000 00	10,800 00	
Chicago, Burlington and Quincy R. R. bonds, 5 per cent	30,000 00	32,100 00	
West Shore R. R. first mortgage bonds, 4 per cent	25,000 00	25,875 00	
Cash deposited with company's trustee in New York	55,000 00	55,000 00	
	$ 615,000 00	$ 697,293 75	
Total market value of stocks and bonds			$ 697,293 75
Cash in the company's principal office			3,431 11
Cash deposited in Canadian Bank of Commerce in New York			64,025 76
Gross premiums in course of collection not more than three months due			37,693 34
Amount of premiums unpaid on policies which have been issued more than three months		$ 5,910 34	
Aggregate amount of all the assets of the company stated at their actual values			$ 802,443 96

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	$ 24,984 24	
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	30,915 14	
Losses resisted, including interest, costs and other expenses thereon	13,017 68	
Total gross amount of claims for losses	$ 68,917 06	
Deduct re-insurance thereon	1,619 95	
Net amount of unpaid losses		$ 67,297 11
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, $482,-006.35; unearned premiums (50 per cent.)	$ 241,003 17	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, $222,328.54; unearned premiums (pro rata)	121,656 62	
Gross premiums received and receivable upon all unexpired inland navigation risks, $11,708.04; unearned premiums (50 per cent.)	5,854 02	
Total unearned premiums		$ 368,513 81
Total amount of all liabilities, except capital stock and net surplus		$ 435,810 92
Deposit capital		200,000 00
Surplus beyond deposit capital and all other liabilities		166,633 04
Aggregate amount of all liabilities, including deposit capital and net surplus		$ 802,443 96

IV. INCOME DURING THE YEAR.

	From fire risks.	*From marine and inland risks.*	
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	$ 23,906 70	$ 42 68	
Gross premiums on risks written and renewed during the year	664,542 43	58,542 68	
Total	$ 688,449 13	$ 58,585 36	
Deduct premiums and bills in course of collection at this date	36,183 64	1,509 70	
Entire premiums collected during the year	$ 652,265 49	$ 57,075 66	
Deduct re-insurance, rebate, abatement and return premiums	87,014 91	2,660 65	
	$ 565,250 58	$ 54,415 01	
Net cash actually received for premiums			$ 619,665 59
Received for interest and dividends on stock, bonds and collateral loans			24,573 49
Income received from all other sources			2,710 59
Aggregate amount of income actually received during the year in cash			$ 646,949 67

V. EXPENDITURES DURING THE YEAR.

	On fire risks.	*Marine and inland risks*	
Gross amount actually paid for losses (including $62,084.20, losses occurring in previous years)..	$ 396,011 23	$ 24,687 13	
Deduct all amounts received for salvages and re-insurance in other companies	13,588 49	2,273 42	
	$ 382,422 74	$ 22,413 71	
Net amount paid during the year for losses			$ 404,836 45
Paid for commissions and brokerage			117,189 16
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés			17,524 93
Paid for State, National and local taxes			14,860 77
All other payments and expenditures			46,681 75
Aggregate amount of actual expenditures during the year in cash			$ 601,093 06

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	*Premiums thereon.*	*Marine and inland risks.*	*Premiums thereon.*
In force on the 31st day of December of the preceding year	$ 46,530,106 00	$ 625,588 15	$ 373,587 00	$ 14,490 24
Written or renewed during the year	49,492,447 00	664,542 43	7,221,299 00	58,542 68
Total	$ 96,022,553 00	$ 1,290,130 58	$7,594,886 00	$ 73,032 92
Deduct those expired and marked off as terminated	42,599,993 00	573,039 32	7,252,044 00	61,324 88
In force at the end of the year	$ 53,422,560 00	$ 717,091 26	$ 342,842 00	$ 11,708 04
Deduct amount re-insured	1,191,614 00	12,756 37	.....	.....
Net amount in force December 31, 1885	$ 52,230,946 00	$ 704,334 89	$ 342,842 00	$ 11,708 04

Schedule of Fire Risks and Unearned Premiums.

Year written.	*Term.*	*Amount covered.*	*Gross pre's charged.*	*Frac. un'rn'd.*	*Premiums unearned.*
1885	One year	$ 34,132,442 00	$ 482,006 35	1-2	$ 241,003 17
1884	Two years	308,886 00	3,408 97	1-4	852 24
1885	Two years	162,189 00	1,242 63	3-4	931 98
1883	Three years	2,061,964 00	34,358 96	1-6	5,726 49
1884	Three years	4,627,227 00	51,859 89	1-2	25,929 94
1885	Three years	4,502,722 00	50,132 87	5-6	41,777 40
1882	Four years	37,880 00	333 78	1-8	41 72
1883	Four years	49,159 00	596 60	3-8	223 72
1884	Four years	83,519 00	822 88	5-8	514 30
1885	Four years	66,275 00	656 76	7-8	574 67
1881	Five years	858,128 00	10,771 98	1-10	1,077 19
1882	Five years	1,053,837 00	12,334 17	3-10	3,700 25
1883	Five years	1,094,357 00	14,538 05	1-2	7,269 02
1884	Five years	1,544,761 00	20,531 03	7-10	14,371 72
1885	Five years	1,647,600 00	20,739 97	9-10	18,665 98
Totals		$ 52,230,946 00	$ 704,334 89		$ 362,659 79

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	$ 5,753,445 66
Losses paid from organization to date	3,460,294 87
Total amount of cash dividends declared since the company commenced business	890,618 28
Total amount of the company's stock owned by the directors, at par value	55,750 00
Losses incurred during the year: Fire, $372,229.69; Marine and Inland, $23,715.55. Total	395,945 24
Amount deposited in different states and countries for the security of all the company's policy-holders	541,668 75

Amount deposited in various States:

		Liabilities.
Georgia	$ 25,937 50	$ 5,946 16
Ohio	103,750 00	20,953 12
Virginia	25,937 50	5,649 89

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	$ 226,360 00
Premiums received	6,804 70
Losses paid	2,681 52
Losses incurred	3,469 13

CALIFORNIA INSURANCE COMPANY,

OF

SAN FRANCISCO, CALIFORNIA.

Incorporated February, 1861.

C. T. 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 and Bonds owned by the Company.

	Par value	*Market val.*
160 United States 4 per cent. bonds	$ 160,000 00	$ 198,400 00
25 Oakland Gas bonds	25,000 00	25,750 00
15 Los Angeles Gas bonds	15,000 00	15,750 00
35 Northern Pacific R. R. Co.'s bonds	35,000 00	39,900 00
24 Spring Valley Water Co. bonds	24,000 00	29,340 00
9 Pacific Rolling Mill Co. bonds	9,000 00	9,450 00
272 Bank of California stock	27,200 00	44,880 00

	Par value.	Market val.
300 First National Bank stock	30,000 00	36,000 00
551 Oakland Bank of Savings stock	27,550 00	31,407 00
200 Grangers Bank stock	20,000 00	12,000 00
100 California Wire Works Co. stock	10,000 00	6,000 00
200 Pacific Rolling Mill Co. stock	20,000 00	18,000 00
150 Safe Deposit and Trust Co. stock	15,000 00	6,900 00
200 Wells, Fargo & Co. stock	20,000 00	24,000 00
250 Geary St. Park and Ocean R. R. Co. stock	25,000 00	26,125 00
200 London, Paris and American Bank stock	20,000 00	18,200 00
500 Oakland Gas Light and Heat Co. stock	50,000 00	16,750 00
500 Spring Valley Water Co. stock	50,000 00	48,000 00
300 Merced Security Savings Bank stock	30,000 00	7,800 00
	$ 612,750 00	$ 614,652 00

Total market value of stocks and bonds		$ 614,652 00
Market value of real estate owned by the company (unincumbered)		135,632 55
Loans on bonds and mortgage (first liens) upon which not more than one year's interest is due		9,000 00
Value of lands mortgaged, exclusive of buildings	$ 12,500 00	
Value of buildings mortgaged (insured for $5,000 as collateral)	7,500 00	
Total value of said mortgaged premises	$ 20,000 00	

Loans on Collaterals.

Stocks.	*Par value.*	*Market value*	*Loaned thereon.*
4 bonds California Dry Dock Co	$ 2,000 00	$ 2,100 00	1,000 00

Amount loaned on collaterals		$ 1,000 00
Cash in company's principal office		13,639 28
Cash belonging to company deposited in bank:		
Grangers Bank	$ 5,234 06	
Lather & Co.'s Bank	2,241 62	
Third National Bank, Cincinnati	16,499 03	
Union Savings Bank	6,560 45	
Merced Security Savings Bank	10,275 33	
Oakland Bank of Savings	18,876 90	
German Savings and Loan Society	35,498 55	
Savings and Loan Society	30,525 00	
San Francisco Savings Union	25,241 88	
Wells, Fargo & Co	9,017 68	
Total		159,970 50
Interest due and accrued on stocks and bonds		10,474 57
Interest due and accrued on collateral loans		72 00
Gross premiums in course of collection not more than three months due		53,865 09
Bills receivable not matured, taken for fire, marine and inland risks		12,407 53
Aggregate amount of all the assets of the company stated at their actual value		$ 1,010,713 52

III. LIABILITIES.

Gross claims for adjusted and unpaid losses, due and to become due	$ 24,809 00
Losses resisted, including interest, costs and other expenses thereon	900 00

Net amount of unpaid losses		$ 25,709 00
Gross premiums received and receivable, upon all unexpired fire risks running one year or less from date of policy, $281,356.12; unearned premiums (50 per cent.)	$ 140,678 06	
Gross premiums received and receivable, upon all unexpired fire risks running more than one year from date of policy, $107,752.22; unearned premiums (pro rata)	61,755 16	
Gross premiums received and receivable, upon all unexpired inland navigation risks, $4,191.55; unearned premiums (50 pr ct)	2,095 76	
Gross premiums received and receivable, on all unexpired marine risks	50,232 75	
Total unearned premiums		$ 254,761 73
All other demands against the company, absolute and contingent		7,507 97
Total amount of all liabilities except capital and net surplus		$ 287,978 70
Joint stock capital actually paid up in cash		600,000 00
Surplus beyond capital and all other other liabilities		122,734 82
Aggregate amount of all liabilities, including paid up capital stock and net surplus		$ 1,010,713 52

IV. INCOME DURING THE YEAR.

	From fire risks.	*Marine and inland risks.*	
Gross premiums and bills in course of collection at close of last previous year as shown by that year's statement	$ 54,154 93	$ 16,365 78	
Gross premiums on risks written and renewed during the year	444,993 53	114,860 98	
Totals	$ 499,148 46	$ 131,226 76	
Deduct premiums and bills in course of collection at this date	53,865 09	12,407 53	
Entire premiums collected during the y'r	$ 445,283 37	$ 118,819 23	
Deduct re-insurance, rebate, abatement and return premiums	141,999 08	33,146 91	
	$ 303,284 29	$ 85,672 32	
Net cash actually received for premiums			$ 388,956 61
Received for interest on bonds and mortgages			557 65
Received for interest and dividends on stock, bonds and collateral loans			30,742 17
Income received from all other sources			6,970 00
Aggregate amount of income actually received during the y'r in cash			$ 427,226 43

V. EXPENDITURES DURING THE YEAR.

	On fire risks.	*Marine and inland risks.*	
Gross amount actually paid for losses, including $35,918.97, losses ocurring in previous years	$ 237,066 12	$ 27,173 19	
Net amount paid during the year for losses			$ 264,239 31
Cash dividends actually paid stockholders			54,000 00
Paid for commissions and brokerage			51,846 20
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés			30,054 68
Paid for State, National and local taxes in this and other States			13,776 12
All other payments and expenditures			43,536 77
Aggregate amount of actual expenditures during the year in cash			$ 457,553 08

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	*Premiums thereon.*	*Marine and inland risks.*	*Premiums thereon.*
In force on the 31st day of December of the preceding year	$ 30,954,447 00	$ 447,037 32	$ 703,873 00	$ 48,630 21
Written or renewed during the y'r	32,865,082 00	444,993 53	6,854,253 00	114,860 98
Total	$ 63,819,529 00	$ 892,030 85	$ 7,558,126 00	$ 163,491 19
Deduct those expired and mark'd off as terminated	32,017,111 00	441,099 63	6,392,910 00	94,428 45
In force at the end of y'r	$ 31,802,418 00	$ 450,931 22	$ 1,165,216 00	$ 69,062 74
Deduct amount re-insured	4,202,176 00	61,822 88	269,579 00	14,638 44
	$ 27,600,242 00	$ 389,108 34	$ 895,637 00	$ 54,424 30

Schedule of Fire Risks and Unearned Premiums.

Year written.	*Term.*	*Amount covered.*	*Gross prem's charged.*	*Frac. un'rn'd.*	*Premiums unearned.*
1885	One year	$ 19,950,677 00	$ 281,356 12	1-2	$ 140,678 06
1884	Two years	89,051 00	1,476 02	1-4	369 00
1885		107,251 00	1,315 17	3-4	986 38
1883	Three years	1,487,424 00	22,386 32	1-6	3,731 05
1884		2,036,301 00	28,205 47	1-2	14,102 73
1885		2,775,296 00	38,250 18	5-6	31,875 15
1882	Four years	9,897 00	219 92	1-8	27 48
1883		6,860 00	95 55	3-8	35 83
1884		12,100 00	237 90	5-8	148 69
1885		30,525 00	562 19	7-8	491 92
1881	Five years	56,705 00	768 10	1-10	76 81
1882		132,767 00	1,694 58	3-10	508 37
1883		197,537 00	2,435 61	1-2	1,217 80
1884		322,595 00	4,553 55	7-10	3,187 45
1885		385,256 00	5,551 66	9-10	4,996 50
		$ 27,600,242 00	$ 389,108 34		$ 202,433 22

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	$ 4,824,677 39
Losses paid from organization to date	2,352,208 74
Total amount of cash dividends declared since the company commenced business	1,006,200 00
Dividends declared payable in stock from organization	50,000 00
Total amount of company's stock owned by the directors, at par value	68,000 00
Losses incurred during the year: Fire, $222,106.15; marine and inland, $28,923.19; total	251,029 34

Amount Deposited in States.

Oregon	$ 50,000 00
Liabilities	6,215 23

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	$ 516,536 00
Premiums received	10,938 77
Losses paid	4,047 55
Losses incurred	3,843 58

CITIZENS INSURANCE COMPANY,

OF

ST. LOUIS, . . MISSOURI.

Incorporated February, 1837.

J. B. M. KEHLOR, *President.* JOHN P. HARRISON, *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.

	Par val.	*Market value.*	
North Missouri Railroad, first bonds	$ 100,000 00	$ 112,500 00	
Laclede Gas Light Company's bonds	35,000 00	35,875 00	
Venice Elevator Company's bonds	32,000 00	32,160 00	
Advance Elevator Company's bonds	10,000 00	10,050 00	
St Louis Chamber of Commerce Ass'n bonds	12,000 00	12,000 00	
City of St. Joseph, Missouri, bonds	15,000 00	12,000 00	
St. Louis Grain Elevator Company's bonds	10,000 00	10,700 00	
Laclede Gas Light Company's stock	22,000 00	19,840 00	
Valley Elevator Company's bonds	20,160 00	13,000 00	
Totals	$ 256,160 00	$ 258,125 00	
Total market value of stocks and bonds			$ 258,125 00
Market value of real estate owned by the Company			11,600 00
Loans on bond and mortgage (first liens), not more than one year's int. due			56,500 00
Interest accrued thereon			405 00
Value of lands mortgaged, exclusive of buildings		$ 30,000 00	
Value of b'ld'gs mortgaged, (ins'd for $65,000 00 as collateral)		130,000 00	
Total value of said mortgaged premises			160,000 00

Loans on Collaterals.

J. B. M. Kehlor Company		$ 75,000 00
Cash in Company's principal office	$ 3,890 34	
Cash belonging to Company deposited in bank (Union Saving Association)	17,230 98	
Total cash items		21,121 32
Interest due and accrued on collateral loans		815 00
Gross premiums in course of collection, not more than three months due		13,737 25
Aggregate amount of all the assets of the company stated at their actual value		$ 437,303 57

III. LIABILITIES.

Gross claims for adjusted and unpaid losses	$ 3,626 00	
Gross losses in process of adjustment, including all reported or supposed losses	4,531 00	
Losses resisted, including interest and other expenses thereon	1,500 00	
Total amount of unpaid losses		$ 9,657 00
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, $69,920 00; unearned premiums (50 per cent)	$ 34,960 00	
Gross premiums received and receivable on all unexpired fire risks, running more than one year from date of policy, $20,698.00; unearned premiums (pro rata)	10,969 90	
Total unearned premiums		45,929 90
All other demands against the Company absolute and contingent		2,514 00
Total amount of all liabilities, except capital stock and net surplus		$ 58,100 90
Joint stock capital actually paid-up in cash		200,000 00
Surplus beyond capital and all other liabilities		179,202 67
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$ 437,303 57

IV. INCOME DURING THE YEAR.

	From fire risks.	*Marine risks.*	
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	$ 14,108 48	$ 443 90	
Gross premiums on risks written and renewed during the year	94,445 52	4,246 70	
Total	$ 108,554 00	$ 4,690 60	
Deduct premiums and bills in course of collection at this date	13,494 25	243 00	
Entire prem's collected during the year.	$ 95,059 75	$ 4,447 60	
Deduct re-insurance, rebate, abatement and return premiums	12,761 50	738 12	
Net cash actually received for prem's	$ 82,298 25	$ 3,709 48	
Total			$ 86,007 73
Received for interest on bonds and mortgages			3,954 00
Received for interest on stocks, bonds, collateral loans and all other sources			15,422 30
Aggregate amount of income actually received during the year in cash			$ 105,384 03

V. EXPENDITURES DURING THE YEAR.

	On fire risks.	*Marine and inland risks.*	
Net amount paid during the year for losses	$ 43,695 43	$ 1,112 16	
Total			$ 44,807 59
Cash dividends actually paid stockholders			12,000 00
Paid for commissions and brokerage			15,787 00
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employés			7,000 00
Paid for State, National and local taxes in this and other States			5,350 60
All other payments and expenditures			5,754 16
Aggregate amount of actual expenditures during the year in cash			$ 90,699 35

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	*Premiums thereon.*	*Marine risks.*	*Premiums thereon.*
In force on the 31st day of Dec. of the preceding year	$ 4,974,811 00	$ 71,010 00	.....	.....
Written or renewed during the year	7,782,523 00	94,445 52	$ 710,587 00	$ 4,246 70
Total	$ 12,757,334 00	$ 165,455 52	$ 710,587 00	$ 4,246 70
Deduct those expired and marked off as terminated	6,311,570 00	73,041 17	710,587 00	4,246 70
In force at the end of the year	$ 6,445,764 00	$ 92,414 35	.....	.....
Deduct amount re-insured	100,000 00	1,796 35	.....	.....
Net amount in force Dec. 31, 1885	$ 6,345,764 00	$ 90,618 00	.....	.....

Schedule of Fire Risks and Unearned Premiums.

Year written.	*Term.*	*Amount covered.*	*Gross pre's charged.*	*Frac. un'rn'd.*	*Premiums unearned.*
1885	One year or less	$ 4,878,735 00	$ 69,920 00	1-2	$ 34,960 00
1884	Two years	1,000 00	29 00	1-4	7 25
1885		7,022 00	63 00	3-4	47 25
1883	Three years	242,201 00	3,626 00	1-6	604 30
1884		308,079 00	4,410 00	1-2	2,205 00
1885		373,790 00	5,257 00	5-6	4,380 80
1882	Four years			1-8	
1883		5,000 00	60 00	3-8	22 50
1884				5-8	
1885		3,700 00	92 00	7-8	80 50
1881	Five years	66,626 00	1,035 00	1-10	103 50
1882		118,830 00	1,596 00	3-10	478 80
1883		142,538 00	1,881 00	1-2	940 50
1884		107,800 00	1,423 00	7-10	996 10
1885		90,443 00	1,226 00	9-10	1,103 40
		$ 6,345,764 00	$ 90,618 00		$ 45,929 90

Answers to General Interrogatories.

Losses paid from organization to date	$ 2,783,988 00
Total cash dividends declared since the company commenced business	695,798 00
Dividends declared payable in stock from organization	165,000 00
Total amount of the company's stock owned by the directors at par value	138,100 00
Loaned to stockholders and officers	81,325 00
Fire losses incurred during the year	46,000 00
Marine and inland losses incurred during the year	1,112 00

COLORADO BUSINESS.

Business in the State during the Year.

Fire risks written	$ 199,150 00
Premiums received	3,237 68
Losses paid	1,584 09
Losses incurred	1,309 09

CITIZENS INSURANCE COMPANY,

OF

NEW YORK.

Incorported April, 1836.

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

I. CAPITAL.

Whole amount of joint stock or guaranteed capital authorized	$ 2,500,000 00
Whole amount of capital actually paid up in cash	300,000 00

II. ASSETS.

Account of Stocks and Bonds owned by the Company.

	Par value.	*Market val.*
United States 4 per cent. registered bonds	$ 200,000 00	$ 246,000 00
United States 4½ per cent. registered bonds	150,000 00	169,125 00
Lake Shore & Michigan Southern R. R. bonds.	50,000 00	65,000 00
Union Trust Company stock	10,000 00	36,000 00
National Citizens Bank stock	24,500 00	30,625 00
National Bank of Commerce	10,000 00	16,000 00
Union Pacific Railroad stock	20,000 00	11,100 00

	Par Value.	Market Val.	
N. Y. C. & H. R. R. R. stock	10,000 00	10,600 00	
Virginia bonds	10,000 00	2,500 00	
Missouri, Kansas and Texas first mortgage 7 per cent. bonds	15,000 00	17,250 00	
Missouri, Kansas and Texas general consol. 6 per cent. bonds	10,000 00	9,200 00	
	$ 509,500 00	$ 613,400 00	
Total market value of stocks and bonds			$ 613,400 00
Market value of real estate owned by the compnny, unincumbered			107,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			56,900 00
Interest due and accrued on said bond and mortgage loans			248 50
Value of lands mortgaged, exclusive of buildings		$ 50,500 00	
Value of buildings mortgaged (insured for $42,500 as collateral)		69,500 00	
Total value of said mortgaged premises		$ 120,000 00	

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.	
Butchers and Drovers Bank stock	$ 1,050 00	$ 1,500 00	$ 900 00	
National Citizens Bank stock	17,500 00	20,125 00	16,000 00	
Manhattan Life Insurance stock	500 00	2,500 00	1,000 00	
L. S. & M. S. R R. 7 per cent bonds	40,000 00	52,000 00	38,000 00	
N. Y., L. & W. R. R. bonds	4,000 00	4,160 00	2,500 00	
St. L., I. M & S. R. R. 5 p'r c't. bonds	35,000 00	31,000 00		
Western Union Telegraph stock	13,000 00	9,620 00	50,000 00	
C. & N. W. common stock	20,000 00	22,000 00		
Missouri Pacific Railroad stock	10,000 00	11,300 00		
Michigan Central Railroad stock	30,000 00	22,800 00	35,000 00	
N.Y., W. S. & B. R. R. bond c't'f's	20,000 00	10,000 00		
	$ 191,050 00	$ 187,005 00	$ 143,400 00	
Amount loaned on collaterals				143,400 00
Cash in company's principal office			$ 4,148 58	
Cash deposited in bank: National Citizens Bank			81,056 01	
(Dividend account) National Citizens Bank			153 00	
Total cash items				85,357 59
Interest due and accrued on stocks and bonds				4,532 50
Interest due and accrued on collateral loans				218 11
Gross premiums in course of collection not more than three months due				72,179 70
All other property belonging to the company				892 51
Amount of premiums due on policies which have been issued more than three months			$ 452 45	
Aggregate amount of all the assets of the company stated at their actual value				$ 1,084,164 91

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	$ 21,613 78	
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	32,562 08	
Losses resisted, including interest, costs, and other expenses thereon	10,251 82	
Total gross amount of claims for losses	$ 64,429 68	
Deduct re-insurance thereon	250 00	
Net amount of unpaid losses		$ 64,177 68
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, $534,717.55; unearned premiums (50 per cent.)	$ 267,358 77	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, $255,703.46; unearned premiums (pro rata)	149,075 02	
	$ 416,433 79	
Total unearned premiums, $416,433.79; less 50 per cent. premiums paid for re-insurance in force, $10,381 75		$ 406,052 04
Cash dividends to stockholders remaining unpaid		153 10
Due and accrued for salaries, rent and miscellaneous expenses		1,500 00
All other demands against the company, absolute and contingent		5,342 64
Total amount of liabilities except capital stock and net surplus		$ 477,225 46
Joint stock capital actually paid up in cash		300,000 00
Surplus beyond capital and all other liabilities		306,939 45
Aggregate amount of all liabilities, including paid up capital stock and net surplus		$ 1,084,164 91

IV. INCOME DURING THE YEAR.

	On fire risks.	
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	$ 73,083 45	
Deduct amount of same not collected	12,718 80	
Net collected	$ 60,364 65	
Gross premiums on risks written and renewed during the year	745,154 96	
Total	$ 805,519 61	
Deduct premiums and bills in course of collection at this date	72,632 15	
Entire premiums collected during the year	$ 732,887 46	
Deduct re-insurance, rebate, abatement and return premiums	102,470 04	
Net cash actually received for premiums		$ 630,417 42
Received for interest on bonds and mortgages		3,978 67
Received for interest and dividends on stocks, bonds and collateral loans		28,571 53
Income received from all other sources		12,139 56
Aggregate amount of income actually received during the year in cash		$ 675,107 18

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including $61,001.15, losses occurring in previous years)	$ 384,705 66	
Deduct all amounts received for salvages, and amounts received for re-insurances in other companies	7,893 12	
Net amount paid during the year for losses		$ 376,812 54
Cash dividends actually paid stockholders		29,946 80
Paid for commissions and brokerage		117,766 95
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés		53,068 55
Paid for State, National and local taxes in this and other States		18,775 68
All other payments and expenditures		108,401 91
Agregate amount of actual expenditures during the year in cash		$ 704,772 43

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	*Prem. thereon*
In force on the 31st day of December of the preceding year	$ 86,160,031 32	$ 804,281 98
Written or renewed during the year	82,593,520 58	745,154 96
Total	$168,753,551 90	$ 1,549,436 94
Deduct those expired and marked off as terminated	81,974,842 44	759,015 93
In force at the end of the year	$ 86,778,709 46	$ 790,421 01
Deduct amount re-insured	3,436,697 96	20,763 49
Net amount in force December 31, 1885	$ 83,342,011 50	$ 769,657 52

Schedule of Fire Risks and Unearned Premiums.

Year written.	*Term.*	*Amount covered.*	*Gross pre's charged.*	*Frac un'rn'd.*	*Premiums unearned.*
1885	One year	$ 56,511,885 08	$ 534,717 55	1-2	$ 267,358 77
1884	Two years	241,886 33	1,799 17	1-4	449 79
1885		85,650 00	379 30	3-4	284 48
1883	Three years	5,186,914 45	32,914 61	1-6	5,485 77
1884		8,212,325 00	71,026 62	1-2	35,513 31
1885		9,305,858 11	71,333 51	5-6	59,444 59
1882	Four years	97,366 66	340 50	1-8	42 56
1883		69,438 90	340 99	3-8	127 87
1884		38,151 00	296 78	5-8	185 49
1885		49,050 00	400 57	7-8	350 50
1881	Five years	906,916 66	8,960 36	1-10	896 04
1882		1,197,945 14	10,455 29	3-10	3,136 59
1883		950,223 90	9,323 98	1-2	4,661 99
1884		1,887,666 00	24,112 85	7-10	16,879 00
1885		2,037,432 23	24,018 93	9-10	21,617 04
Totals		$ 86,778,709 46	$ 790,421 01		$ 416,433 79

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	$ 8,780,192 00
Losses paid from organization to date	4,077,528 29
Total amount of cash dividends declared since the company commenced business	1,700,550 00
Total amount of company's stock owned by the directors at par value	53,760 00
Loaned to stockholders and officers	41,000 00
Losses incurred during the year (fire)	385,664 29

Amount deposited in various States:

	Deposit.	*Liabilities.*
Georgia	$ 25,000 00	$ 4,235 79
North Carolina	10,000 00	5,106 11
Virginia	15,000 00	6,094 73

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	$ 185,462 68
Premiums received	2,986 29
Losses paid	725 29
Losses incurred	726 97

UNITED STATES BRANCH

OF THE

CITY OF LONDON FIRE INSURANCE COMPANY,

(Limited,)

OF

LONDON, ENGLAND.

Incorporated 1881.

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

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,

Deposited in the United States.

	Par value.	*Market val.*
United States 4 per cent. bonds of 1907, deposited with the Superintendent of Insurance, State of New York	$ 200,000 00	$ 248,250 00
United States 3 per cent. bonds, deposited with the Insurance Department of Ohio	100,000 00	104,750 00

	Par value.	Market val.	
United States 4 per cent. bonds of 1907,, deposited with the State Treasurer of North Carolina	10,000 00	12,412 50	
United States 4 per cent. bonds of 1907, in the hands of trustees at Boston, Massachusetts	200,000 00	248,250 00	
Totals	$ 510,000 00	$ 613,662 50	
Total market value of stocks and bonds			$ 613,662 50
Cash in company's principal office and in hands of trustees		$ 357 89	
Cash deposited in bank :			
Howard National Bank, Boston		1,757 81	
London and San Francisco Bank, San Francisco		2,973 50	
Total cash items			$ 5,089 20
Gross premiums in course of collection not more than three months due			72,114 21
All other property belonging to the company			651 34
Aggregate amount of all the assets of the company stated at their actual value			$ 691,517 25

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	$ 27,784 86	
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	24,617 00	
Total gross amount of claims for losses	$ 52,401 86	
Deduct re-insurance thereon	3,018 49	
Net amount of unpaid losses		$ 49,383 37
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, $482,586.12; unearned premiums (50 per cent.)	$ 241,293 06	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, $112,462.04; unearned premiums (pro rata)	63,580 47	
Total unearned premiums		$ 304,873 53
All other demands against the company, absolute and contingent		10,082 11
Total amount of liabilities, except net surplus		$ 364,339 01
Surplus beyond all liabilities		327,178 24
Aggregate amount of all liabilities, including net surplus		$ 691,517 25

IV. INCOME DURING THE YEAR.

	From fire risks.	
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	$ 56,835 56	
Gross premiums on risks written and renewed during the year	687,899 29	
Total	$ 744,734 85	
Deduct premiums and bills in course of collection at this date	72,114 21	
Entire premiums collected during the year	$ 672,620 64	
Deduct re-insurance, rebate, abatement and return premiums	155,314 67	
Net cash actually received for premiums		$ 517,305 97
Received for interest and dividends on stock and bonds and from all other sources		19,986 14
Aggregate amount of income actually received during the year in cash		$ 537,292 11

V. EXPENDITURES DURING THE YEAR.

	On fire risks.	
Gross amount actually paid for losses (including $63,680.13, losses occurring in previous years)	$ 448,724 14	
Deduct amount received for salvages and amount received for re-insurances in other companies	37,604 43	
Net amount paid during the year for losses		$ 411,119 71
Paid for commissions and brokerage		102,358 66
Paid for salaries, fees and other charges of officers, clerks, agents, and all other employés		39,615 93
Paid for State, National and local taxes in this and other States		18,058 43
All other payments and expenditures		42,626 79
Aggregate amount of actual expenditures during the year in cash		$ 613,779 52

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	*Prem. thereon.*
In force on the 31st day of December of the preceding year	$ 47,082,866 00	$ 637,072 09
Written or renewed during the year	51,029,231 00	687,899 29
Totals	$ 98,112,097 00	$ 1,324,971 38
Deduct those expired and marked off as terminated	51,334,837 00	691,750 93
In force at the end of the year	$ 46,777,260 00	$ 633,220 45
Deduct amount re-insured	2,742,054 00	38,172 29
Net amount in force December 31, 1885	$ 44,035,206 00	$ 595,048 16

Schedule of Fire Risks and Unearned Premiums.

Year written.	*Term.*	*Amount covered.*	*Gross pres. charged.*	*Frac. un'rn'd.*	*Amount premiums unearned.*
1885	One year	$ 34,218,173 00	$ 482,586 12	1-2	$ 241,293 06
1884	Two years	152,019 00	1,595 94	1-4	398 98
1885		164,332 00	1,977 66	3-4	1,483 26
1883	Three years	1,318,084 00	15,734 21	1-6	2,622 36
1884		1,469,779 00	17,022 40	1-2	8,511 20
1885		2,413,900 00	28,819 50	5-6	24,016 23
1882	Four years	45,826 00	429 01	1-8	53 63
1883		129,684 00	992 23	3-8	372 09
1884		14,234 00	332 97	5-8	208 10
1885		69,964 00	842 73	7-8	737 38
1881	Five years			1-10	
1882		1,417,556 00	15,541 41	3-10	4,662 42
1883		1,183,359 00	10,685 71	1-2	5,342 85
1884		606,801 00	7,337 34	7-10	5,136 13
1885		831,495 00	11,150 93	9-10	10,035 84
Totals		$44,035,206 00	$595,048 16		$ 304,873 53

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	$ 2,102,155 68
Losses paid from organization to date	1,343,866 81
Losses incurred during the year (fire)	389,138 49

Amount deposited in various States:

	Deposit.	*Liabilities.*
Ohio	$ 104,756 00	$ 3,220 22
North Carolina	12,412 50	2,114 12

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	$ 154,677 00
Premiums received	5,191 28
Losses paid	2,103 33
Losses incurred	2,023 20

COMMERCIAL INSURANCE COMPANY,

OF

SAN FRANCISCO, CALIFORNIA.

Incorporated February 26, 1872.

JOHN. H. WISE, *President.* CHARLES A. SEATON, *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.

	Par value.	*Market val.*
United States 4 per cent bonds	$ 50,000 00	$ 61,750 00
16 Shasta County, Cala., bonds	16,000 00	17,200 00
50 Rocklin School District bonds	5,000 00	5,100 00
1900 shares Merchants' Exchange Bank stock	190,000 00	39,900 00
205 shares Spring Valley Water Works stock	20,500 00	19,680 00
120 shares North Beach and Miss. R. R. Co. stock	12,000 00	12,000 00
Totals	$ 293,500 00	$ 155,630 00

Total market value of stocks and bonds			$ 155,630 00
Market value of real estate owned by the company (unincumbered)			2,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			190,604 58
Interest due and accrued on said bond and mortgage loans			1,135 69
Value of lands mortgaged exclusive of buildings		$ 415,550 00	
Value of buildings mortgaged (insured for $166,525 as collateral)		276,900 00	
Total value of said mortgaged premises		$ 692,450 00	
	Par value.	*Market value.*	
Amount loaned on 120 shares California Furniture Company	$ 12,000 00	$ 12,000 00	$ 4,000 00
Endorsed commercial notes			950 00
Cash in company's principal office		$ 4,028 01	
Cash deposited in bank:			
London, Paris and American		13,640 22	
California Safe Deposit Company		11,001 27	
Total cash items			$ 28,669 50
Interest due and accrued on stocks and bonds			979 16
Interest due and accrued on collateral loans			16 15
Gross premiums in course of collection not more than three months due			65,444 63
Bills receivable, not matured, taken for fire, marine and inland risks			7,411 00
Aggregate amount of all the assets of the company stated at their actual value			$ 456,840 71

III. LIABILITIES.

Gross losses in process of adjustment, or in suspense, including all reported and supposed losses		$ 11,499 31
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, $257,934.10; unearned premiums (50 per cent)	$ 128,967 05	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, $27,889.19; unearned premiums (pro rata)	17,691 35	
Gross premiums received and receivable upon all unexpired inland navigation risks, $19,330.50; unearned premiums (50 per cent)	9,665 25	
Gross premiums received and receivable, upon all unexpired marine risks	1,031 26	
Total unearned premiums		157,354 91
All other demands against the company absolute and contingent		4,552 77
Total amount of all liabilities except capital stock and net surplus		$ 173,406 99
Joint stock capital actually paid-up in cash		200,000 00
Surplus beyond capital and all other liabilities		83,433 72
Aggregate amount of all liabilities including paid-up capital stock and net surplus		$ 456,840 71

IV. INCOME DURING THE YEAR.

	From fire risks.	*Marine and inland risks.*	
Gross premiums and bills in course of collection at close of last previous year as shown by that year's statement	$ 34,504 01	$ 2,360 43	
Gross premiums on risks written and renewed during the year	394,738 31	41,203 28	
Total	$ 429,242 32	$ 43,563 71	
Deduct premiums and bills in course of collection at this date	62,329 51	3,115 12	
Entire premiums collected during the year	$ 366,912 81	$ 40,448 59	
Deduct re-insurance, rebate, abatement and return premiums	46,400 54	6,470 93	
	$ 320,512 27	$ 33,977 66	
Net cash actually received for premiums			$ 354,489 93
Received for interest on bonds and mortgages			14,598 12
Received for interest and dividends on stocks, bonds and collateral loans			5,938 36
Income received from all other sources			349 81
Aggregate amount of income actually received during the year in cash			$ 375,376 22

V. EXPENDITURES DURING THE YEAR.

Net amount actually paid for losses (including $26,493, losses occurring in previous years); fire, $195,747.23; marine, $17,388.43	$ 213,135 66
Cash dividends actually paid stockholders	24,000 00
Paid for commissions and brokerage	67,760 61
Paid for salaries, and other charges of officers, clerks, agents and all other employés	26,829 50
Paid for State, National and local taxes in this and other States	6,543 25
All other payments and expenditures	23,485 71
Aggregate amount of actual expenditures during the year in cash	$ 361,754 73

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	*Premiums.*	*Marine and inland risks.*	*Premiums.*
In force on the 31st day of December of the preceding year	$ 15,171,952 00	$ 270,772 51	$ 309,801 00	$ 20,375 72
Written or renewed during the y'r	24,624,543 00	394,738 31	2,567,828 00	41,203 28
Totals	$ 39,796,495 00	$ 665,510 82	$ 2,877,629 00	$ 61,579 00
Deduct those expired and marked off as terminated	$ 20,808,009 00	$ 368,887 12	$ 2,596,588 00	$ 41,067 24
In force at the end of the y'r	$ 18,988,485 00	$ 296,623 70	$ 281,041 00	$ 20,511 76
Deduct amount re-insured	571,826 00	10,800 41	1,500 00	150 00
Net amount in force December 31, 1885	$ 18,416,660 00	$ 285,823 29	$ 279,541 00	$ 20,361 76

Schedule of Fire Risks and Unearned Premiums.

Year written.	*Term.*	*Amount covered.*	*Gross pre's charged.*	*Frac. un'rn'd.*	*Amount premiums unearned.*
1885	One year	$ 17,223,015 00	$ 268,130 65	1-2	$ 134,065 33
1883	Three years	299,997 00	5,151 10	1-6	858 52
1884		432,276 00	6,901 97	1-2	3,450 98
1885		900,443 00	13,768 85	5-6	11,474 04
1883	Five years	12,600 00	292 17	1-2	146 08
1884		12,050 00	240 70	7-10	168 49
1885		108,105 00	2,138 26	9-10	1,895 29
		$ 18,988,486 00	$ 296,623 70		$ 152,058 73

Answers to General Interrogatories.

Total amount of premiums received from the organization of company to date ..... $ 2,846,014 99
Losses paid from organization to date 1,346,670 46
Total amount of cash dividends declared since the company commenced business 452,000 00
Dividends declared payable in stock since organization 80,000 00
Total amount of the company's stock owned by the directors at par value 117,800 00
Loaned to stockholders and officers 18,500 00
Losses incurred during the year: fire, $186,003.02; marine and inland, $12,138.43; total 198,141 45
Amount deposited in Oregon ..... $ 61,750; liabilities, $12,410.06

COLORADO BUSINESS.

Business in the State during the Year.

Risks written ..... $ 408,068 00
Premiums received 9,209 66
Losses paid 3,573 76
Losses incurred 3,948 40

UNITED STATES BRANCH

OF THE

COMMERCIAL UNION ASSURANCE COMPANY,

(Limited,)

OF

LONDON, ENGLAND.

Incorporated September 28, 1861.

ALFRED PELL AND CHARLES SEWALL ..... *Managers*

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.

Bonds.	*Par value.*	*Market value.*	
United States 4 per cent	$ 480,000 00	$ 591,000 00	
United States 4½ per cent	435,000 00	489,918 75	
Chicago and Northwestern Railroad 5 per cent	100,000 00	109,000 00	
Chicago and Northwestern Railroad 7 per cent	50,000 00	69,375 00	
C., B. & Q. R. R. 5 per cent	100,000 00	107,500 00	
C., R. I. & P. R. R. 6 per cent	60,000 00	78,600 00	
Illinois Central R. R. leased line certificates	100,000 00	92,000 00	
Totals	$ 1,325,000 00	$ 1,537,393 75	
Total market value of stocks and bonds			$ 1,537,393 75
Market value of real estate owned by the company (unincumbered)			224,675 63
Cash in company's principal office		$ 1,550 48	
Cash deposited in bank :			
Phenix National Bank		$ 88,159 45	
National Bank of Commerce		21,740 16	
New York Life Insurance and Trust Company		125,498 37	
Bank of Montreal (Chicago)		83,099 62	
Commercial Bank (Cincinnati)		18,295 75	
Anglo-California Bank (San Francisco)		13,666 56	
Wis. Mutual Fire Ins. Co. Bank (Milwaukee)		708 99	
Total cash items			352,719 38
Interest due and accrued on stocks and bonds			10,231 25
Gross premiums in course of collection not more than three months due			280,678 76
Bills receivable, not matured, taken for fire, marine and inland risks			1,613 03
All other property belonging to the company			2,470 66
Aggregate amount of all the assets of the company stated at their actual value			$ 2,409,782 46

III. LIABILITIES.

Gross losses in process of adjustment or in suspense, including all reported and supposed losses	$ 134,163 73	
Losses resisted, including interest, costs and other expenses thereon	20,409 19	
Total gross amount of claims for losses	$ 154,572 92	
Deduct re-insurance thereon	9,715 26	
Net amount of unpaid losses		$ 144,857 66
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, $1,533,187.69; unearned premiums (50 per cent)	$ 766,593 85	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, $946,169.52; unearned premiums (pro rata)	525,676 24	
Gross premiums received and receivable upon all unexpired marine risks	19,473 74	
Total unearned premiums		1,311,743 83
Due and accrued for rent		1,666 66
All other demands against the company, absolute and contingent		31,965 45
Total amount of liabilities, except net surplus		$ 1,490,233 60
Surplus beyond all liabilities		919,548 86
Aggregate amount of all liabilities, including net surplus		$ 2,409,782 46

IV. INCOME DURING THE YEAR.

	From fire risks.	*Marine and inland.*	
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	$ 278,719 82	$ 5,088 38	
Gross premiums on risks written or renewed during the year	2,283,643 33	90,276 65	
Total	$ 2,562,363 15	$ 95,365 03	
Deduct premiums and bills in course of collection at this date	264,314 93	16,363 83	
Entire premiums collected during the year	$ 2,298,048 22	$ 79,001 20	
Deduct re-insurance, rebate, abatement and return premiums	450,899 10	28,081 77	
Net cash actually received for premiums	$ 1,847,149 12	$ 50,919 43	$ 1,898,068 55
Received for interest and dividends on stocks, bonds and collateral loans			61,955 00
Income received from all other sources			8,952 28
Aggregate amount of income actually received during the year in cash			$ 1,968,975 83

V. EXPENDITURES DURING THE YEAR.

	On fire risks.	*Marine and inland risks.*	
Gross amount actually paid for losses (including $239,125.92, losses occurring in previous years)	$ 1,203,330 84	$ 35,053 09	
Deduct all amounts actually received for salvages and re-insurance in other companies	57,294 57	8,980 72	
	$ 1,146,036 27	$ 26,072 37	
Net amount paid during the year for losses			$ 1,172,108 64
Paid for commissions and brokerage			348,723 66
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employés			118,299 51
Paid for State, National and local taxes in this and other States			48,328 70
All other payments and expenditures			115,047 12
Aggregate amount of actual expenditures during the year in cash			$ 1,802,507 63

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	*Premiums thereon.*	*Marine and inland risks.*	*Premiums thereon.*
In force on the 31st day of December of the preceding year	$ 259,414,231	$ 2,474,246 38	$ 736,221	$ 11,795 27
Written or renewed during the year	218,630,662	2,283,643 33	12,580,114	90,276 65
Total	$ 478,044,893	$ 4,757,889 71	$ 13,316,335	$ 102,071 92
Deduct those expired and marked off as terminated	229,216,743	2,187,633 68	11,290,113	61,983 58
In force at the end of the year	$ 248,828,150	$ 2,570,256 03	$ 2,026,222	$ 40,088 34
Deduct amount re-insured	8,500,958	90,898 82	974,070	20,614 60
In force Dec. 31, 1885	$ 240,327,192	$ 2,479,357 21	$ 1,052,152	$ 19,473 74

Schedule of Fire Risks and Unearned Premiums.

Year written.	*Term.*	*Amount covered.*	*Gross pre's charged.*	*Frac. un'rn'd.*	*Amount premiums unearned.*
1885	One year	$ 129,526,770 00	$ 1,533,187 69	1–2	$ 766,593 85
1884	Two years	2,646,271 00	14,841 78	1–4	3,710 45
1885		3,345,061 00	22,215 38	3–4	16,661 53
1883	Three years	15,940,678 00	114,247 61	1–6	19,041 27
1884		19,674,756 00	161,448 13	1–2	80,724 07
1885		25,228,559 00	201,574 46	5–6	167,978 72
1882	Four years	1,221,309 00	12,050 59	1–8	1,506 32
1883		1,006,972 00	9,507 27	3–8	3,565 23
1884		406,275 00	3,192 45	5–8	1,995 30
1885		821,771 00	7,644 92	7–8	6,689 30
1881	Five years	5,253,084 00	51,319 87	1–10	5,131 99
1882		7,732,147 00	69,511 26	3–10	20,853 39
1883		6,215,779 00	52,604 16	1–2	26,302 08
1884		9,077,269 00	93,862 80	7–10	65,703 96
1885		9,622,621 00	96,029 44	9–10	86,426 50
——	Over five years	2,607,870 00	36,119 40		19,386 13
		$ 240,327,192 00	$ 2,479,357 21		$ 1,292,270 09

Answers to General Interrogatories.

Total amount of premiums received from the organization of the United States branch to date	$15,941,404 66
Losses paid from United States organization to date	9,299,631 80
Losses incurred during the year: Fire, $1,005,733 83; marine, $26,072.37; total	1,031,806 20
Amounts deposited in various States and countries for the security of all the company's policy-holders	225,250 00

Amounts deposited in various States for the protection of policy-holders of such States:

	Deposit.	*Liabilities*
Ohio	$ 112,625 00	$ 47,590 18
Virginia	56,312 50	15,335 65
Georgia	28,156 25	16,216 94
North Carolina	11,262 50	8,786 58
Oregon	56,312 50	10,773 16
	$ 264,668 75	$ 98,702 51

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	$ 762,787 00
Premiums received	13,723 79
Losses paid	3,459 28
Losses incurred	3,459 28

CONCORDIA FIRE INSURANCE COMPANY,

OF

MILWAUKEE, WISCONSIN.

Incorporated March 7, 1870.

J. H. BURNING, *President.* GUSTAV WOLLARGER, *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.

	Par value.	*Market val.*
Township of New Holstein, Wis., bonds	$ 30,000 00	$ 30,000 00
Township of Schlesing, Wis., bonds	10,000 00	10,000 00
Cook County, Ill., bonds, 1892	5,000 00	5,750 00
Chicago River Improvement bonds, 1892	1,000 00	1,150 00
Chicago Water Loan bonds, 1892	4,000 00	4,600 00

	Par value.	Market val.	
Chicago River Improvement bonds, 1895	6,000 00	7,200 00	
Chicago Water Loan bonds, 1895	4,000 00	4,800 00	
Chicago Sewerage Loan bonds, 1914	25,000 00	25,625 00	
Cincinnati Consolid't'd Sinking Fund bonds, 1910	40,000 00	44,000 00	
Washington County, Ill., bonds	15,000 00	15,000 00	
	$ 140,000 00	$ 148,125 00	
Total market value of stocks and bonds			$ 148,125 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			259,645 00
Loans on bond and mortgage in process of foreclosure			1,500 00
Interest due and accrued on said bond and mortgage loans			3,341 89
Value of lands mortgaged, exclusive of buildings		$ 409,650 00	
Value of buildings mortgaged		430,350 00	
Total value of said mortgaged premises		$ 840,000 00	
Cash in company's principal office		$ 1,923 75	
Cash belonging to the company deposited in bank:			
Second Ward Savings Bank of Milwaukee		36,995 21	
Total cash items			38,918 96
Interest due and accrued on stocks and bonds			2,152 77
Gross premiums in course of collection not more than three months due			27,498 74
Amount of premiums unpaid on policies which have been issued more than three months		$ 1,087 94	
Aggregate amount of all the assets of the company stated at their actual value			$ 481,182 36

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	$ 3,517 82	
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	12,103 32	
Losses resisted, including interest, costs and other expenses thereon	1,200 00	
Total gross amount of claims for losses	$ 16,821 14	
Deduct re-insurance thereon	300 00	
Net amount of unpaid losses		$ 16,521 14
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, $163,525.41; unearned premiums (50 per cent.)	$ 81,762 70	
Gross premiums received and receivable upon all nnexpired fire risks running more than one year from date of policy, $173,457.75; unearned premiums (pro rata)	93,925 18	
Total unearned premiums		175,687 88
Cash dividends to stockholders remaining unpaid		56 00
Due and accrued for salaries, rent and miscellaneous expenses		180 65
All other demands against the company, absolute and contingent		5,343 90
Total amount of all liabilities except capital stock and net surplus		$ 197,789 57
Joint stock capital actually paid up in cash		200,000 00
Surplus beyond capital and all other liabilities		83,392 79
Aggregate amount of all liabilities, including paid up capital stock and net surplus		$ 481,182 36

IV. INCOME DURING THE YEAR.

	Fire and tornado risks.	
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	$ 23,341 85	
Deduct amount of same not collected	294 17	
Net collected	$ 23,047 68	
Gross premiums on risks written and renewed during the year	255,230 66	
Total	$ 278,278 34	
Deduct premiums and bills in course of collection at this date	28,586 68	
Entire premiums collected during the year	$ 249,691 66	
Deduct re-insurance, rebate, abatement and return premiums	22,389 18	
Net cash actually received for premiums		$ 227,302 48
Received for interest on bonds and mortgages		16,244 56
Received for interest and dividends on stock and bonds, collateral loans and from all other sources		8,344 62
Aggregate amount of income actually received during the year in cash		$ 251,891 66

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including $9,653.05, losses occurring in previous years)	$ 123,373 35	
Deduct all amounts actually received for salvages and all amounts received for re-insurances in other companies	1,257 95	
Net amount paid during the year for losses		$ 122,115 40
Cash dividends actually paid stockholders		15,960 00
Paid for commissions and brokerage		50,046 24
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employés		9,190 67
Paid for State, National and local taxes in this and other States		5,139 44
All other payments and expenditures		14,009 01
Aggregate amount of actual expenditures during the year in cash		$ 216,460 76

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	*Premiums thereon.*
In force on the 31st day of December of the preceding year	$ 20,234,427 00	$ 258,311 21
Written or renewed during the year	18,572,670 00	255,230 66
Total	$ 38,807,097 00	$ 513,541 87
Deduct those expired and marked off as terminated	13,823,517 00	176,558 71
Net amount in force December 31, 1885	$ 24,983,580 00	$ 336,983 16

Schedule of Fire Risks and Unearned Premiums.

Year written.	*Term.*	*Amount covered.*	*Gross pre's charged.*	*Frac. un'rn'd.*	*Premiums unearned.*
1885	One year	$ 10,678,133 00	$ 163,525 41	1-2	$ 81,762 70
1884	Two years	112,561 00	904 99	1-4	226 25
1885		115,778 00	938 31	3-4	703 73
1883	Three years	3,188,101 00	36,936 47	1 6	6,156 08
1884		3,894,995 00	45,201 48	1-2	22,600 74
1885		4,596,309 00	53,297 16	5-6	44,414 30
1882	Four years	10,375 00	85 09	1-8	10 64
1883		5,330 00	40 42	3-8	15 31
1884		27,240 00	228 16	5-8	142 60
1885		19,030 00	246 14	7-8	215 37
1881	Five years	350,460 00	5,401 72	1-10	540 17
1882		427,186 00	6,620 49	3-10	1,986 14
1883		437,177 00	6,741 47	1-2	3,370 73
1884		530,874 00	7,955 73	7-10	5,569 01
1885		590,031 00	8,860 12	9-10	7,974 11
		$ 24,983,580 00	$ 336,983 16		$175,687 88

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	$ 1,020,055 15
Losses paid from organization to date	462,493 78
Total amount of cash dividends declared since the company commenced business	73,667 63
Total amount of the company's stock owned by the directors, at par valne	104,400 00
Loaned to stockholders and officers (secured)	34,850 00
Losses incurred during the year	128,448 51

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	$ 69,460 00
Premiums received	1,327 50
Losses paid	None
Losses incurred	270 00

CONNECTICUT FIRE INSURANCE COMPANY,

OF

HARTFORD, CONNECTICUT.

Incorporated June, 1850.

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

I. CAPITAL.

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

II. ASSETS.

Account of Stock and Bonds owned by the Company.

Bonds.	*Par value.*	*Market val.*
United States registered 4 per cent. consols	$ 120,000 00	$ 147,600 00
City of Hartford	15,000 00	15,900 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
Wapello County, Iowa	10,000 00	10,000 00
Coffey County, Kansas	10,000 00	10,000 00
Tiffin, Ohio, Gas Company	14,000 00	14,000 00
Minneapolis Gas Light Company	10,000 00	10,450 00
Traders' Safe and Trust Company, Chicago	10,000 00	10,000 00
Michigan Central Railroad Company	20,000 00	25,200 00
Canada Southern Railroad Company	50,000 00	51,000 00
Quincy, Alton and St. Louis Railroad Co	49,000 00	49,000 00
N. Y., New Haven & H'tf'd R. R. Co., guart'd	40,000 00	50,800 00
Erie Railroad gold consols	25,000 00	31,750 00
Broadway and Seventh Avenue Railroad Co	20,000 00	21,800 00
Dayton and Michigan Railroad Company	25,000 00	25,500 00
Chicago, Burlington and Quincy Railroad Co	7,000 00	6,790 00
Detroit, Lansing & Northern R. R. Co., guart'd	2,000 00	2,000 00
Shares of Stock.		
690 Chicago, Burlington & Quincy R. R. Co.	69,000 00	93,150 00
150 Chicago and Northwestern R. R. Co	15,000 00	15,900 00
600 N. Y., New Haven & Hartford R. R. Co.	60,000 00	117,000 00
300 Pittsburg, Ft. Wayne & Chicago R. R. Co.	30,000 00	42,000 00
110 Boston and Albany Railroad Company	11,000 00	19,250 00
200 N. Y. Cent. & Hudson River R. R. Co	20,000 00	20,800 00
200 Detroit, Lansing & Northern R. R. Co. p'f'd	20,000 00	21,600 00
200 Chicago, Rock Island & Pacific R. R. Co.	20,000 00	25,200 00
100 Willimantic Linen Company	2,500 00	4,000 00
310 Importers' & Traders' National Bank, N. Y	31,000 00	79,050 00
230 Fulton National Bank, New York	6,900 00	7,935 00
188 Farmers' & Mechanics' Nat Bank, Hartford	18,800 00	18,800 00
412 National Exchange Bank, Hartford	20,600 00	28,840 00
300 Hartford National Bank, Hartford	30,000 00	48,600 00

Shares of Stock.	*Par value.*	*Market val.*
185 First National Bank, Hartford	18,500 00	18,500 00
100 Ætna National Bank, Hartford	10,000 00	11,000 00
150 Phœnix National Bank, Hartford	15,000 00	20,250 00
93 Charter Oak National Bank, Hartford	9,300 00	12,555 00
100 Mercantile National Bank, Hartford	10,000 00	10,000 00
45 Conn. Trust & Safe Deposit Co., Hartford	4,500 00	5,850 00
167 First National Bank, Minneapolis, Minn	16,700 00	20,708 00
22 Second National Bank, New Haven, Conn.	2,200 00	3,036 00
Totals	$ 936,000 00	$ 1,195,964 00

Total market value of stocks and bonds		$ 1,195,964 00
Market value of real estate owned by the company (unincumbered)		66,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		512,550 00
Value of lands mortgaged, exclusive of buildings	$ 681,850 00	
Value of buildings mortgaged	736,650 00	
Total value of said mortgaged premises	$ 1,418,500 00	

Loans on Collaterals.

Shares of Stock.	*Par value.*	*Market value.*	*Loaned thereon.*
N. Y., New Haven and Hartford Railroad Company's stock	$ 1,000 00	$ 1,950 00	$ 1,200 00
Union Stock Yard and Transit Company's Stock, Chicago, Ill.	6,000 00	9,600 00	8,050 00
Collins Co.'s stock, Hartford	2,000 00	1,700 00	

Total amount loaned on collaterals		$ 9,250 00
Cash in company's principal office	$ 302 18	
Cash belonging to company deposited in bank:		
National Exchange Bank	113,706 18	
Continental National Bank (Chicago)	5,270 81	
Total cash items		119,279 17
Net premiums in course of collection, not more than three months due		71,706 58
Aggregate amount of all the assets of the company stated at their actual value		$ 1,974,749 75

III. LIABILITIES.

Gross losses in process of adjustment or in suspense, including all reported and supposed losses	$ 69,329 20	
Losses resisted, including interest, costs and other expenses thereon	21,067 37	
Net amount of unpaid losses		$ 90,396 57
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, $679,929.08; unearned premiums (50 per cent)	$339,964 54	
Gross premiums received and receivable, upon all unexpired fire risks running more than one year from date of policy, $446,348.64; unearned premiums (pro rata)	240,704 86	
Total unearned premiums		580,669 46
Total amount of liabilities, except capital stock and net surplus		$ 671,065 97
Joint stock capital actually paid up in cash		1,000,000 00
Surplus beyond capital and all other liabilities		303,683 78
Aggregate amount of all liabilities, including paid up capital stock and net surplus		$ 1,974,749 75

IV. INCOME DURING THE YEAR.

Entire premiums collected during the year	$ 1,101,421 68	
Deduct re-insurance, rebate, abatement and return premiums	181,987 87	
Net cash actually received for premiums during the year		$ 919,433 81
Received for interest on bonds and mortgages		31,038 15
Received for interest and dividends on stocks, bonds, collateral loans and from all other sources		63,127 54
Aggregate amount of income actually received during the year in cash		$ 1,013,599 50

V. EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	$ 533,657 11
Cash dividends actually paid stockholders	80,000 00
Paid for commissions and brokerage	141,902 22
Paid for salaries, fees and other charges of officers, clerk, agents, and all other employés	86,583 04
Paid for State, National and local taxes in this and other States	22,006 68
All other payments and expenditures	84,438 69
Aggregate amount of actual expenditures during the year in cash	$ 948,587 74

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire and tornado risks.	*Premiums thereon.*
In force on the 31st day of December of the preceding year	$ 86,714,893 00	$ 1,028,237 39
Written or renewed during the year	87,661,313 00	1,101,421 68
Total	$ 174,376,206 00	$ 2,129,659 07
Deduct those expired and marked off as terminated	81,918,314 00	1,003,381 35
In force at the end of the year	$ 92,457,892 00	$1,126,277 72

Schedule of Fire Risks and Unearned Premiums.

Year written.	*Term.*	*Amount covered.*	*Gross pre's charged.*	*Frac. un'rn'd.*	*Premiums unearned.*
1885	One year	$ 51,361,431 00	$ 679,929 08	1-2	$ 239,965 54
1884	Two years	136,644 00	1,369 09	1-4	342 28
1885		173,282 00	1,658 12	3-4	1,243 59
1883	Three years	7,545,317 00	75,427 30	1-6	12,571 22
1884		8,822,253 00	88,545 87	1-2	44,272 94
1885		10,229,524 00	110,134 33	5-6	94,778 60
1882	Four years	352,082 00	3,597 11	1-8	449 64
1883		318,411 00	3,274 28	3-8	1,227 85
1884		162,553 00	1,714 19	5-8	1,071 35
1885		142,090 00	1,464 09	7-8	1,281 07
1881	Five years	2,004,752 00	24,555 48	1-10	2,455 54
1882		2,476,660 00	29,491 19	3-10	8,847 34
1883		2,897,997 00	32,076 69	1-2	16,038 34
1884		2,687,375 00	33,058 35	7-10	23,140 85
1885		3,147,521 00	39,982 55	9-10	35,984 25
		$ 92,457,892 00	$ 1,126,277 72		$ 580,669 40

Answers to General Interogatories.

Total amount of premiums received from the re-organization of the company to date	$ 7,151,252 16
Losses paid from re-organization to date	3,866,701 70
Total amount of cash dividends declared since the company commenced business	1,185,000 00
Total amount of the company's stock owned by the directors, at par value	95,300 00
Loaned to stockholders, not officers	9,550 00
Loaned to directors	12,050 00
Losses incurred during the year	527,395 90
Amount deposited in various States:	
Oregon	50,000 00
Georgia	25,000 00
North Carolina	10,000 00
Virginia	35,000 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	$ 789,800 00
Premiums received	10,966 98
Losses paid	2,305 22
Losses incurred	2,036 41

CONTINENTAL INSURANCE COMPANY,

OF

NEW YORK, NEW YORK.

Incorporated November, 1852.

H. H. LAMPORT, *President.* CYRUS PECK, *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.

	Par value.	*Market val.*
250 shares American Exchange National Bank	$ 25,000 00	$ 31,750 00
69 shares Bank of America	6,900 00	11,385 00
50 shares Bowery National Bank	5,000 00	8,500 00
1200 shares Mechanics' National Bank	30,000 00	45,000 00
250 shares Mercantile Natianal Bank	25,000 00	30,000 00
350 shares Merchants' National Bank	17,500 00	22,225 00
200 shares Metropolitan National Bank	20,000 00	5,000 00

	Par value.	*Market val.*
100 shares Nassau Bank	5,000 00	6,500 00
700 shares Phœnix National Bank	14,000 00	14,420 00
180 shares St. Nocholas Bank	18,000 00	20,700 00
200 shares Central Trust Company	20,000 00	68,000 00
3 shares N. Y. Guaranty and Indemnity Co	300 00	300 00
1500 shares New York and Harlem R. R. Co.	75,000 00	153,750 00
Cedar Rapids, Iowa Falls and N. W. R. R. Co. first guar. mort. 6 per cent. bonds, 1920, reg.	50,000 00	54,000 00
Central R. R. and Banking Co. of Ga., tripartite first mort. 7 per cent., 1893, reg	100,000 00	110,000 00
Ches. and Ohio Railway Co. first mortgage 6 per cent. gold bonds, series A, 1908	50,000 00	52,000 00
Chi. Mil. & St. Paul R'y Co. first mortgage 6 per cent. bonds, 1910, (Chi. & Pac. Div.), reg.	50,000 00	59,000 00
Chi. & N. W. R'y Co. first mortgage sinking fund 6 per cent. bonds registered, 1929	50,000 00	58,500 00
Chi., St. Paul, Minn. & Omaha R'y Co. first mortgage 6 per cent. bonds, 1930, registered	100,000 00	118,000 00
Columbia and Greenville R. R. Co. first mortgage 6 per cent. bonds, 1916, registered	50,000 00	53,000 00
Elmira, Cortland and Northern R. R. Co. pref. first mortgage 6 per cent. bonds, 1914, reg.	50,000 00	50,000 00
Erie Railway Con. first mortgage 7 per cent. bonds, 1920, registered	50,000 00	64,000 00
Ind., Bloomington and Western R'y Co. pref. first mortgage 7 per cent. bonds, 1900	135,000 00	156,600 00
Mil., L. S. & Western R'y Co. first cons. mortgage 6 per cent. bonds, 1921, registered	50,000 00	56,500 00
Morris and Essex R. R. Co. first cons. guar. mortgage 7 per cent. bonds, 1915, registered	50,000 00	65,000 00
N. Y., Lackawana and Western R'y Co. first mortgage 6 per cent bonds, 1921, reg	100,000 00	124,000 00
N. Y., L. E. & Western R. R. Co. first mort. 6 per cent. prior lien bonds, 1908, reg	50,000 00	52,500 00
Pittsburg, Cleveland and Toledo first mortgage 6 per cent. bonds, 1922	100,000 00	106,000 00
St. Paul, Minn. and Manitoba R'y 6 per cent. bonds (Dakota Extension), 1910, reg.	100,000 00	118,000 00
Alabama new bonds, class A, 1906	10,000 00	10,000 00
Sou. Car. 6 per cent. con. "Brown" bonds, 1893	12,000 00	12,720 00
Tennessee 3 per cent. settlement bonds	20,000 00	12,600 00
United States (reg.) 6 per cent. bonds, currency	900,000 00	1,198,610 00
United States (reg.) 4½ per cent. bonds, gold	250,000 00	281,875 00
Total	$ 2,588,700 00	$ 3,230,435 00

Total market value of stocks and bonds		$ 3,230,435 00
Market value of real estate owned by the company (unincumbered)		674,500 00
Loans on bond and mortgage, first liens, upon which not more than one year's interest is due		348,610 00
Interest due and accrued on said bond and mortgage loans		9,131 09
Value of lands mortgaged, exclusive of buildings	$ 378,400 00	
Value of buildings mortgaged (insured for $315,325 as collateral)	447,700 00	
Total value of said mortgaged premises	$ 826,100 00	

Loans on Collaterals.

	Par value.	*Market value.*	*Loaned thereon.*	
22 shares Fidelity and Casualty Co. of New York, stock	$ 2,200 00	$ 2,530 00	$ 2,000 00	
20 shares Fidelity and Casualty Co. of New York, stock	2,000 00	2,300 00	2,000 00	
5 shares Fidelity and Casualty Co. of New York stock	500 00	575 00	400 00	
5 shares First National Bank of Saugerties stock	500 00	500 00	300 00	
	$ 5,200 00	$ 5,905 00	$ 4,700 00	
Amount loaned on collaterals				$ 4,700 00
Cash in company's principal office			$ 2,772 58	
Cash deposited in bank :				
First National Bank, New York			189,554 74	
St. Nicholas Bank, New York			17,148 76	
Central Trust Company, New York			11,000 00	
Union Dime Savings Institution, New York			2,920 39	
Brooklyn Trust Company			1,521 86	
Long Island Loan and Trust Company			3,408 70	
Williamsburgh Savings Bank			22 74	
Dime Savings Bank of Williamsburgh			105 12	
German Saving Bank of Williamsburgh			102 12	
First National Bank of Brooklyn (E. D.)			875 33	
Total cash items				229,432 34
Interest due and accrued on stocks and bonds				50,083 50
Interest due and accrued on collateral loans				662 85
Gross premiums in course of collection, not more than three months due				288,803 07
Bills receivable and not matured, taken for fire, marine and inland risks				335,121 14
All other property belonging to the company				6,000 00
Aggregate amount of all the assets of the Company, stated at their actual value				$ 5,177,478 99

III. LIABILITIES.

Gross losses in process of adjustment or in suspense, including all reported and supposed losses	$ 459,952 28	
Losses resisted including interest, costs and other expenses thereon	45,540 00	
Total gross amount of claims for losses	$ 505,492 28	
Deduct re-insurance thereon	35,086 46	
Net amount of unpaid losses		$ 470,405 82
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, $1,059,080.58 ; unearned premiums (50 per cent)	$ 529,540 29	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, $2,994,465.07 ; unearned premiums (pro rata)	1,679,918 07	
Gross premiums received and receivable upon all unexpired inland navigation risks $111,939.04 ; unearned premiums 50 pr ct)	55,969 52	
Total unearned premiums		2,265,427 88
Principal unpaid on scrip or certificates of profit which have been authorized to be redeemed		25,899 00
Interest due and declared remaining unpaid or uncalled for		6,389 04
Cash dividends to stockholders remaining unpaid		477 40
All other demands against the Company absolute and contingent		50,000 00

Total amount of all liabilities except capital stock and net surplus	$ 2,818,599 14
Joint stock capital actually paid-up in cash	1,000,000 00
Surplus beyond capital and all other liabilities	1,358,879 85
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	$ 5,177,478 99

IV. INCOME DURING THE YEAR.

	From fire risks.	*Marine and inland risks.*	
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	$ 421,996 47	$ 195,889 85	
Deduct amount of same not collected	35,940 17	.....	
Net collected	$ 386,056 30	$ 195,889 85	
Gross premiums on risks written and renewed during the year	3,183,120 92	637,228 24	
Total	$ 3,569,177 22	$ 833,118 09	
Deduct premiums and bills in course of collection at this date	613,598 36	110,325 85	
Entire premiums collected during the year	$ 2,955,578 86	$ 722,792 24	
Deduct re-insurance, rebate, abatement and return premiums	393,905 50	124,829 24	
	$ 2,561,673 36	$ 597,963 00	
Net cash actually received for premiums			$ 3,159,636 36
Received for interest on bonds and mortgages			18,231 41
Received for interest and dividends on stock, bonds and collateral loans			170,251 34
Income received from all other sources			40,523 59
Aggregate amount of income actually received during the year in cash			$ 3,388,642 70

V. EXPENDITURES DURING THE YEAR.

	On fire risks.	*Inland. risks.*	
Gross amount actually paid for losses (including $396,083.83 losses occurring in previous years	$ 1,660,953 39	$ 476,955 32	
Deduct amount received for salvages and re-insurance in other companies	138,078 59	54,804 34	
	$ 1,522,874 80	422,150 98	
Net amount paid during the year for losses			$ 1,945,025 78
Cash dividends actually paid stockholders			153,861 40
Scrip or certificates of profits redeemed in cash and int. paid to scrip-holders			10,803 48
Paid for commissions and brokerage			619,014 33
Paid for salaries, fees, and other charges of officers, clerks, agents and all other employés			309,412 86
Paid for State, National and local taxes in this and other States			82,145 09
All other payments and expenditures			240,330 29
Aggregate amount of actual expenditures during the year in cash			$ 3,360,593 23

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	*Premiums thereon.*	*Marine and inland risks.*	*Premiums thereon.*
In force on the 31st day of December of the preceding year...	$ 404,458,595	$ 3,581,994 30	$ 3,540,421	$ 50,789 49
Written or renewed during the year.....	378,067,305	3,183,120 92	206,157,092	637,228 24
Total.....	$ 782,525,900	$6,765,115 22	$209,697,513	$ 688,017 73
Deduct those expired and marked off as terminated.....	304,055,408	2,527,341 34	206,095,704	576,078 69
In force at the end of the year	$ 478,470,492	$4,237,773 88	$ 3,601,809	$ 111,939 04
Deduct amount re-insured.....	21,536,632	184,228 23	.....	.....
Net amount in force December 31, 1885.....	$ 456,933,860	$4,053,545 65	$ 3,601,809	$ 111,939 04

Schedule of Fire Risks and Unearned Premiums.

Year written.	*Term.*	*Amount covered.*	*Gross pre's charged.*	*Frac. un'rn'd.*	*Premiums unearned.*
1885.....	One year	$ 163,353,296 00	$ 1,059,080 58	1-2	$ 529,540 29
1884.....	Two years.....	1,087,660 00	3,887 14	1-4	971 78
1885.....		1,412,795 00	6,775 09	3-4	5,081 32
1883.....	Three years ...	43,591,495 00	345,086 80	1-6	57,514 47
1884.....		53,051,426 00	398,055 82	1-2	199,027 91
1885.....		53,412,979 00	383,538 29	5-6	319,615 24
1882.....	Four years	853,266 00	8,063 37	1-8	1,007 80
1883		1,037,123 00	10,309 34	3-8	3,866 00
1884.....		1,061,824 00	9,438 19	5-8	5,898 87
1885.....		769,924 00	7,406 67	7-8	6,480 83
1881.....	Five years.....	16,208,134 00	211,656 40	1-10	21,165 64
1882.....		18,793,631 00	255,613 28	3-10	76,683 98
1883.....		27,292,774 00	353,967 10	1-2	176,983 55
1884.....		35,037,187 00	474,900 72	7-10	332,430 50
1885.....		39,970,346 00	525,766 86	9-10	473,190 18
		$ 456,933,860 00	$4,053,545 65		$ 2,209,458 36

Scrip.

Balance of scrip outstanding and deliverable to policy holders.....	$ 18,457 00
Limit of scrip accumulation before any redemption.....	18,457 00

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date.....	$ 34,973,234 83
Losses paid from organization to date.....	19,134,024 32
Total amount of cash dividends declared since the company commenced business.....	4,037,747 36
Total amount of the company's stock owned by the directors at par value	202,800 00
Amount loaned to stockholders	8,000 00
Losses incurred during the year.....	2,020,963 24
Amount deposited in the State of Georgia.....	25,000 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	$ 647,935 00
Premiums received	11,155 91
Losses paid	4,711 76
Losses incurred	2,728 57

CLINTON FIRE INSURANCE COMPANY.

OF

NEW YORK, NEW YORK.

Incorporated July, 1850.

GEO. T. PATTERSON, JR., *President.* CHAS. E. W. CHAMBERS, *Secretary.*

I. CAPITAL.

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

II. ASSETS.

Account of Stocks and Bonds owned by the Company.

	Par value.	*Market val.*	
United States 4 per cent. registered bonds, 1891	$ 130,000 00	$ 146,900 00	
United States 6 per cent. currency bonds, 1897	10,000 00	13,200 00	
United States 6 per cent. currency bonds, 1898	54,000 00	71,870 00	
United States legal tender notes	20,000 00	20,000 00	
Delaware and Hudson Canal Company's bonds	40,000 00	48,000 00	
Central R. R. N. J. adjustment bonds	1,000 00	1,070 00	
Central R. R. N. J. debenture bonds	1,000 00	1,000 00	
Central R. R. N. J. scrip	100 00	100 00	
N. Y. Central and Hudson River R. R. stock	70,000 00	74,500 00	
American Exchange National Bank stock	10,000 00	13,000 00	
Merchants' National Bank stock	2,850 00	3,206 00	
Total	$ 338,950 00	$ 392,846 00	
Total market value of stocks and bonds			$ 392,846 00
Loans on bond and mortgage (first liens), upon which not more than one year's interest is due			26,400 00
Interest due and accrued on said bond and mortgage loans			111 66
Value of lands mortgaged, exclusive of buildings		$ 35,500 00	
Value of buildings mortgaged (insured for $13,600 as collateral)		23,500 00	
Total value of said mortgaged premises		$ 59,000 00	
Cash in the Company's principal office		$ 10,367 95	
Cash deposited in American Exchange National Bank		1,002 93	
Total cash items			11,370 88
Interest due and accrued on stocks and bonds			1,465 00
Gross premiums in course of collection not more than three months due			33,713 65
Aggregate amount of all the assets of the company stated at their actual value			$ 465,907 19

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	$ 2,543 77	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	6,086 08	
Losses resisted, including interest, cost and other expenses thereon	3,200 00	
Total gross amount of claims for losses	$ 11,829 85	
Deduct re-insurance thereon	1,723 33	
Net amount of unpaid losses		$ 10,106 52
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, $147,216.86; unearned premiums (50 per cent)	$ 73,608 43	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, $55,638.20; unearned premiums (pro rata)	29,870 25	
Total unearned premiums		103,478 68
Due and to become due for borrowed money		30,000 00
All other demands against the company		5,897 41
Total amount of liabilities, except capital stock and net surplus		$ 149,482 61
Joint stock capital actually paid up in cash		250,000 00
Surplus beyond capital and all other liabilities		66,424 58
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$ 465,907 19

IV. INCOME DURING THE YEAR.

Gross premiums in course of collection at close of last previous year as shown by that year's statement	$ 30,133 92	
Deduct amount of same not collected	6,018 62	
Net collected	$ 24,115 30	
Gross premiums on risks written and renewed during the year	294,568 17	
Total	$ 318,683 47	
Deduct premiums and bllls in course of collection at this date	33,713 65	
Entire premiums collected during the year	$ 284,969 82	
Deduct re-insurance, rebate, abatement and return premiums	48,745 13	
Net cash actually received for premiums		$ 236,224 69
Received for interest on bonds and mortgages		1,340 00
Received for interest and dividends on stocks and bonds, collateral loans and from all other sources		15,338 17
Aggregate amount of income received during the year in cash		$ 252,902 86

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including $12,434.17, losses occurring in previous years	$ 148,279 77	
Deduct all amounts actually received for salvages and amounts received for re-insurances in other companies	21,490 12	

Net amount paid during the year for losses	$ 126,789 65
Cash dividends actually paid stockholders	25,000 00
Paid for commissions and brokerage	40,973 99
Paid for salaries, fees, and other charges of officers, clerks, agents and all other employés	20,529 53
Paid for State, National and local taxes in this and other States	4,743 96
All other payments and expenditures	34,326 55
Aggregate amount of actual expenditures during the year in cash	$ 252,363 68

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	*Prem. thereon*
In force on the 31st day of December of the preceding year	$ 26,568,453 00	$ 191,464 30
Written or renewed during the year	24,562,150 00	294,568 17
Total	$ 51,130,603 00	$ 486,032 47
Deduct those expired and marked off as terminated	17,275,248 00	250,799 68
In force at the end of the year	$ 33,855,355 00	$ 235,232 79
Deduct amount re-insured	3,985,355 00	32,377 73
Net amount in force December 31, 1885	$ 29,870,000 00	$ 202,855 06

Schedule of Fire Risks and Unearned Premiums.

Year Written.	*Term.*	*Amount covered.*	*Gross Pre's charged.*	*Frac. un'rn'd.*	*Amount premiums unearned.*
1885	One year	$ 21,986,750 00	$ 147,216 86	1-2	$ 73,608 43
1884	Two years	7,000 00	73 32	1-4	18 33
1885		16,000 00	80 52	3-4	60 40
1883	Three years	2,086,500 00	10,931 16	1-6	1,821 86
1884		1,675,100 00	11,626 00	1-2	5,813 00
1885		2,252,400 00	16,692 24	5-6	13,921 10
1882	Four years	4,000 00	30 00	1-8	3 75
1883		6,000 00	28 00	3-8	10 50
1884		15,000 00	116 64	5-8	72 92
1885		5,000 00	24 50	7-8	21 44
1881	Five years	181,000 00	1,940 40	1-10	194 04
1882		350,600 00	2,631 30	3-10	789 40
1883		605,250 00	4,752 82	1-2	2,326 41
1884		577,400 00	6,060 80	7-10	4,242 54
1885		102,000 00	650 50	9-10	585 45
Totals		$ 29,870,000 00	$ 202,855 06		$ 103,489 57

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	$ 3,559,238 98
Losses paid from organization to date	1,680,016 95
Total amount of cash dividends declared since the company commenced business	1,085,000 00
Total amount of the company's stock owned by the directors at par value	85,100 00
Losses incurred during the year (fire)	124,462 04

No business in Colorado in 1885.

FARMER'S AND MERCHANT'S INSURANCE CO.

OF

DENVER, COLORADO.

Organized September, 1883.

J. A. SHREVE, *President.* J. A. PERKINS, *Secretary.*

MUTUAL.

II. ASSETS.

Amount loaned on collaterals		$ 991 72
Cash in company's principal office		267 57
Cash belonging to company deposited in bank:		
Colorado National Bank	$ 5,092 24	
German National Bank	5,000 00	
Total		10,092 24
Interest due and accrued		1,037 13
Gross premiums in course of collection and due from agents and other accounts		7,565 24
Bills receivable taken for fire risks		21,139 92
All other property belonging to the company		1,213 95
Total		$ 42,307 77
Deduct for doubtful securities		2,115 37
Aggregate amount of all the assets of the company stated at their actual value		$ 40,192 40

III. LIABILITIES.

Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, $10,123.85; unearned premiums (50 per cent.)	$ 5,061 93	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, $23,442.09; unearned premiums (50 per cent)	11,721 04	
Total unearned premiums		16,782 97
All other demands against the company, absolute and contingent		764 77
Surplus beyond capital and all other liabilities		22,644 66
Aggregate amount of all liabilities, including net surplus		$ 40,192 40

IV. INCOME DURING THE YEAR.

Gross premiums received in cash		$ 17,901 30	
Deduct rebates and return premiums		496 68	
Net cash received for premiums		$ 17,404 62	
Bills and notes received for premiums	$ 27,643 88		
Deduct rebates and return premiums	2,182 76		
Net bills and notes received for premiums		25,461 12	
Total cash and bills actually received for premiums			$ 42,865 74
Income from all other sources			17,799 96
Aggregate amount of income actually received during the year			$ 60,665 70

V. EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	$ 9,940 43
Paid for commissions and brokerage	7,540 08
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés	3,796 65
Paid for State, National and local taxes	37 74
All other payments and expenditures	5,370 25
Aggregate amount of actual expenditures during the year, in cash	$ 26,685 15

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	*Premiums thereon.*
In force on the 31st day of December of the preceding year	$ 396,753 67	$ 8,496 34
Written or renewed during the year	1,803,174 00	45,545 18
Total	$ 2,199,927 67	$ 54,041 52
Deduct those expired and marked off as terminated	403,564 67	12,984 15
In force at the end of the year	$ 1,796,363 00	$ 41,057 37
Deduct amount re-insured	5,600 00	106 20
Net amount in force December 31, 1885	$ 1,790,763 00	$ 40,951 17

Schedule of Fire Risks and Unearned Premiums.

Year written.	*Term.*	*Amount covered.*	*Gross pre's charged.*	*Frac. un'rn'd.*	*Premiums unearned.*
1885	One year	$ 656,753 00	$ 11,679 58	1-2	$ 10,123 85
1884	Two years			1-4	
1885				3-4	
1883	Three years	44,338 00	724 62	1-6	120 77
1884		193,781 00	3,624 48	1-2	1,812 24
1885		426,210 00	8,423 25	5-6	7,019 38
1882	Four years			1-8	
1883				3-8	
1884				5-8	
1885				7-8	
1881	Five years			1-10	
1882				3-10	
1883		2,583 00	77 50	1-2	23 25
1884		25,977 00	785 30	7-10	392 65
1885		441,121 00	15,636 44	9-10	14,073 80
Total		$ 1,790,763 00	$ 40,951 17		$ 33,565 94

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Co. to date	$ 60,923 91
Losses paid from organization to date	12,440 68

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	$ 1,803,174 00
Premiums received	45,545 18
Losses paid	9,940 43
Losses incurred	9,940 43

FARRAGUT FIRE INSURANCE COMPANY,

OF

NEW YORK, NEW YORK.

Incorporated January 29, 1872.

JOHN E. LEFFINGWELL, *President.* SAMUEL DARBEE, *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.

	Par value.	*Market val.*	
United States bonds, registered 3 per cent	$ 112,000 00	$ 115,920 00	
United States bonds, registered 4 per cent	60,000 00	73,875 00	
United States bonds, registered 4½ per cent	50,000 00	56,375 00	
Delaware and Hudson Canal Co. stock	20,000 00	19,350 00	
Brooklyn City Railroad Co. stock	1,850 00	3,792 00	
Fourth National Bank stock	10,000 00	12,500 00	
New York Produce Exchange Bank stock	5,200 00	5,700 00	
Long Island Loan and Trust Co. stock	25,000 00	30,000 00	
Brooklyn Gas Light Co. stock	11,250 00	14,287 00	
People's Gas Light Co. stock	10,000 00	8,500 00	
Citizen's Gas Light Co. stock	4,000 00	3,400 00	
Totals	$ 309,300 00	$ 343,699 00	
Total market value of stocks and bonds			$ 343,699 00
Market value of real estate owned by the company (unincumbered)			6,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			9,900 00
Interest due and accrued on said bond and mortgage loans			136 25
Value of lands mortgaged exclusive of buildings		$ 8,000 00	
Value of buildings mortgaged (insured for $10,000, as collateral)		10,500 00	
Total value of said mortgaged premises		$ 18,500 00	

Loans on Collaterals.

	Par value.	*Market value.*	*Loaned thereon.*
Bushwick Railroad stock	$ 300 00	$ 525 00	$ 300 00
Exchange Fire Ins. Co. stock	2,610 00	2,479 50	2,000 00
Central National Bank stock	3,900 00	4,290 00	3,900 00
American Screw Co. stock	200 00	200 00	
	$ 7,010 00	$ 7,494 50	$ 6,200 00

Amount loaned on collaterals		$ 6,200 00
Cash in company's principal office	$ 590 19	
Cash belonging to company deposited in bank:		
Fourth National Bank	660 99	
Central National Bank	27,243 67	
Manufacturer's National Bank	2,156 70	
Long Island Loan and Trust Co	12,309 66	
Total cash items		42,961 21
Interest due and accrued on collateral loans		93 00
Gross premiums in course of collection not more than three months due		22,193 12
All other property belonging to the company		4,188 68
Amount of premiums unpaid on policies which have been issued more than three months	$ 661 52	
Aggregate amount of all the assets of the company stated at their actual value		$ 435,371 26

III. LIABILITIES.

Gross claims for adjusted and unpaid losses, due and to become due	$ 108 43	
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	6,175 65	
Losses resisted, including interest, costs and all other expenses thereon	6,786 53	
Net amount of unpaid losses		$ 13,070 61
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, $150,308.53; unearned premiums (50 per cent)	$ 75,154 26	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, $55,414.11; unearned premiums (pro rata)	31,099 02	
Total unearned premiums		106,253 28
Due and accrued for salaries, rent and other miscellaneous expenses		2,108 33
All other demands against the company, absolute and contingent		3,050 77
Total amount of liabilities except capital stock and net surplus		$ 124,482 99
Joint stock capital actually paid up in cash		200,000 00
Surplus beyond capital and all other liabilities		110,888 27
Aggregate amount of all liabilities, including paid up capital stock and net surplus		$ 435,371 26

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	$ 19,134 13
Deduct amount of same not collected	294 87
Net collected	$ 18,839 26
Gross premiums on risks written and renewed during the year.	193,207 84
Total	$ 212,047 10
Deduct premiums and bills in course of collection at this date..	20,703 87
Entire premiums collected during the year	$ 191,343 23
Deduct re-insurance, rebate abatement and return premiums...	11,994 40

Net cash actually received for premiums	$ 179,348 83
Received for interest on bonds and mortgages	545 19
Received for interest and dividends on stock, bonds and collateral loans	15,048 77
Income received from all other sources	525 00
Aggregate amount of income actually received during the year in cash	$ 195,467 79

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including $7,857.63, losses occurring in previous years)	$ 65,853 73
Cash dividends actually paid stockholders	20,000 00
Paid for commissions and brokerage	27,190 10
Paid for salaries, fees, and other charges of officers, clerks, agents and all other employés	22,920 00
Paid for State, National and local taxes in this and other States	3,666 25
All other payments and expenditures	17,628 72
Aggregate amount of actual expenditures during the year in cash	$ 157,258 80

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	*Prems. thereon*
In force on the 31st day of December of the preceding year	$ 29,087,248 00	$ 190,829 55
Written or renewed during the year	27,080,585 00	193,207 84
Total	$ 56,167,833 00	$ 384,037 39
Deduct those expired and marked off as terminated	25,848,836 00	171,377 01
In force at the end of the year	$ 30,318,997 00	$ 212,660 38
Deduct amount re-insured	860,513 00	6,937 74
Net amount in force December 31, 1885	$ 29,458,484 00	$ 205,722 64

Schedule of Fire Risks and Unearned Premiums.

Year written.	*Term.*	*Amount covered.*	*Gross prem's charged.*	*Frac. un'rn'd.*	*Premiums unearned.*
1885	One year	$ 21,454,219 00	$ 150,308 53	1-2	$ 75,154 26
1884	Two years	7,400 00	98 00	1-4	24 50
1885		6,100 00	44 72	3-4	33 54
1883	Three years	1,560,519 00	10,934 98	1-6	1,822 49
1884		1,984,538 00	13,746 76	1-2	6,873 38
1885		3,187,815 00	20,214 64	5-6	16,845 53
1882	Four years	36,400 00	383 25	1-8	47 90
1883		10,000 00	100 00	3-8	62 50
1884		1,675 00	16 78	5-8	10 49
1885		3,500 00	22 31	7-8	19 52
1881	Five years	163,782 00	1,554 42	1-10	155 44
1882		173,245 00	1,825 23	3-10	547 57
1883		326,099 00	1,656 50	1-2	828 25
1884		272,579 00	2,303 34	7-10	1,612 34
1885		266,113 00	2,445 68	9-10	2,201 11
1880	Seven years	4,500 00	67 50	3-4	14 46
		$ 29,458,484 00	$ 205,722 64		$ 106,253 28

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	$ 2,052,902 34
Losses paid from organization to date	837,485 29
Total amount of cash dividends declared since the company commenced business	334,000 00
Total amount of the company's stock owned by the directors, at par value	46,150 00
Loaned to stockholders and officers	7,700 00
Losses incurred during the year	69,987 08

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	$ 73,991 00
Premiums received	1,166 53
Losses paid	1,319 42
Losses incurred	1,310 60

FIRE ASSOCIATION,

OF

PHILADELPHIA, PENNSYLVANIA.

Incorporated March 27, 1820.

J. LIGHTFOOT, *President.* W S. WINSHIP, *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.

	Par value	*Market val.*
United States 4 per cent registered bonds	$ 200,000 00	246,250 00
United States 4½ per cent. registered bonds	132,000 00	148,665 00
Catawissa Railroad 7 per cent registered bonds	10,000 00	13,000 00
Camden 7 per cent. registered bonds	6,000 00	6,480 00
Lehigh Valley 7 per cent. registered bonds	32,000 00	44,800 00
Masonic Temple 5 per cent. registered bonds	20,000 00	21,600 00
Pennsylvania Railroad stock, 3,030 shares	151,500 00	163,620 00
Shamokin Valley and Pottsville 7s	20,000 00	25,000 00
Philadelphia City 6s	402,600 00	523,727 00
Philadelphia and Erie 5s	100,000 00	110,000 00
Belt Railroad and stock yards 6s	50,000 00	65,000 00
Philadelphia City Pass. Ry. Co.'s 5s	50,000 00	55,000 00
Louisville and Nashville 6s	100,000 00	104,000 00

	Par value.	Market val.
Texas and Pacific R. R. 6s, consol. mortgage	$ 50,000 00	$ 34,000 00
Texas and Pacific R. R. 6s, first mortgage	13,000 00	13,780 00
Cincinnati 7 3-10 loan	125,000 00	162,500 00
Fire Association stock, 600 shares	30,000 00	167,400 00
Lehigh Valley Railroad 6s	100,000 00	130,000 00
Lehigh Coal and Navigation 7s	100,000 00	127,000 00
Penn. Railroad, general mort., 6s	58,000 00	75,400 00
Penn. Railroad, consolidated mortgage	50,000 00	61,125 00
Penn. Co.'s 6 per cent. bonds	113,000 00	122,040 00
Penn. and New York Canal 7s	8,000 00	9,600 00
Philadelphia, Germantown and Norristown Railroad stock, 331 shares	16,550 00	36,089 00
Chestnut Hill Railroad stock, 70 shares	3,500 00	7,620 00
Northern Central Railway 6s	168,000 00	201,600 00
Huntingdon and Broad Top, first mortgage, 7s.	15,000 00	16,650 00
Phila. & Reading Railroad Adj. script	10,000 00	3,800 00
Phila. & Reading Railroad, gen. mortgage, 6s.	25,000 00	20,000 00
Northern Pacific Land Grant 6s	25,000 00	27,000 00
Phila. & Reading 6s, Car Trust certificates	25,000 00	22,500 00
Car Trust of New York No. 3, series G	20,000 00	15,000 00
Peoria Mercantile Lit. Association 6s	25,000 00	25,000 00
Totals	$ 2,254,150 00	$ 2,805,246 00

Total market value of stocks and bonds		$ 2,805,246 00
Market value of real estate owned by the company (unincumbered)		70,800 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		1,005,960 94
Loans on bond and mortgage (first liens) upon which more than one year's interest is due		1,600 00
Interest due and accrued on said bond and mortgage loans		22,389 98
Value of lands mortgaged, exclusive of buildings	$ 1,706,383 00	
Value of buildings mortgaged (insured for $794,345 as collateral)	1,353,579 00	
Total value of said mortgaged premises	$ 3,059,962 00	
Loaned on collaterals:		
Fire Association stock; par value, $1,950; market value, $10,881; loaned thereon		5,450 00
Cash in company's principal office	$ 9,934 82	
Cash deposited in bank:		
Fidelity Insurance Trust and Safe Deposit Co.	132,805 19	
Merchants' National Bank	54,792 03	
Total cash items		197,532 04
Interest due and accrued on stocks and bonds		18,166 50
Interest due and accrued on collateral loans		81 75
Net cash in hands of agents or in course of transmission		122,392 36
All other property belonging to the company		944 50
Aggregate amount of all the assets of the company stated at their actual value		$ 4,250,564 07

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	$ 62,150 81
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	67,661 30
Losses resisted, including interest, costs and other expenses thereon	42,144 28

Total gross amount of claims for losses	$ 171,956 39	
Deduct re-insurance thereon	10,467 38	
Net amount of unpaid losses		$ 161,489 01
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, $1,215,203.89; unearned premiums (50 per cent.)	$ 607,601 94	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, $799,295.50; unearned premiums (pro rata)	399,213 31	
Total unearned premiums		1,006,815 25
Amount reclaimable by the insured on perpetual fire insurance policies, being { 90 per cent on $ 733,913 24 $ 660,521 92; 95 per cent on 1,197,837 70 1,137,945 81 }		1,798,467 73
Total amount of liabilities, except capital stock and net surplus		$ 2,966,771 99
Joint stock capital actually paid up in cash		500,000 00
Surplus beyond capital and all other liabilities		783,792 08
Aggregate amount of all liabilities, including paid up capital stock and net surplus		$ 4,250,564 07

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	$ 114,869 09	
Gross premiums on risks written and renewed during the year	1,757,163 05	
Total	$ 1,872,032 14	
Deduct premiums and bills in course of collection at this date	122,392 36	
Entire premiums collected during the year	$ 1,749,639 78	
Deduct re-insurance, rebate, abatement and return premiums	214,644 17	
Net cash actually received for premiums		$ 1,534,995 61
Received for interest on bonds and mortgages		$ 52,201 30
Received for interest and dividends on stocks, bonds and collateral loans		143,305 57
Income received from all other sources		9,075 29
Deposit premiums (less 5 per cent.) received for perpetual risks	$ 55,465 08	
Aggregate amount of income actually received during the year in cash		$ 1,739,577 77

V. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses during the year	$ 1,013,145 90	
Deduct amounts received for salvages and amounts received for re-insurance in other companies	33,863 60	
Net amount paid during the year for losses		$ 979,282 30
Cash dividends actually paid stockholders		200,000 00
Paid for commissions and brokerage		318,885 85
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés		105,753 57
Paid for State, National and local taxes in this and other States		50,478 91
All other payments and expenditures		25,567 24
Amount of deposit premiums returned during the year on perpetual fire risks	$ 33,163 64	
Aggregate amount of actual expenditures during the year in cash		$ 1,679,967 87

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	*Prem. thereon*
In force on the 31st day of December of the preceding year	$ 241,642,250	$ 3,827,157 00
Written or renewed during the year	139,084,872	1,757,163 05
Total	$ 380,727,122	$ 5,584,320 05
Deduct those expired and marked off as terminated	119,288,417	1,619,514 99
In force at the end of the year	$ 261,438,705	$ 3,964,805 06
Deduct amount re-insured	1,330,521	18,554 73
Net amount in force December 31, 1885	$ 260,108,184	$ 3,946,250 33

Schedule of Fire Risks and Unearned Premiums.

Year written.	*Term.*	*Amount covered.*	*Gross pre's charged.*	*Frac. un'rn'd.*	*Premiums unearned.*
1885	One year	$ 100,455,916 00	$ 1,215,203 89	1-2	$ 607,601 94
1884	Two years	202,977 00	2,423 36	1-4	605 84
1885		158,460 00	1,714 66	3-4	1,285 99
1883	Three years	14,379,122 00	145,045 21	1-6	24,174 20
1884		14,539,040 00	145,229 89	1-2	72,614 94
1885		15,413,088 00	146,960 91	5-6	122,467 42
1882	Four years	368,608 00	17,948 08	1-8	2,243 51
1883		280,121 00	3,267 78	3-8	1,225 42
1884		322,452 00	3,619 26	5-8	2,262 04
1885		289,775 00	3,143 25	7-8	2,750 34
1881	Five years	4,416,432 00	58,057 57	1-10	5,805 75
1882		5,549,320 00	66,225 33	3-10	19,867 59
1883		5,207,084 00	66,354 11	1-2	33,177 05
1884		6,346,241 00	73,211 24	7-10	51,247 86
1885		6,010,032 00	66,094 85	9-10	59,485 36
	Perpetuals	86,169,516 00	1,931,750 94	90 & 95 pr. ct.	1,798,467 73
Totals		$ 260,108,184 00	$ 3,946,250 33		$ 2,805,282 98

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	$ 18,640,945 00
Losses paid from organization to date	10,210,904 00
Total amount of cash dividends declared since the company commenced business	2,979,762 00
Total amount of the company's stock owned by the directors, at par value	80,450 00
Loaned to stockholders	5,450 00
Losses incurred during the year	966,900 19

Amount deposited in various States:

	Deposit.	*Liabilities.*
Georgia	$ 25,000 00	$ 7,758 00
Virginia	25,000 00	19,493 00
North Carolina	10,000 00	10,788 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	$ 439,328 00
Premiums received	7,817 27
Losses paid	2,895 56
Losses incurred	2,893 06

UNITED STATES BRANCH

OF

THE FIRE INSURANCE ASSOCIATION,

(Limited.)

OF

LONDON, ENGLAND.

Incorporated, 1880.

FRANK LOCK, New York ..... *Attorney for the United States.*

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.

	Par val.	*Market value.*	
United States 4 per cent. registered bonds	$ 390,000 00	$ 479,700 00	
United States 3 per cent. bonds	58,000 00	60,247 50	
Newark, N. J., city bonds	100,000 00	102,000 00	
State of Georgia 7 per cent. bonds, due 1890	14,000 00	15,680 00	
State of Georgia 7 per cent. bonds, due 1886	7,500 00	7,762 50	
State of Georgia 6 per cent. bonds, due 1886	300 00	300 00	
State of Georgia 6 per cent. bonds, due 1889	3,000 00	3,180 00	
United States 4 per cent. coupon bonds	200 00	248 25	
Totals	$ 573,000 00	$ 669,118 25	
Total market value of stocks and bonds			$ 669,118 25
Cash in Company's principal office		$ 4,957 33	
Cash deposited in bank:			
Merchants' National Bank of New York		95,784 40	
Central Trust Company of New York		38,500 00	
Girard National Bank, Philadelphia		5,172 42	
Continental National Bank, Chicago		5,362 78	
Bank of California, San Francisco		13 81	
Central R. R. Bank, Savannah, Ga		13,558 09	
Total cash items			163,348 83
Interest due and accrued on stocks and bonds			8,520 01
Net premiums uncollected, not more than three months due			79,292 52
All other property belonging to the Company			1,144 00
Aggregate amount of all the assets of the company, in the United States, stated at their actual value			$ 921,423 61

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	$ 22,011 25	
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	30,690 81	
Losses resisted, including interest, costs and other expenses thereon	29,547 32	
Total gross claims for losses	$ 82,249 38	
Deduct re-insurance thereon	5,670 00	
Net amount of unpaid losses		$ 76,579 38
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, $626,801.98; unearned premiums (50 per cent.)	$ 313,400 99	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, $259,787.17; unearned premiums (pro rata)	137,627 45	
Total unearned premiums		451,028 44
Due and accrued for salaries, rents, and other miscellaneous expenses		6,615 30
Total amount of liabilities, except capital stock and net surplus		$ 534,223 12
Surplus beyond all liabilities in the United States		387,200 49
Aggregate amount of all the liabilities of the Company in the United States, including net surplus		$ 921,423 61

IV. INCOME DURING THE YEAR.

	From fire risks.	
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	$ 96,669 67	
Deduct amount of same not collected	18 50	
Net collected	$ 96,651 17	
Gross premiums on risks written and renewed during the year	927,078 87	
Total	$ 1,023,730 04	
Deduct premiums and bills in course of collection at this date	92,115 92	
Entire premiums collected during the year	$ 931,614 12	
Deduct re-insurance, rebate, abatement and return premiums	170,654 64	
Net cash actually received for premiums		$ 760,959 48
Received for interest and dividends on stocks and bonds, collateral loans and from all other sources		22,551 16
Aggregate amount of income actually received during the year in cash		$ 783,510 64

V. EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including $105,772.63, losses occurring in previous years)	$ 675,961 56
Deduct amount received for salvages and amount received for re-insurances in other companies	21,028 71

Net amount paid during the year for losses	$ 654,932 85
Paid for commissions and brokerage	159,857 39
Paid for salaries, fees and other charges of officers, clerks, agents, and all other employés	59,091 82
Paid for State, National and local taxes in this and other States	18,191 87
All other payments and expenditures	36,340 78
Aggregate amount of actual expenditures during the year in cash	$ 928,414 71

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	*Prem. thereon.*
In force on the 31st day of December of the preceding year	$ 72,491,868 00	$ 949,000 39
Written or renewed during the year	72,162,110 00	927,078 87
Totals	$144,653,978 00	$ 1,876,079 26
Deduct those expired and marked off as terminated	72,892,913 00	956,740 76
In force at the end of the year	$ 71,761,065 00	$ 919,338 50
Deduct amount re-insured	2,746,239 00	32,749 35
Net amount in force December 31, 1885	$ 69,014,826 00	$ 886,589 15

Schedule of Fire Risks and Unearned Premiums.

Year written.	*Term.*	*Amount covered.*	*Gross pre's charged.*	*Frac. un'rn'd.*	*Amount premiums unearned.*
1885	One year	$ 47,020,073 00	$ 626,801 98	1-2	$ 313,400 99
1884	Two years	163,394 00	1,765 16	1-4	441 29
1885		313,843 00	2,859 17	3-4	2,144 37
1883	Three years	3,825,825 00	41,997 81	1-6	6,999 63
1884		4,308,312 00	55,421 38	1-2	27,710 69
1885		4,830,310 00	54,531 32	5-6	45,442 76
1882	Four years	143,325 00	1,705 02	1-8	213 13
1883		249,049 00	2,108 50	3-8	790 68
1884		113,836 00	1,899 33	5-8	1,187 10
1885		69,724 00	622 11	7-8	544 32
1881	Five years	1,061,163 00	13,632 67	1-10	1,363 26
1882		1,578,164 00	17,936 88	3-10	5,381 07
1883		1,975,594 00	21,551 61	1-2	10,775 80
1884		1,711,106 00	22,682 87	7-10	15,878 03
1885		1,586,258 00	20,346 69	9-10	18,312 02
1883	Six years	30,000 00	169 20	7-12	98 70
1882	Seven years	5,000 00	200 00	7-14	100 00
1883		6,000 00	105 00	9-14	67 50
1884		600 00	9 00	11-14	7 07
1882	Ten years	11,500 00	125 95	13-20	81 90
1883		11,750 00	117 50	15-20	88 13
Totals		$69,014,826 00	$ 886,589 15		$ 451,028 44

Answers to General Interrogatories.

Total amount of premiums received in the United States from the organization of the company to date	$ 3,669,407 59
Total amount paid in the United States for losses from organization to date	2,428,401 04
Losses incurred in the United States during the year	616,895 93
Amount deposited in different States and countries for the security of all the Company's policyholders	522,209 45

Amount deposited in various States to secure policyholders in such States:

	Deposit.	*Liabilities.*
Ohio	$ 123,000 00	$ 16,143 39
Oregon	61,500 00	7,498 16
Georgia	27,170 75	10,640 02
North Carolina	12,300 00	10,098 03
Total	$ 223,970 75	$ 44,379 60

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	$ 384,383 33
Premiums received	8,290 42
Losses paid	2,086 97
Losses incurred	1,408 15

FIREMAN'S FUND INSURANCE COMPANY,

OF

SAN FRANCISCO, CALIFORNIA.

Incorporated May 3, 1863.

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

I. CAPITAL.

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

II. ASSETS.

Account of Stocks and Bonds owned by the Company.

	Par val.	*Market val.*
United States bonds, registered 4's	$ 400,000 00	$ 492,000 00
Oakland City Gaslight Company bonds	25,000 00	25,500 00
California Dry Dock Company bonds	20,000 00	21,000 00
Market Street Cable R. R. Co. bonds	25,000 00	30,000 00
Pacific Rolling Mills bonds	7,000 00	7,280 00
100 shares First National Bank, S. F. stock	10,000 00	12,000 00
450 shares Oakland Bank of Savings stock, (50 per cent. paid up)	45,000 00	25,200 00
100 shares North Beach & Mis'n. R. R. Co. st'k	10,000 00	9,900 00
150 shares Pacific Rolling Mills stock	15,000 00	13,500 00
250 shares Judson Manufacturing Co. Stock, (45 per cent. paid up)	25,000 00	5,000 00
300 shares California Dry Dock Co. stock	10,000 00	4,000 00

	Par value.	Market val.	
100 shares Presidio and Ferries R. R. Co. stock (55 per cent. paid up)	30,000 00	13,500 00	
370 shares California Street R. R. Co. stock	37,000 00	35,150 00	
220 shares Sutter Street R. R. Co. stock	22,000 00	23,100 00	
15 shares Pioneer Wollen Factory stock	15,000 00	6,000 00	
250 shares Oakland Gaslight and Heat Co. stock (20 per cent paid up)	25,000 00	8,500 00	
Totals	$ 721,000 00	$ 731,630 00	
Total market value of stocks and bonds			$ 731,630 00
Value of real estate owned by the company, (unincumbered)			320,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			155,618 00
Interest due and accrued on said bond and mortgage loans			690 98
Value of lands mortgaged, exclusive of buildings		$ 397,600 00	
Value of buildings mortgaged (ins. for $101,350 as collateral)		165,000 00	
Total value of said mortgaged premises		$ 562,600 00	

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
2 bonds Pacific Club, San Francisco ($1,000 each	$ 2,000 00	$ 2,100 00	$ 1,500 00
55 shares Bank of Sonoma County	5,500 00	6,050 00	5,000 00
1400 Oakland Gaslight and Heat Co.	140,000 00	47,600 00	30,000 00
330 Bank of Sonoma County	33,000 00	36,300 00	26,000 00
150 Savings and Loan Society	15,000 00	15,750 00	13,500 00
130 Judson Manufacturing Co.	13,000 00	2,600 00	
200 California Iron and Steel Co.	20,000 00	400 00	
130 California Artificial Stone Co.	1,300 00	780 00	
10 Knappton Packing Co.	1,000 00	1,200 00	
Assigned mortgage, dated November 3, 1882; recorded liber 193, page 111, Alameda county records. am't, $3,350; land valued at $2,500, buildings, $4,000, insured for $3,500	3,350 00	3,350 00	8,500 00
Second mortgage for $3,000 upon the property at Berkely, described in Schedule B hereof, as security for $6,100 principal, recorded in liber 225. page 460, Alameda county records	3,000 00	3,000 00	
18 bonds School District No. 7 Gallatin Co., Montana ($500 each)	9,000 00	9,000 00	
3 bonds School District No. 1, Lawrence County, Dakota ($500 each)	1,500 00	1,500 00	1,900 00
5 bonds Choteau County, Montana, ($1,000 each)	5,000 00	5,000 00	

	Par value.	Market value.	Loaned thereon.	
290 shares Bank of Sonoma County...	29,000 00	31,900 00		
Assigned mortgage dated September, 22, 1884; recorded liber 41, page 591, Sonoma county records; amount, $4,340; land valued $5,000; improvements, $1,000.....	4,340 00	4,340 00	26,000 00	
Assigned mortgage dated September 23, 1884; recorded liber 43, page 161, Sonoma county records; am't, $4,500; land valued, $5,500; improvements, $1,200.....	4,500 00	4,500 00		
	$ 290,490 00	$ 175,370 00	$ 112,400 00	
Amount loaned on collaterals.....				$ 112,400 00
Cash in company's principal office.....			$ 4,177 59	
Cash deposited in bank:				
Bank of California			40,320 88	
Bank of Sather & Co			22,738 21	
Granger's Bank.....			26,402 50	
Merchants' National Bank, Chicago.....			24,950 89	
Shawmut National Bank, Boston.....			16,523 63	
Total cash items.....				135,113 70
Interest due and accrued on bonds and stocks.....				6,456 36
Interest due and accrued on collateral loans.....				1,084 20
Gross premiums in course of collection not more than three months due.....				108,686 72
Bills receivable and not matured taken for marine and inland risks.....				44,445 04
All other property belonging to the company.....				9,072 24
Aggregate amount of all the assets of the company stated at their actual value				$ 1,625,197 24

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	$ 14,256 45	
Gross losses in process of adjustment or in suspense, including all reported and supposed losses.....	46,427 76	
Losses resisted, including interest, costs, and other expenses thereon.....	28,057 91	
Total gross amount of claims for losses.....	$ 88,742 12	
Deduct re-insurance thereon.....	6,889 70	
Net amount of unpaid losses.....		$ 81,852 42
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, $538,608.43: unearned premiums (50 per cent.).....	$ 269,304 21	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, $265,592 91; unearned premiums (pro rata).....	146,678 69	
Gross premiums received and receivable, upon all unexpired marine time risks, $90,977.28; unearned premiums (50 per ct)	45,488 64	
Gross premiums received and receivable, on all unexpired marine and inland navigation risks	18,625 66	
Total unearned premiums.....		480,097 20
All other demands against the company.....		12,963 83

Total amount of liabilities except capital stock and net surplus	$ 574,913 45
Joint stock capital actually paid up in cash	750,000 00
Surplus beyond capital and all other liabilities	300,283 79
Aggregate amount of all liabilities, including paid up capital stock and net surplus	$ 1,625,197 24

IV. INCOME DURING THE YEAR.

	On fire risks.	*Marine and inland.*	
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	$ 80,501 31	$ 54,882 55	
Gross premiums on risks written and renewed during the year	878,018 47	328,314 15	
Total	$ 958,519 78	$ 383,196 70	
Deduct premiums and bills in course of collection at this date	94,997 63	58,134 13	
Entire prem's collected during the year.	$ 863,522 15	$ 325,062 57	
Deduct re-insurance, rebate, abatement and return premiums	210,657 85	135,280 78	
	$ 652,864 30	$ 189,781 79	
Net cash actually received for premiums			$ 842,646 09
Received for interest on bonds and mortgages and collateral loans			18,644 05
Received for interest and dividends on stocks			24,754 33
Income received from all other sources			21,473 32
Aggregate amount of income actually received during the year in cash			$ 907,517 79

V. EXPENDITURES DURING THE YEAR.

	On fire risks.	*Mar. and inland.*	
Gross amount actually paid for losses (including $78,777.86, losses occurring in previous years)	$ 346,574 80	$ 248,176 99	
Deduct all amounts received for salvages, and amounts received for re-insurances in other companies	51,820 34	100,719 75	
	$ 294,754 46	$ 147,457 24	
Net amount paid during the year for losses			$ 442,211 70
Cash dividends actually paid stockholders			90,000 00
Paid for commissions and brokerage			106,166 12
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés			81,784 91
Paid for State, National and local taxes in this and other States			12,164 29
All other payments and expenditures			97,782 99
Aggregate amount of actual expenditures during the year in cash			$ 830,110 01

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	*Premiums thereon.*	*Marine and inland risks.*	*Premiums thereon.*
In force December 31, 1884	$ 55,560,738 87	$ 761,569 37	$ 2,810,776 00	$ 143,336 91
Written or renewed in 1885	62,339,412 86	878,018 47	16,033,133 00	328,314 15
Totals	$117,900,151 73	$ 1,639,587 84	$18,843,909 00	$ 471,651 06
Deduct expirations and cancellations	53,764,672 58	742,836 60	16,003,980 00	315,015 19
In force December 31, 1885	$ 64,135,479 15	$ 896,751 24	$2,839,929 00	$ 156,635 87
Deduct amount re-insured	4,813,245 89	92,549 90	980,775 00	47,032 93
Net amount in force	$ 59,322,233 26	$ 804,201 34	$ 1,859,154 00	$ 109,602 94

Schedule of Fire Risks and Unearned Premiums.

Year written.	*Term.*	*Amount covered.*	*Gross pre's charged.*	*Frac un'rn'd.*	*Premiums unearned.*
1885	One year	$ 38,429,547 39	$ 538,608 43	1-2	$ 269,304 21
1884	Two years	110,760 00	1,836 33	1-4	459 08
1885		249,631 00	2,752 59	3-4	2,064 44
1883	Three years	4,535,972 81	55,594 41	1-6	9,265 73
1884		5,255,291 28	65,382 91	1-2	32,691 45
1885		6,791,308 57	85,479 24	5-6	71,232 70
1882	Four years	12,385 00	175 22	1-8	21 90
1883		22,850 00	257 47	3-8	96 54
1884		37,011 00	593 84	5-8	371 15
1885		37,476 00	415 11	7-8	363 21
1881	Five years	621,348 23	8,488 29	1-10	848 83
1882		573,258 50	7,469 54	3-10	2,240 85
1883		679,723 05	10,073 72	1-2	5,036 85
1884		874,098 76	11,904 10	7-10	8,332 87
1885		1,091,571 67	15,170 14	9-10	13,653 09
Totals		$ 59,322,233 26	$ 804,201 34		$ 415,982 90

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	$ 11,584,028 22
Losses paid from organization to date	6,342,948 81
Total amount of cash dividends declared since the company commenced business	1,346,060 00
Losses incurred during the year: Fire, $288,514.49; Marine and Inland, $156,305.45. Total	444,819 94
Total amount of company's stock owned by the directors at par value	136,800 00
Dividends declared payable in stock from organization	100,000 00
Total amount loaned to officers and directors	12,400 00
Loaned to stockholders not officers or directors	15,000 00
Amount deposited in various States:	
Oregon—U. S. 4 per cent. bonds	50,000 00
Liabilities	13,641 07

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	$ 607,475 69
Premiums received	14,977 69
Losses paid	3,636 52
Losses incurred	3,651 71

FRANKLIN FIRE INSURANCE COMPANY,

OF

PHILADELPHIA, PENNSYLVANIA.

Incorporated April 22, 1829.

JAMES W. 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.

	Bonds.	*Par value*	*Market val.*
$200,000	United States 4½ per cent	$ 200,000 00	$ 225,750 00
12,000	Lehigh Valley R. R. cons. 6 per cent.	12,000 00	15,600 00
2,000	Lehigh Valley Railroad coupon	2,000 00	2,600 00
16,000	Chicago and Western Indiana first mortgage, 6 per cent	16,000 00	17,920 00
26,000	Pa. R. R. Co., colat. trust, 4½ pr. ct.	26,000 00	27,040 00
8,000	Del. & Bound Brook R. R. 6 per cent.	8,000 00	10,640 00
50,000	Philadelphia City 6s, new	50,000 00	64,464 00
1,000	City of Camden 6s	1,000 00	1,000 00
8,000	City of Pittsburg extended 5s	8,000 00	8,240 00
9,000	St. Paul, Minnesota and Manitoba, first mortgage, gold, 7s	9,000 00	10,350 00
4,000	Stoney Creek R. R. 7 per c't, coupon	4,000 00	4,760 00
10,000	Baltimore & Potomac R. R. first mortgage skfd, gold, 6s	10,000 00	12,350 00
1,100	Baltimore & Potomac Tunnel, gold, 6s	11,000 00	13,750 00
7,000	Pa. & N.Y. Canal & R. R. Co., 7s, 1896	7,000 00	8,400 00
10,000	West Jersey Railroad Co. 7s	10,000 00	12,700 00
17,000	Philadelphia and Reading R. R. 7s	17,000 00	19,890 00
10,000	Hestonville M. & F. P. P. Ry Co. 6s	10,000 00	11,500 00
5,000	Camden and Amboy Railroad Co	5,000 00	5,400 00
20,000	Connecting Railroad Co	20,000 00	24,200 00

	Bonds.	*Par value.*	*Market val.*
25,000	Easton & Amboy R. R. 1st mrtg. 5s...	25,000 00	27,750 00
5,000	Huntingdon & Broad Top 1st mrtg, 7s	5,000 00	5,550 00
5,000	Huntingdon & Broad Top scrip, 7s.....	5,000 00	5,550 00
35,000	Lehigh Valley R. R. Co. 1st mrtg, 6s..	35,000 00	44,450 00
10,000	Elmira and Williamsport R. R. 5s.....	10,000 00	10,500 00
25,000	Phila., W. & Balti. R. R. w. certf. 4s..	25,000 00	25,000 00
25,000	N. Y., Lackawanna and Western 6s....	25,000 00	31,750 00
22,000	West Jersey Railroad Co. 6s.....	22,000 00	25,080 00
25,000	New York Central R.R. extended 5s...	25,000 00	26,250 00
10,000	Jacksonville & S. E. gen'l mrtg. 6s	10,000 00	9,000 00
25,000	Harrisburg & Lancaster extended 5s...	25,000 00	26,250 00
3,300	Lehigh Coal & Nav. Co., loan 1897, 6s	3,300 00	3,927 00
15,000	Northern Central second mortgage 5s..	15,000 00	16,200 00
10,000	Phila.,W. & Baltimore R. R. 6s, 1887..	10,000 00	10,400 00
18,000	W. Jersey & Atlantic R.R.6s,due 1910.	18,000 00	18,900 00
25,000	Pennsylvania Company 6s.....	25,000 00	27,000 00
10,000	Louisville & Nashville gen'l mrtg, 6s...	10,000 00	10,500 00
30,000	Steubenville & Indiana R.R.1st mrtg 5s	30,000 00	33,000 00
15,000	Pennsylvania Salt Mfg. Co. 5s.....	15,000 00	15,750 00
14,000	Camden & Atlantic 6s, (consol)..	14,000 00	15,120 00
6,000	Railway Car Trust of Penn.,5s,series *a*	6,000 00	6,060 00
7,000	Railway Car Trust of Penn.,5s,series *c*	7,000 00	7,070 00
25,000	Northern Central R.R.con.gen'l mrtg 6s	25,000 00	27,000 00
10,000	Northern Central R. R. con. 4½ per cent. bonds	10,000 00	10,700 00
10,000	Philadelphia & Erie R. R. gold 5s.....	10,000 00	11,100 00
84,000	Lehigh Valley Railroad consolidated mortgage, sterling gold 6s.....	48,000 00	52,800 00
20,000	Lehigh Valley Coal Co. registered 5s..	20,000 00	21,000 00
8,000	Penn. Car Trust, seven years, series H	8,000 00	8,160 00
16,000	Penn. Car Trust, six years, series H...	16,000 00	16,320 00
1,000	Penn. Car Trust, eight years, series B.	1,000 00	1,020 00
12,000	Penn. Car Trust, three years, series F.	12,000 00	12,120 00
24,500	Baltimore and Ohio Railroad.....	24,500 00	26,215 00
16,000	River Front R. R. 1st mrtg. 4½ p'r c't	16,000 00	16,800 00
	Shares of Stock.		
125	Phila., Wilmington & Baltimore R. R.	6,250 00	8,750 00
68	Commercial Nail Bank.....	3,400 00	4,080 00
16	Continental Hotel, preferred.....	1,600 00	1,920 00
500	Mince Hill and Schuylkill Haven R.R.	25,000 00	30,000 00
50	Penn. Co., for insurance on lives, etc...	5,000 00	20,800 00
	Totals.....	$ 1,023,050 00	$ 1,166,396 00

Total market value of stocks and bonds.....	$ 1,166,396 00
Market value of real estate owned by the company (unincumbered)	437,950 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	904,013 67
Interest due and accrued on said bond and mortgage loans.....	14,850 83
Value of lands and buildings mortgaged (insured for $986,247.30 as collateral).....	$ 2,166,195 00

Loans on Collaterals.

	Par value.	*Market value.*	*Loaned thereon.*
56 shares Penn. R. R. Co. stock...	$ 2,800 00	$ 3,024 00	$ 1,300 00
Certificate of deposit Independence National Bank.....	20,000 00	20,000 00	20,000 00
500 shares N. Pacific R.R.Co.stock	50,000 00	31,000 00	25,000 00
100 shs Lehigh Coal Nav. Co. stock	5,000 00	4,800 00	
35 Pennsylvania R. R. Co. stock..	1,750 00	1,890 00	1,400 00
35 Pennsylvania R. R. Co. stock..	1,750 00	1,890 00	1,500 00
$20,000 first mortgage 6 per cent. Nash., Chat. & St. L. R. R...	20,000 00	20,000 00	25,000 00
$15,000 first mortgage 7 per cent. Nash., Chat. & St. L. R. R.....	15,000 00	18,750 00	
$53,000 Alleghany Valley R. R. 1st mortgage 7¾ per cent. bonds.....	53,000 00	62,540 00	50,000 00
$25,000 Pittsburg and Lake Erie Railroad first mortgage 6s.....	25,000 00	29,500 00	25,000 00
625 shares Standard Oil Trust.....	62,500 00	62,500 00	50,000 00
	$ 256,800 00	$ 255,894 00	$ 199,200 00

Amount loaned on collaterals		$ 199,200 00
Cash in company's principal office.....	$ 8,112 66	
Cash belonging to company deposited in bank :		
Grand National Bank.....	53,509 73	
Southworth National Bank.....	77,037 89	
Independence National Bank.....	49,229 59	
Philadelphia Trust Company.....	167,578 99	
Total cash items.....		355,468 86
Interest due and accrued on collateral loans		403 27
Gross premiums in course of collection not more than three months due.....		51,973 34
Aggregate amount of all the assets of the company stated at their actual value		$ 3,130,255 97

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	$ 8,817 18	
Gross losses in process of adjustment, including all reported or supposed losses.....	20,110 91	
Losses resisted, including interest, costs and other expenses thereon.....	9,846 13	
Net amount of unpaid losses		$ 37,774 22
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy; unearned premiums (50 per cent).....	$ 179,249 34	
Gross premiums received and receivable on all unexpired fire risks, running more than one year from date of policy; unearned premiums (pro rata).....	242,919 99	
Total unearned premiums.....		422,169 33
Amount reclaimable on perpetual policies.....		1,357,561 92
Cash dividends to stockholders remaining unpaid.....		360 00

Total amount of all liabilities, except capital stock and net surplus	$ 1,817,865 47
Joint stock capital actually paid-up in cash	400,000 00
Surplus beyond capital and all other liabilities	912,390 50
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	$ 3,130,255 97

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	$ 49,450 54	
Gross premiums on risks written and renewed during the year	559,785 33	
Total	$ 609,235 87	
Deduct premiums and bills in course of collection at this date	51,973 34	
Entire premiums collected during the year	$ 557,262 53	
Deduct re-insurance, rebate, abatement and return premiums	71,330 58	
Net cash actually received for premiums		$ 485,931 95
Received for interest on bonds and mortgages		67,885 04
Received for interest and dividends on stock, bonds and collateral loans		42,399 78
Income received from all other sources		22,888 18
Deposit premiums less 10 per cent. received for perpetual fire risks	$ 42,828 75	
Aggregate amount of income actually received during the y'r in cash		$ 619,104 95

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses occurring during the year	$ 226,770 02
Cash dividends actually paid stockholders during the year	80,040 00
Paid for commissions and brokerage	74,782 41
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés	53,217 22
Paid for State, National and local taxes in this and other States	27,018 21
All other payments and expenditures	76,914 83
Aggregate amount of actual expenditures during the year in cash	$ 538,742 69

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	*Premiums.*
In force on the 31st day of December of the preceding year	$137,549,221 00	$ 2,344,066 60
Written or renewed during the year	53,462,142 00	607,372 83
Total	$191,011,363 00	$ 2,951,439 43
Deduct those expired and marked off as terminated	53,427,080 00	604,978 88
In force at the end of the year	$137,584,283 00	$ 2,346,460 55
Deduct amount re-insured	1,588,703 00	19,541 91
Net amount in force Dec. 31, 1885	$135,995,580 00	$ 2,326,918 64

Schedule of Fire Risks and Unearned Premiums.

Year written.	*Term.*	*Amount covered.*	*Gross pre's charged.*	*Frac. un'rn'd.*	*Premiums unearned.*
1885	One year	$ 32,250,107 00	$ 358,498 68	1-2	$ 179,249 34
1884	Two years	121,539 00	1,409 45	1-4	352 36
1885		232,501 00	1,992 12	3-4	1,494 09
1883	Three years	8,194,087 00	87,821 48	1-6	14,636 91
1884		7,613,176 00	82,205 76	1-2	41,102 88
1885		7,496,068 00	78,799 25	5-6	65,666 04
1882	Four years	555,235 00	5,618 48	1-8	702 31
1883		534,662 00	5,801 38	3-8	2,175 52
1884		291,921 00	2,876 66	5-8	1,797 90
1885		285,717 00	3,055 94	7-8	2,673 93
1881	Five years	4,505,645 00	72,933 51	1-10	7,293 35
1882		4,738,214 00	53,681 97	3-10	16,104 57
1883		4,379,959 00	49,119 86	1-2	24,559 93
1884		3,184,725 00	38,129 48	7-10	26,690 63
1885		3,433,807 00	41,855 08	9-10	37,669 57
	Perpetual	59,766,920 00	1,462,661 45	.95	1,357,561 92
Totals		$ 137,584,283 00	$ 2,346,460 55		$ 1,779,731 25

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	$ 24,250,950 36
Losses paid from organization to date	13,350,528 43
Total amount of cash dividends declared since the company commenced business	4,444,000 00
Total amount of the company's stock owned by the directors at par value	41,500 00
Losses incurred during the year	217,925 03

COLORADO BUSINESS.

Business in the State during the Year.

Fire risks written	$ 359,920 00
Premiums received	5,665 30
Losses paid	11,671 59
Losses incurred	1,671 59

PBH

GERMAN INSURANCE COMPANY,

OF

FREEPORT, ... 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.

	Par value.	*Market val.*
City of Freeport, Illinois	$ 13,000 00	$ 13,260 00
City of Freeport, Illinois	3,000 00	3,090 00
City of Freeport, Illinois	15,300 00	15,453 00
City of Freeport, Illinois	400 00	400 00
Town of Freeport, Illinois	3,900 00	3,900 00
Town of Mount Morris	26,500 00	26,500 00
Town of Nashua	1,000 00	1,000 00
Sioux Falls, D. T.	1,000 00	1,080 00
Sioux Falls, D. T.	1,000 00	1,070 00
Custer County, D. T.	350 00	385 00
Custer County, D. T.	300 00	324 00
Pennington County, D. T.	100 00	110 00
Oregon, Illinois	7,500 00	7,800 00
Grand Island, Nebraska	500 00	500 00
Spencer, Iowa	3,000 00	3,120 00
Freeport Water Company bonds	15,000 00	15,450 00
Oregon, Illinois	8,000 00	8,400 00
Town of Manning	5,000 00	5,150 00
Atlantic, Iowa, water bonds	2,000 00	2,000 00
Home Building and Loan Association, Rockford	2,425 25	2,848 00
Union Building and Loan Association, Freeport	1,425 25	1,551 00
First National Bank stock, Abilene, Kansas	17,000 00	18,700 00
First National Bank stock, Blue Hill, Nebraska	5,000 00	5,000 00
Le Mars National Bank stock, Le Mars, Iowa	3,000 00	3,750 00
Totals	$ 135,700 50	$ 140,841 00

Total market value of stocks and bonds		$ 140,841 00
Market value of real estate owned by the company (unincumbered)		21,460 97
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		766,304 64
Loans on bond and mortgage (first liens) upon which more than one year's interest is due		27,796 00
Interest due and accrued on all said bond and mortgage loans		37,788 79
Value of lands mortgaged, exclusive of buildings	$ 1,658,500 00	
Value of buildings mortgaged (insured for $417,550 as collat'l)	550,000 00	
Total value of said mortgaged premises	$ 2,208,500 00	

Loans on Collaterals.

	Par value.	*Market value.*	*Loaned thereon.*
Monticello, Iowa, bank stock	$ 20,000 00	$ 27,000 00	$ 20,000 00
Peoples' National bank stock	600 00	690 00	600 00
Farwell Notion Company's stock	10,000 00	10,000 00	5,000 00
Abilene Water and Gas Co.'s stock	20,000 00	20,000 00	5,000 00
First Nat. Bank, Blue Hill, Neb.	3,200 00	3,200 00	2,500 00
First Nat. Bank, Blue Hill, Neb.	2,500 00	2,500 00	2,200 00
Blue Valley, Wilber, Neb., b'k st'k	5,000 00	5,000 00	3,000 00
Real estate mortgage	600 00	600 00	425 00
Real estate mortgage	6,000 00	6,000 00	5,000 00
Real estate mortgage	600 00	600 00	280 00
Real estate mortgage	9,000 00	9,000 00	8,000 00
Real estate mortgage	600 00	600 00	100 00
	$ 78,100 00	$ 85,190 00	$ 52,105 00

Amount loaned on collaterals		$ 52,105 00
Cash in company's principal office		11,079 46
Cash deposited in bank :		
German Bank, Freeport, Illinois	$ 85,943 75	
Freeport National Bank	66,880 70	
Total		152,824 45
Interest due and accrued on collateral loans		2,405 17
Gross premiums in course of collection not more than three months due		105,652 01
Bills receivable, not matured, taken for fire, marine and inland risks		525,240 59
Aggregate amount of all the assets of the company stated at their actual value		$ 1,843,498 04

III. LIABILITIES.

Gross losses in process of adjustment or in suspense, including all reported and supposed losses	$ 71,867 00	
Losses resisted, including interest, costs and other expenses thereon	4,000 00	
Net amount of unpaid losses		$ 75,867 00
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, $378,814.80; unearned premiums (50 per cent)	$ 189,407 40	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, $1,973,430.88; unearned premiums (pro rata)	1,114,891 40	
Total unearned premiums		1,304,298 80
All other demands against the company, absolute and contingent		28,651 53
Total amount of liabilities, except capital stock and net surplus		$ 1,408,817 33
Joint stock capital actually paid up in cash		200,000 00
Surplus beyond capital and all other liabilities		234,680 75
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$ 1,843,498 08

IV. INCOME DURING THE YEAR.

	On fire risks.	
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	$ 609,416 46	
Gross premiums on risks written and renewed during the year	1,371,676 19	
Total	$ 1,981,092 65	
Deduct premiums and bills in course of collection at this date	630,892 60	
Entire premiums collected during the year	$ 1,350,200 05	
Deduct re-insurance, rebate, abatement and return premiums	224,050 63	
Net cash actually received for premiums		$ 1,126,149 42
Received for interest and dividends on stocks, bonds and collateral loans		79,417 12
Income received from all other sources		4,516 35
Aggregate amount of income actually received during the year in cash		$ 1,210,082 89

V. EXPENDITURES DURING THE YEAR.

Net amount actually paid for losses (including $64,996.84, losses occurring in previous years)	$ 533,887 47
Cash dividends actually paid stockholders	40,000 00
Paid for commissions and brokerage	344,160 33
Paid for salaries, fees, and other charges of officers, clerks, agents and all other employés	88,228 24
Paid for State, National and local taxes in this and other States	14,949 26
All other payments and expenditures	17,634 60
Aggregate amount of actual expenditures during the year in cash	$ 1,038,859 90

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	*Premiums thereon.*
In force on the 31st day of December of the preceding year	$ 101,097,090 00	$ 1,975,153 69
Written or renewed during the year	80,276,166 00	1,371,676 19
Total	$ 181,373,256 00	$ 3,346,829 88
Deduct those expired and marked off as terminated	50,856,504 00	994,584 23
Net amount in force December 31, 1885	$ 130,516,752 00	$ 2,352,245 65

Schedule of Fire Risks and Unearned Premiums.

Year written.	*Term.*	*Amount covered.*	*Gross pre's charged.*	*Frac. un'rn'd.*	*Amount premiums unearned.*
1885	One year	$ 35,560,289 00	$ 378,814 80	1-2	$ 189,407 40
1884	Two years	325,025 00	4,658 62	1-4	1,164 65
1885		381,137 00	5,081 90	3-4	3,811 42
1883	Three years	6,359,740 00	101,703 17	1-6	16,950 52
1884		7,740,770 00	112,181 24	1-2	56,090 62
1885		11,759,163 00	151,782 96	5-6	126,485 80
1882	Four years	199,730 00	4,658 62	1-8	582 32
1883		349,182 00	7,843 50	3-8	2,941 29
1884		353,343 00	8,477 59	5-8	5,298 49
1885		379,031 00	9,246 90	7-8	8,090 81
1881	Five years	8,304,675 00	168,652 75	1-10	16,865 27
1882		11,974,260 00	283,384 66	3-10	85,015 38
1883		14,126,730 00	359,618 60	1-2	179,809 30
1884		14,568,150 00	343,703 84	7-10	240,592 68
1885		18,135,527 00	412,436 50	9-10	371,192 85
		$ 130,516,752 00	$ 2,352,245 65		$ 1,304,298 80

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	$6,100,309 90
Losses paid from organization to date	2,289,801 90
Total amount of cash dividends declared since the company commenced business	319,664 55
Total amount of company's stock owned by the directors at par value	111,600 00
Loaned to stockholders and officers	48,200 00
Losses incurred during the year (fire)	544,757 63
Total interest receipts from organization of company to date	427,599 29

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	$ 556,575 00
Premiums received	11,631 21
Losses paid	3,880 92
Losses incurred	4,380 92

THE GERMAN FIRE INSURANCE COMPANY,

OF

PEORIA . . . . . ILLINOIS.

Incorporated May 10, 1876.

B. CREMER, *President.* F. H. WAGNER, *Secretary.*

I. CAPITAL.

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

II. ASSETS.

Loans on bond and mortgage (first liens) on which not more than one year's interest is due		$ 314,608 11
Interest due and accrued on said bond and mortgage loans		12,258 33
Value of lands mortgaged, exclusive of buildings	$ 669,200 00	
Value of buildings mortgaged (insured for $189,700 as collateral)	304,100 00	
Total value of said mortgaged premises	$ 973,300 00	
Cash in company's principal office		12 64
Cash deposited in bank:		
German American National Bank	$ 12,366 74	
Merchants' National Bank	15,174 36	
Commercial National Bank	5,000 00	
Wm. Oberhauser, banker	3,186 23	
Total cash in banks		$ 35,727 33
Interest due and accrued on collateral loans and all other securities		1,038 82
Gross premiums in course of collection not more than three months due		26,020 14
Bills receivable, not matured, taken for fire, marine and inland risks		19,460 28
All other property belonging to the company		1,806 14
Aggregate amount of all the assets of the company stated at their actual value		$ 410,931 79

III. LIABILITIES.

Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	$ 17,406 44	
Deduct re-insurance thereon	2,190 00	
Net amount of unpaid losses		$ 15,216 44
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, $72,925.80; unearned premiums (50 per cent)	$ 36,462 90	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, $37,763.10; unearned premiums (pro rata)	23,527 81	
Total unearned premiums		59,990 71
All other demands against the company absolute and contingent		1,225 11

Total amount of all liabilities except capital stock and net surplus	$ 76,432 26
Joint stock capital actually paid-up in cash	300,000 00
Surplus beyond capital and all other liabilities	34,499 53
Aggregate amount of all liabilities including paid-up capital stock and net surplus	$ 410,931 79

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	$ 45,790 03	
Gross premiums on risks written and renewed during the year	217,095 34	
Total	$ 262,885 37	
Deduct premiums and bills in course of collection at this date	45,480 42	
Entire premiums collected during the year	$ 217,404 95	
Deduct re-insurance, rebate, abatement and return premiums	50,763 04	
Net cash actually received for premiums		$ 166,641 91
Received for interest on bonds, mortgages and collateral loans		17,857 74
Aggregate amount of income actually received during the year in cash		$ 184,499 65

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses, including $9,193 67 losses ocurring in previous years	$ 97,284 73	
Deduct all amounts received for salvages, and amounts actually received for re-insurance in other companies	15,195 76	
Net amount paid during the year for losses		$ 82,088 97
Cash dividends actually paid stockholders		14,500 00
Paid for commissions and brokerage		38,147 53
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés		22,698 35
Paid for State, National and local taxes in this and other States		3,420 71
Aggregate amount of actual expenditures during the year in cash		$ 160,855 56

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	*Premiums.*
In force December 31 of preceding year	$ 9,054,896	$ 97,139 42
Written or renewed during the year	16,138,417	217,095 34
Total	$ 25,193,313	$ 314,234 76
Deduct those expired and marked off as terminated	12,238,779	181,848 04
In force at the end of the year	$ 12,954,534	$ 132,386 72
Deduct amount re-insured	1,864,941	21,697 74
Net amount in force December 31, 1885	$ 11,089,593	$ 110,688 98

Schedule of Fire Risks and Unearned Premiums.

Year written.	*Term.*	*Amount covered.*	*Gross pre's charged.*	*Frac. un'rn'd.*	*Amount premiums unearned.*
1885	One year	$ 6,845,138 00	$ 72,925 80	1-2	$ 36,462 90
1884	Two years			1-4	
1885				3-4	
1883	Three years	412,190 00	3,160 70	1-6	526 78
1884		718,740 00	5,824 16	1-2	2,912 08
1885		740,100 00	5,912 42	5-6	4,927 00
1882	Four years			1-8	
1883				3-8	
1884				5-8	
1885				7-8	
1881	Five years	162,100 00	1,147 18	1-10	114 71
1882		312,825 00	2,990 24	3-10	897 06
1883		392,640 00	3,809 15	1-2	1,904 57
1884		601,000 00	5,908 90	7-10	4,136 23
1885		904,860 00	9,010 43	9-10	8,109 38
Totals		$ 11,089,593 00	$ 110,688 98		$ 59,990 71

Answers to General Interrogatories.

Total amount of premiums received from the organization of company to date	$ 923,487 27
Total losses paid since organization	329,677 98
Total amount of cash dividends declared since the company commenced business	98,775 99
Total amount of the company's stock owned by the directors at par value	81,300 00
Total amount loaned to stockholders and officers	169,670 00
Total amount of fire losses incurred during the year	100,782 88

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	$ 452,460 00
Premiums received	9,114 43
Losses paid	9,702 18
Losses incurred	9,702 18

GERMAN FIRE INSURANCE COMPANY,

OF

PITTSBURGH, PENNSYLVANIA.

Incorporated March, 1862.

C. BARCHFELD, *President.* F. L. GROSS, *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.

	Par value.	*Market val.*
United States 4½ per cent. bonds.....	$ 21,000 00	$ 23,677 50
United States 4 per cent. bonds.....	16,700 00	20,728 89
Allegheny County Riot bonds.....	11,000 00	11,280 00
Pittsburgh Compromise bonds.....	8,000 00	8,775 00
Howard School bonds.....	5,000 00	5,325 00
Humboldt School bonds	5,000 00	5,250 00
Kilbuck School bonds.....	4,500 00	4,875 00
Colfax School bonds	1,000 00	1,000 00
Alleppo Township School bonds.....	2,500 00	2,875 00
Pittsb'g, New Castle & Lake Erie R.R Co bonds	3,000 00	3,625 00
Pittsburgh & Western R. R. Co. bonds.....	2,000 00	2,390 00
People's Park Passenger Railway Co. bonds.....	5,000 00	5,175 00
German Evangelical Protestant Church bonds...	2,200 00	2,425 00
German National Bank of Pittsburgh stock.....	7,500 00	16,875 00
Exchange National Bank of Pittsburgh stock....	5,000 00	8,200 00
Third National Bank of Pittsburgh stock.....	10,000 00	15,500 00
Allegheny National Bank of Pittsburgh stock....	1,600 00	1,974 00
Merchants and Manufacturers National Bank of Pittsburgh stock.....	2,150 00	2,193 00
Metropolitan National Bank of Pittsburgh stock	300 00	300 00
Fifth Avenue Bank of Pittsburgh stock.....	500 00	300 00
First National Bank of Allegheny.....	7,000 00	12,110 00
German National Bank of Allegheny.....	2,600 00	2,990 00
Totals.....	$ 123,550 00	$ 157,843 39

Total market value of stocks and bonds		$ 157,843 39
Market value of real estate owned by the company (unincumbered)		18,074 90
Loans on bonds and mortgage (first liens) upon which not more than one year's interest is due		198,644 39
Loans on bond and mortgage (first liens) upon which more than one year's interest is due		5,000 00
Interest due and accrued on said bond and mortgage loans		3,574 59
Value of lands and buildings mortgaged (insured for $124,150 as collateral)	$ 470,700 00	
Loan on 105 shares German Fire Insurance Company stock; par value, $5,250; market value, $9,450		900 00
Cash deposited in German National Bank		34,707 91
Interest due and accrued on stocks and bonds		695 65
Interest due and accrued on collateral loans		18 78
Net cash in the hands of agents in course of transmission		29,991 20
All other property belonging to the company		363 33
Aggregate amount of all the assets of the company stated at their actual value		$ 449,814 14

III. LIABILITIES.

Net claims for adjusted and unpaid losses due and to become due		$ 12,680 15
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, $194,257.20; unearned premiums (50 per cent.)	$ 97,128 60	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, $130,872.37; unearned premiums (pro rata)	74,455 40	
Total unearned premiums		171,584 00
All other demands against the company, absolute and contingent		1,450 00
Total amount of liabilities except capital stock and net surplus		$ 185,714 15
Joint stock capital actually paid up in cash		200,000 00
Surplus beyond capital and all other liabilities		64,099 99
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$ 449,814 14

IV. INCOME DURING THE YEAR.

	From fire risks.	
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	$ 32,884 87	
Gross premiums on risks written and renewed during the year.	284,324 75	
Total	$ 317,209 62	
Deduct premiums and bills in course of collection at this date	29,991 20	
Entire premiums collected during the year	$ 287,218 42	
Deduct re-insurance, rebate, abatement and return premiums	36,389 28	
Net cash actually received for premiums		$ 250,829 14
Received for interest on bonds and mortgages		11,731 00
Received for interest and dividends on stock, bonds and collateral loans		7,044 50
Income received from all other sources		459 67
Aggregate amount of income actually received during the year in cash		$ 270,064 31

V. EXPENDITURES DURING THE YEAR.

Net amount actually paid for losses (including $11,681.90, losses occurring in previous years)	$ 159,176 51
Cash dividends actually paid stockholders	24,000 00
Paid for commissions and brokerage	56,775 81
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés	22,493 54
Paid for State, National and local taxes in this and other States	6,954 31
Aggregate amount of actual expenditures during the year in cash	$ 269,400 17

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	*Premiums thereon.*
In force on the 31st day of December of the preceding year	$ 22,810,617 00	$ 291,274 57
Written or renewed during the year	23,000,228 00	284,324 75
Total	$ 45,810,845 00	$ 575,599 32
Deduct those expired and marked off as terminated	19,398,795 00	245,752 47
In force at the end of the year	$ 26,412,050 00	$ 329,846 85
Deduct amount re-insured	376,914 00	4,717 26
Net amount in force December 31, 1885	$ 26,035,136 00	$ 325,129 59

Schedule of Fire Risks and Unearned Premiums.

Year written.	*Term.*	*Amount covered.*	*Gross pre's charged.*	*Frac. un'rn'd.*	*Premiums unearned.*
1885	One year	$ 14,999,463 00	$ 194,257 20	1-2	$ 97,128 60
1884	Two years	84,773 00	993 16	1-4	248 29
1885	Two years	92,357 00	980 79	3-4	735 59
1883	Three years	3,064,519 00	28,080 20	1-6	4,680 03
1884	Three years	3,311,656 00	44,879 80	1-2	22,439 90
1885	Three years	3,849,813 00	47,819 18	5-6	39,849 30
1882	Four years			1-8	
1883	Four years			3-8	
1884	Four years	19,800 00	284 25	5-8	177 65
1885	Four years	14,350 00	159 62	7-8	139 65
1881	Five years			1-10	
1882	Five years			3-10	
1883	Five years			1-2	
1884	Five years	279,423 00	3,613 95	7-10	2,529 73
1885	Five years	318,982 00	4,061 44	9-10	3,655 26
		$ 26,035,136 00	$ 325,129 59		$171,584 00

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	$ 2,052,479 05
Losses paid from organization to date	789,554 89
Total amount of cash dividends declared since the company commenced business	434,000 00
Dividends declared payable in stock from organization	150,000 00
Total amount of the company's stock owned by the directors, at par valne	30,050 00
Loaned to stockholders and officers	19,700 00
Losses incurred during the year (fire)	160,174 76

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	$ 580,479 00
Premiums received	7,288 06
Losses paid	3,807 82
Losses incurred	3,807 82

GERMANIA FIRE INSURANCE COMPANY,

OF

NEW YORK CITY, NEW YORK.

Incorporated March, 1859.

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

Bonds.		*Par value.*	*Market value.*
United States 3 per cent. registered		$ 835,000 00	$ 858,812 50
United States 4 per cent. registered		130,000 00	161,362 50
United States 4½ per cent. registered		35,000 00	39,418 75
St. Paul, Minn. & Manitoba Ry. Co.	7 per cent...	16,000 00	18,480 00
Morris & Essex R. R. Company	7 per cent.....	50,000 00	65,000 00
Central Pacific R. R. Co. (gold)	6 per cent...	40,000 00	46,000 00
C., B. & Q. R. R. Co.	7 per cent...	25,000 00	34,250 00
Hannibal and St. Joe Railroad Co.	6 per cent...	10,000 00	11,850 00
Chicago, Mil. & St. Paul Ry. Co.	5 per cent...	10,000 00	10,512 50
Cbicago and Northwestern Ry. Co.	7 per cent...	25,000 00	32,500 00
Chicago, R. I. & Pac. R. R. Co.	6 per cent...	25,000 00	32,750 00
U. P. Ry. Co. (eastern division)	6 per cent...	25,000 00	27,500 00
L. S. & M. S. Ry. Co registered	7 per cent...	9,000 00	11,430 00
L. S. & M. S. Ry. Co. coupon	7 per cent...	16,000 00	20,800 00
C., St. L. & N. O. R. R. Co.	5 per cent...	25,000 00	27,750 00
Baltimore and Ohio Railroad Co.	5 per cent...	25,000 00	26,937 50
N. Y. Cent. & Hud. Riv. R.R. Co.	7 per cent...	25,000 00	34,375 00
Michigan Central Railroad Co.	7 per cent...	25,000 00	31,625 00
Union Pacific Railroad Company	6 per cent...	25,000 00	29,250 00
Milwaukee and St. Paul Ry. Co.	7 per cent...	15,000 00	19,537 50
Mississippi State	4 per cent...	20,000 00	20,000 00
N. Y. Cent. & Hud. Riv. R. R. Co.	stock	50,000 00	53,000 00
National Park Bank	stock.....	5,000 00	7,600 00
Totals		$ 1,466,000 00	$ 1,620,741 25

Total market value of stocks and bonds		$ 1,620,741 25
Market value of real estate owned by the company (unincumbered)		538,454 08
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		94,500 00
Interest due and accrued on said bond and mortgage loans		2,775 00
Value of lands mortgaged, exclusive of buildings	$ 90,500 00	
Value of buildings mortgaged (insured for $82,000 as collateral)	92,000 00	
Total value of said mortgaged premises	$ 182,500 00	
Cash in company's office and branches	$ 33,629 54	
Cash deposited in bank:		
National Park Bank	32,112 70	
National Bank of Illinois	4,051 43	
German American Bank	984 28	
Atlanta National Bank	6,257 30	
Total cash items		77,035 25
Net premiums in course of collection not more than three months due		11,697 29
All other property belonging to the company		97,602 35
Aggregate amount of all the assets of the company stated at their actual value		$ 2,442,805 22

III. LIABILITIES.

Gross claims for adjusted and unpaid losses, due and to become due	$ 67,924 41	
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	38,544 80	
Losses resisted, including interest, costs and other expenses thereon	42,871 05	
Total gross amount of claims for losses	$ 149,340 26	
Deduct re-insurance thereon	7,326 99	
Net amount of unpaid losses		$ 142,013 27
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, $943,904.14; unearned premiums (50 per cent.)	$ 471,952 07	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, $671,385.35; unearned premiums (pro rata)	350,952 77	
Total unearned premiums		822,904 84
Total amount of liabilities, except capital stock and net surplus		$ 964,918 11
Joint stock capital actually paid up in cash		1,000,000 00
Surplus beyond capital and all other liabilities		477,887 11
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$ 2,442,805 22

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	$ 11,578 01	
Gross premiums on risks written and renewed during the year	1,533,260 80	
Total	$ 1,544,838 81	
Deduct premiums and bills in course of collection at this date	11,697 29	
Entire premiums collected during the year	$ 1,533,141 52	
Deduct re-insurance, rebate, abatement and return premiums	355,700 56	
Net cash actually received for premiums		$ 1,177,440 96
Received for interest on bonds and mortgages		8,557 49
Received for interest and dividends on stock, bonds, collateral loans and from all other sources		83,896 90
Aggregate amount of income actually received during the year in cash		$ 1,269,895 35

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including $165,650.13, losses occurring in previous years)	$ 951,202 80	
Deduct amounts received for salvages, and amounts received for re-insurance in other companies	34,547 99	
Net amount paid during the year for losses		$ 916,654 81
Cash dividends actually paid stockholders		100,000 00
Paid for commissions and brokerage		180,405 53
Paid for salaries, fees and other charges of officers, clerks, agents, and all other employés		88,230 43
Paid for State, National and local taxes in this and other States		35,760 98
All other payments and expenditures		186,643 63
Aggregate amount of actual expenditures during the year in cash		$ 1,507,695 38

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	*Premiums thereon.*
In force on the 31st day of December of the preceding year	$ 177,210,797 00	$ 1,846,840 34
Written or renewed during the year	159,332,014 33	1,533,260 80
Total	$ 336,542,811 33	$ 3,380,101 14
Deduct those expired and marked off as terminated	159,907,031 24	1,726,876 18
In force at the end of the year	$ 176,635,780 09	$ 1,653,224 96
Deduct amount re-insured	3,943,315 50	37,935 47
Net amount in force December 31, 1885	$ 172,692,464 59	$ 1,615,289 49

Schedule of Fire Risks and Unearned Premiums.

Year written.	*Term.*	*Amount covered.*	*Gross pre's charged.*	*Frac. un'rn'd.*	*Premiums unearned.*
1885	One year	$ 102,991,747 26	$ 943,904 14	1-2	$ 471,952 07
1884	Two years	488,067 00	4,507 16	1-4	1,126 79
1885		169,963 00	1,983 39	3-4	1,487 55
1883	Three years	14,573,772 00	134,155 52	1-6	22,359 25
1884		18,443,712 50	165,177 44	1-2	82,588 72
1885		19,387,966 83	164,110 82	5-6	136,759 01
1882	Four years	269,740 00	2,247 81	1-8	280 98
1883		205,975 00	1,925 08	3-8	721 90
1884		213,334 00	2,214 94	5-8	1,384 34
1885		130,262 00	1,203 60	7-8	1,053 15
1881	Five years	2,323,131 50	31,807 30	1-10	3,180 73
1882		3,122,405 50	37,400 54	3-10	11,220 15
1883		2,936,945 00	35,651 31	1-2	17,825 66
1884		3,676,638 00	45,679 22	7-10	31,975 45
1885		3,758,805 00	43,321 22	9-10	38,989 09
		$ 172,692,464 59	$ 1,615,289 49		$ 822,904 84

Answers to General Interogatories.

Total amount of premiums received from the organization of the company to date	$18,150,947 43
Losses paid from organization to date	9,022,138 02
Total amount of cash dividends declared since the company commenced business	1,701,000 00
Total amount of the company's stock owned by the directors, at par value	206,200 00
Losses incurred during the year (fire)	874,716 98

Amounts deposited in various States:

	Deposit.	*Liabilities.*
Mississippi	$ 25,000 00	$ 10,137 33
Georgia	25,000 00	10,612 72
North Carolina	10,000 00	3,488 86
Virginia	50,000 00	21,587 29
Oregon	50,000 00	2,106 52
Dakota	25,000 00	6,689 51

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	$ 418,736 00
Premiums received	8,250 94
Losses paid	1,790 29
Losses incurred	3,695 95

GERMAN AMERICAN INSURANCE COMPANY,

OF

NEW YORK, NEW YORK.

Incorporated March 7, 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.

	Par value.	*Market val.*
United States 4 per cent. reg. bonds	$ 1,530,000 00	$ 1,881,900 00
United States 4½ per cent. reg. bonds	210,000 00	236,775 00
United States 6 per cent. cur. bonds	160,000 00	210,000 00
United States 3 per cent. reg. bonds	100,000 00	104,500 00
Missouri State 6 per cent. funding bonds	25,000 00	28,750 00
Chicago & Rock Island R. R. first mortgage 6 per cent. bonds	50,000 00	64,000 00
Cairo & Fulton R. R. first mortgage 7 per cent. bonds	25,000 00	27,125 00
Chi., Mil. & St. Paul R. R. first mortgage 7 per cent. bonds, I. & D. division	30,000 00	38,400 00
Chi., Mil. & St. Paul R. R. 5 per cent. bonds, La Cross division	60,000 00	63,000 00
Chi., Mil. & St. Paul R. R. first mortgage 7 per cent. bonds, I. & M. division	10,000 00	12,100 00
Central Pacific 1st mortgage 6 per cent bonds	50,000 00	56,000 00
Union Pacific 1st mortgage 6 per cent bonds	50,000 00	57,000 00
Kansas Pacific 1st mortg. 6 per c't bonds, 1895	25,000 00	28,250 00
Kansas Pacific 1st mortg. 6 per c't bonds, 1896	35,000 00	38,500 00
Kansas Pacific 1st mortg. 6 per c't bonds, 1899	25,000 00	27,750 00
Chi. & N. West'n sinking fund 5 per c't bonds	70,000 00	77,000 00
Chi. & N. West'n sinking fund 6 per c't bonds	16,000 00	19,200 00
Chi. & N. West'n debenture 5 per cent. bonds	40,000 00	42,000 00
St Louis, Kansas City & Northern 1st mortgage 7 per cent bonds, real estate	43,000 00	46,870 00
St. Louis, Kansas City & Northern 1st mortgage 7 per cent. bonds, Omaha division	50,000 00	45,500 00
Erie R'y 1st mortgage 7 per cent., consolidated	100,000 00	128,000 00
Syracuse, Binghamton & New York 1st mortgage 7 per cent. bonds	30,000 00	39,900 00
Little Miami 1st mortgage 5 per cent. bonds	25,000 00	26,750 00
Louisv'e & Nashv'e gen. mortg. 6 per c't bonds	25,000 00	26,000 00
Louisville & Nashvile trust bonds 6 per cent	25,000 00	25,000 00
New York, Lackawana & Western 1st mortgage 6 per cent. bonds	100,000 00	125,000 00

	Par value.	Market val.	
Chi., Burl. & Quincy debenture 5 per c't bonds.	$ 50,000 00	$ 53,500 00	
Missouri Pacific 1st mortgage 6 per cent. bonds..	50,000 00	54,000 00	
N. Y., Chi. & St. L. 1st mortg. 6 per c't bonds..	40,000 00	39,200 00	
Mo., Kan. & Tex. 1st mortgage 7 per c't bonds.	50,000 00	57,750 00	
New York Central & Hudson River debenture 5 per cent. bonds	100,000 00	109,000 00	
Albany & Susquehanna 1st con. mortgage 6 per cent. bonds	75,000 00	88,125 00	
St. Paul, Minneapolis & Manitoba 1st con. mortgage 6 per cent. bonds	30,000 00	34,500 00	
Chicago, Milwaukee & St. Paul mortgage 5 per cent. bonds, C. & P. W. division	20,000 00	20,500 00	
Pennsylvania Company 4½ per cent. bonds	55,000 00	55,550 00	
Fargo & Southern 1st mortg. 6 per c't bonds	25,000 00	28,000 00	
New York & Harlem R'y stock, 2,000 shares	100,000 00	212,000 00	
Morris & Essex R'y stock, 400 shares	20,000 00	26,000 00	
Chi., R. I. & Pacific R. R. stock. 500 shares	50,000 00	64,250 00	
Illinois Central R'y Co. 500 shares	50,000 00	70,000 00	
Chi. Burlington & Quincy R'y Co. 20 shares	2,000 00	2,740 00	
Totals	$ 3,626,000 00	$ 4,390,385 00	
Total market value of stocks and bonds			$ 4,390,385 00
Cash in the Co.'s office and in hands of department managers..		$ 5,532 69	
Cash deposited in bank:			
German American and Bank of America		140,407 38	
Total cash items			145,940 07
Interest due and accrued on stocks and bonds			875 00
Gross premiums in course of collection, not more than three months due			164,202 67
Aggregate amount of all the assets of the company stated at their actual value			$ 4,701,402 74

III. LIABILITIES.

Gross claims for adjnsted and unpaid losses dne and to become due		$ 53,183 95	
Gross losses in process of adjustment or in suspense, including all reported and supposed losses		115,872 83	
Losses resisted, including interest, costs and other expenses thereon		15,680 29	
Total gross amount of claims for losses	$ 184,737 07		
Deduct re-insurance thereon		17,770 82	
Net amount of unpaid losses			$ 166,966 25
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, $1,569,156.06; unearned premiums (50 per cent)	$ 784,578 03		
Gross premiums received and receivable, upon all unexpired fire risks running more than one year from date of policy, $1,205,641.77; unearned premiums (pro rata)		681,072 17	
Total unearned premiums			1,465,650 20
Due and accrued for salaries and miscellaneous expenses			28,935 71
Total amount of liabilities, except capital stock and net surplus			$ 1,661,552 16
Joint stock capital actually paid up in cash			1,000,000 00
Surplus beyond capital and all other liabilities			2,039,850 58
Aggregate amount of all liabilities, including paid up capital stock and net surplus			$ 4,701,402 74

IV. INCOME DURING THE YEAR.

	From fire risks.	
Gross premiums and billls in course of collection at close of last previous year, as shown by that year's statement	$ 122,599 89	
Gross premiums on risks written and renewed during the year	2,562,569 60	
Total	2,685,169 49	
Deduct premiums and bills in course of collection at this date	164,202 67	
Entire premiums collected during the year	$ 2,520,966 82	
Deduct re-insurance, rebate, abatement and return premiums	528,302 36	
Net cash actually received for premiums during the year		$ 1,992,664 46
Received for interest and dividends on stocks, bonds, collateral loans and from all other sources		169,543 35
Aggregate amount of income actually received during the year in cash		$ 2,162,207 81

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including $156,377.04, losses occurring in previous years)	$ 1,176,048 21	
Deduct amounts received for salvages and amounts received for re-insurance in other companies	143,571 52	
Net amount paid during the year for losses		$ 1,032,476 69
Cash dividends actually paid stockholders		140,000 00
Paid for commissions and brokerage		305,066 53
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés		148,091 72
Paid for State, National and local taxes in this and other States		56,815 97
All other payments and expenditures		170,461 13
Aggregate amount of actual expenditures during the year, in cash		$ 1,852,912 04

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	*Premiums thereon.*
In force on the 31st day of December of the preceding year	$ 320,908,421 00	$ 2,684,125 54
Written or renewed during the year	331,578,534 00	2,562,569 60
Total	$ 652,486,955 00	$ 5,246,695 14
Deduct those expired and marked off as terminated	295,859,669 00	2,262,107 09
In force at the end of the year	$ 356,627,286 00	$ 2,984,588 05
Deduct amount re-insured	22,626,971 00	209,790 22
Net amount in force December 31, 1885	$ 334,000,315 00	$ 2,774,797 83

Schedule of Fire Risks and Unearned Premiums.

Year written.	*Term.*	*Amount covered.*	*Gross pre's charged.*	*Frac. un'rn'd.*	*Premiums unearned.*
1885	One year	$179,568,664 00	$ 1,569,156 06	1-2	$ 784,578 03
1884	Two years	995,753 00	8,172 41	1-4	2,043 10
1885		3,315,427 00	27,643 18	3-4	20,732 38
1883	Three years	24,401,682 00	190,191 10	1-6	31,698 52
1884		29,944,826 00	232,319 09	1-2	116,159 54
1885		53,847,357 00	335,517 43	5-6	277,931 20
1882	Four years	357,722 00	3,681 27	1-8	460 16
1883		515,752 00	4,352 06	3-8	1,632 03
1884		643,276 00	4,972 91	5-8	3,108 05
1885		660,259 00	6,337 58	7-8	5,545 33
1881	Five years	5,261,528 00	57,484 36	1-10	5,748 43
1882		6,228,106 00	64,994 22	3-10	19,498 26
1883		7,763,929 00	76,257 69	1-2	39,128 85
1884		8,649,355 00	84,801 43	7-10	59,360 95
1885		11,846,679 00	108,917 04	9-10	98,025 34
Totals		$ 334,000,315 00	$ 2,774,797 83		$ 1,465,650 20

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Co. to date	$17,295,486 48
Losses paid from organization to date	8,006,702 65
Total amount of cash dividends declared since the Co. commenced business	1,390,000 00
Total amount of the company's stock owned by the directors at par value	326,400 00
Losses incurred during the year (fire)	1,175,903 16

Amounts deposited in various States:

	Deposit.	*Liabilities.*
Oregon	$ 50,000 00	$ 6,673 74
Virginia	50,000 00	2,816 28
Georgia	25,000 00	12,861 03
North Carolina	10,000 00	12,515 57

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	$ 1,310,808 00
Premiums received	21,151 41
Losses paid	5,934 21
Losses incurred	5,947 91

GLENS FALLS INSURANCE COMPANY,

OF

GLENS FALLS, NEW YORK.

Incorported 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.

	Par value.	*Market val.*	
United States 4½ per cent. bonds	$ 250,000 00	$ 281,875 00	
United States 4 per cent. bonds	200,000 00	247,000 00	
United States 3 per cent. bonds	70,000 00	72,450 00	
N. Y. Cent. & Hudson River R. R. 7 per cent. bonds	50,000 00	66,750 00	
New York and Harlem R. R. 7 per cent bonds	50,000 00	68,750 00	
First National Bank, Glens Falls, stock	10,000 00	17,500 00	
Totals	$ 630,000 00	$ 754,325 00	
Total market value of stocks and bonds			$ 754,325 00
Market value of real estate owned by the company (unincumbered)			12,575 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			530,345 75
Interest due and accrued on said bond and mortgage loans			6,337 66
Value of lands mortgaged, exclusive of buildings		$ 545,925 00	
Value of buildings mortgaged (insured for $448,300 as collateral)		560,375 00	
Total value of said mortgaged premises		$ 1,106,300 00	
Cash in company's principal office			631 63
Cash deposited in bank:			
First National Bank of Glens Falls		$ 120,466 98	
First National Bank of Chicago		11,559 11	
Mercantile National Bank of New York		1,423 18	
Total			133,449 27
Gross premiums in course of collection not more than three months due			54,619 34
The gross amount of all the assets of the company			$ 1,492,283 65
Deduct on account of bad and doubtful debts			1,631 24
Aggregate amount of all the assets of the company, stated at their actual value			$ 1,490,652 41

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	$ 7,716 31	
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	15,451 00	
Losses resisted, including interest, costs and other expenses thereon	4,250 00	
Total gross amount of claims for losses	$ 27,417 31	
Deduct re-insurance thereon	800 00	
Net amount of unpaid losses		$ 26,617 31
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, $329,921.66; unearned premiums (50 per cent.)	$ 164,960 83	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, $638,595.06; unearned premiums (pro rata)	349,306 29	
Total unearned premiums		514,267 12
All other demands against the company, absolute and contingent		8,192 90
Total amount of all liabilities except capital stock and net surplus		$ 549,077 33
Joint stock capital actually paid up in cash		200,000 00
Surplus beyond capital and all other liabilities		741,575 08
Aggregate amount of all liabilities, including paid up capital stock and net surplus		$ 1,490,652 41

IV. INCOME DURING THE YEAR.

	From fire risks.	
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	$ 41,495 94	
Deduct amount of same not collected	2,181 81	
Net collected	$ 39,314 13	
Gross preminms on risks written and renewed during the year	640,372 21	
Total	$ 679,686 34	
Deduct premiums and bills in course of collection at this date	54,609 34	
Entire premiums collected during the year	$ 625,077 00	
Deduct re-insurance, rebate, abatement and return premiums	76,039 02	
Net cash actually received for premiums		$ 549,037 98
Received for interest on bonds and mortgages		29,297 43
Received for interest and dividends on stocks, bonds and collateral loans		30,616 78
Income received from all other sources		225 00
Aggregate amount of income actually received during the year in cash.		$ 609,177 19

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including $33,409.21, losses occurring in previous years	$ 305,350 65
Deduct amounts received for salvages and amounts received for re-insurances in other companies	8,062 16

Net amount paid during the year for losses	$ 297,288 49
Cash dividends actually paid stockholders	30,000 00
Paid for commissions and brokerage	103,589 25
Paid for salaries, fees, and other charges of officers, clerks, agents and all other employés	40,697 99
Paid for State, National and local taxes in this and other States	15,121 88
All other payments and expenditures	39,708 50
Aggregate amount of actual expenditures in cash during the year	$ 526,406 11

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	*Premiums thereon.*
In force on the 31st day of December of the preceding year	$ 86,341,372 00	$ 863,159 09
Written or renewed during the year	59,187,337 00	640,372 21
Total	$ 145,528,709 00	$ 1,503,531 30
Deduct those expired and marked off as terminated	49,768,058 00	517,796 89
In force at the end of the year	$ 95,760,651 00	$ 985,734 41
Deduct amount re-insured	1,326,753 00	17,217 69
Net amount in force December 31, 1885	$ 94,433,898 00	$ 968,516 72

Schedule of Fire Risks and Unearned Premiums.

Year Written.	*Term.*	*Amount covered.*	*Gross Pre's charged.*	*Frac. un'rn'd.*	*Amount premiums unearned.*
1885	One year	$ 28,702,677 00	$ 329,921 66	1-2	$ 164,960 83
1884	Two years	366,492 00	2,880 87	1-4	720 22
1885		312,314 00	2,945 35	3-4	2,209 01
1883	Three years	15,142,404 00	132,288 26	1-6	22,048 04
1884		15,602,059 00	136,568 24	1-2	68,284 12
1885		17,326,486 00	155,944 27	5-6	129,953 56
1882	Four years	88,048 00	898 78	1-8	112 35
1883		71,630 00	673 95	3-8	252 73
1884		59,355 00	740 69	5-8	462 90
1885		110,059 00	816 55	7-8	714 48
1881	Five years	1,817,975 00	19,966 76	1-10	1,996 67
1882		2,746,805 00	30,282 94	3-10	9,084 89
1883		3,450,583 00	39,965 26	1-2	19,982 63
1884		3,881,398 00	48,380 69	7-10	33,866 48
1885		4,755,613 00	66,242 45	9-10	59,618 21
		$ 94,433,898 00	$ 968,516 72		$ 514,267 12

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	$ 6,804,441 77
Losses paid from organization to date	3,629,375 59
Total amount of cash dividends declared since the company commenced business	380,000 00
Total amount of the company's stock owned by the directors at par value	70,630 00
Loaned to stockholders and officers	9,500 00
Losses incurred during the year (fire)	287,166 71

Amount deposited in various States:

	Deposit.	Liabilities.
New York	$ 200,000 00	
Virginia	10,350 00	$ 1,720 67

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	$ 200,237 00
Premiums received	2,870 45
Losses paid	2,624 00
Losses incurred	2,624 00

UNITED STATES BRANCH

OF THE

HAMBURG-BREMEN FIRE INSURANCE COMPANY,

OF

HAMBURG . . . GERMANY.

Incorporated 1854.

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

I. CAPITAL.

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

II. ASSETS.

Account of Stocks and Bonds owned by the Company.

	Par Value.	Market Val.
U. S. Gov't bonds, 4 per cent., 1907, reg.	$ 325,000 00	$ 400,156 25
U. S. Gov't bonds, 4½ per cent., 1891, reg.	148,000 00	166,685 00
Chicago, Milwaukee & St. Paul 1st mort. bonds	15,000 00	20,287 50
Chicago & Northwestern sinking fund bonds	25,000 00	34,687 50
C., B. & Q. consolidated 1st mortgage bonds	20,000 00	26,700 00
N. Y., Lake Erie & West. con. 1st mort. g'd b's	25,000 00	31,937 50
St. P., Minneapolis & Manitoba 1st mortg. Land Grant and sinking fund gold bonds	19,000 00	21,280 00
Central Pacific 1st mort. gold bonds	20,000 00	22,400 00
Kansas Pacific 1st mortgage bonds	20,000 00	22,200 00
Union Pacific 1st mortgage gold bonds	20,000 00	22,800 00
Nashville, Chattanooga & St. Louis 1st mort. b's	10,000 00	12,200 00
L. S. & M. S. con. mortg. sinking fund bonds	10,000 00	12,650 00
N. Y. Cent. & H. R. Railroad 1st mort. bonds	10,000 00	13,400 00

	Par value.	Market val.	
Mich. Cent. R. R. Co.'s con. mort. bonds	$ 17,000 00	$ 18,360 00	
Delaware & Hudson Canal Co.'s 1st mort. b'ds	20,000 00	26,900 00	
Albany & Susquehanna Railroad 1st consolidated guaranteed mortgage bonds	10,000 00	11,750 00	
Oregon Railway Nav. Co.'s 1st mort. bonds	10,000 00	11,075 00	
St. Louis and Iron Mountain R. R. Co.'s 1st mortgage bonds	10,000 00	11,650 00	
Total	$ 734,000 00	$ 887,118 75	
Total market value of stocks and bonds			$ 887,118 75
Loans on bond and mortgage, (first liens,) upon which not more than one year's interest is due			23,000 00
Value of lands mortgaged, exclusive of buildings		$ 30,000 00	
Value of buildings mortgaged (insured for $23,000 as collateral)		50,000 00	
Total value of said mortgaged premises		$ 80,000 00	
Cash deposited in Bank of America, New York, and Anglo-California Bank, at San Francisco			71,141 31
Net premiums in course of collection not more than three months due			39,547 69
Bills receivable, not matured, taken for fire risks			2,786 67
Amount of premiums unpaid on policies which have been issued more than three months		$ 1,193 25	
Aggregate amount of all the assets of the company stated at their actual value			$ 1,023,594 42

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	$ 2,910 00	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	40,780 00	
Losses resisted, including interest, costs and other expenses thereon	15,850 00	
Total gross amount of claims for losses	$ 59,540 00	
Deduct re-insurance thereon	1,258 00	
Net amount of unpaid losses		$ 58,282 00
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, $666,369.15; unearned premiums (50 per cent.)	$ 333,184 58	
Gross premiums received and receivable, upon all unexpired fire risks running more than one year from date of policy, $315,941 55; unearned premiums (pro rata)	176,365 00	
Total unearned premiums		509,549 58
Total amount of liabilities, except capital stock and net surplus		$ 567,831 58
Surplus beyond all liabilities		455,762 84
Aggregate amount of all liabilities, including net surplus		$ 1,023,594 42

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	$ 38,765 08
Gross premiums on risks written and renewed during the year	955,491 39
Total	$ 994,256 47
Deduct premiums and bills in course of collection at this date	43,527 61

Entire premiums collected during the year	$ 950,728 86	
Deduct re-insurance, rebate, abatement and return premiums	171,205 17	
Net cash actually received for premiums		$ 779,523 69
Received for interest on bonds and mortgages		1,074 50
Received for interest and dividends on stock, bonds, collateral loans and from all other sources		36,022 97
Aggregate amount of income actually received during the year in cash		$ 816,621 16

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including $53,077.89 losses occurring in previous years)	$ 454,304 24
Paid for commissions and brokerage	142,715 20
Paid for salaries, fees, and other charges of officers, clerks, agents and all other employés	68,978 84
Paid for State, National and local taxes in this and other States	19,075 64
All other payments and expenditures	28,230 57
Aggregate amount of actual expenditures during the year in cash	$ 713,304 49

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	*Premiums thereon.*
In force on the 31st day of December of the preceding year	$ 73,066,950 00	$ 909,433 21
Written or renewed during the year	85,565,596 00	955,491 39
Total	$ 158,632,546 00	$ 1,864,924 60
Deduct those expired and marked off as terminated	75,894,517 00	882,613 90
In force at the end of the year	$ 82,738,029 00	$ 982,310 70
Deduct amount re-insured	1,228,334 00	15,695 03
Net amount in force December 31, 1885	$ 81,509,695 00	$ 966,615 67

Schedule of Fire Risks and Unearned Premiums.

Year written.	*Term.*	*Amount covered.*	*Gross pre's charged.*	*Frac. un'rn'd.*	*Premiums unearned.*
1885	One year	$ 55,315,919 00	$ 666,369 15	1-2	$ 333,184 58
1884	Two years	77,607 00	805 16	1-4	201 29
1885		116,951 00	1,026 67	3-4	770 00
1883	Three years	5,338,589 00	59,314 03	1-6	9,885 67
1884		6,083,230 00	69,216 37	1-2	34,608 19
1885		7,721,527 00	81,778 57	5-6	68,148 81
1882	Four years	84,670 00	613 47	1-8	76 69
1883		66,418 00	698 81	3-8	262 05
1884		90,438 00	841 45	5-8	525 91
1885		70,612 00	673 89	7-8	589 66
1881	Five years	747,245 00	9,900 35	1-10	990 04
1882		1,001,043 00	13,704 72	3-10	4,111 42
1883		1,531,311 00	19,150 63	1-2	9,575 32
1884		2,184,073 00	28,878 71	7-10	20,215 10
1885		2,308,396 00	29,338 72	9-10	26,404 85
		$ 82,738,029 00	$ 982,310 70		$ 509,549 58

Answers to General Interrogatories.

Total amount of premiums received from the organization of United States branch to date		$ 6,637,372 06
Losses paid from organization to date		3,729,130 31
Losses incurred during the year (fire)		444,136 24
Amount deposited in countries and States for the security of all the company's policyholders:		
New York Insurance department	$ 244,903 75	
Trustees	372,147 50	
Total		$ 617,051 25

Amount deposited in various States for security of policy holders in those States:

	Deposit.	*Liabilities.*
Georgia	$ 28,156 25	$ 12,542 55
Ohio	123,125 00	13,048 10
Oregon	56,312 50	18,409 55
Virginia	18,468 75	45,751 10

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	$ 315,820 00
Premiums received	6,285 96
Losses paid	750 79
Losses incurred	1,050 79

HANOVER FIRE INSURANCE COMPANY,

OF

NEW YORK, NEW YORK.

Incorporated April, 1852.

BENJAMIN 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 Stocks and Bonds owned by the Company.

	Par value.	*Market val.*
United States 6 per cent. currency bonds	$ 50,000 00	$ 65,668 75
United States 4½ per cent. registered bonds	585,000 00	659,587 50
United States 4 per cent. registered bonds	642,000 00	791,265 00
United States 4 per cent. coupon bonds	48,000 00	59,640 00
Connecticut 5 per cent. bonds	20,000 00	20,584 00
N.Y.& Harlem R.R.Co. 1st mrtg 7 p'r c't bonds	25,000 00	34,625 00

	Par value.	Market val.	
Erie Railway Co. consolidated mortgage bonds.	$ 54,000 00	$ 69,120 00	
Union Pacific Railroad first mortgage bonds.....	50,000 00	58,500 00	
Union Pacific Railroad sinking fund bonds..	25,000 00	30,250 00	
Cairo & Fulton R.R. 7 per cent. 1st mrtg bonds	25,000 00	28,000 00	
N.Y. Elevated R. R. Co. 1st mrtg 7 p'r c't bonds	20,000 00	25,600 00	
Kansas Pacific Ry consol. 1st mortgage bonds..	50,000 00	50,000 00	
Richmond and Allegheny Railroad Co. first mortgage 7 per cent. bonds	25,000 00	18,250 00	
Flint and Pere Marquette Railroad Co. 6 per cent. gold bonds.....	30,000 00	34,800 00	
Chi., Mil. & St. P. Ry Co. 1st mrtg. gold bonds	25,000 00	30,250 00	
C., B. & Q. R. R. Co. 4 per cent. bonds.....	25,000 00	25,000 00	
Norfolk & Western R.R.Co 6 p'r c't gold bonds	5,000 00	5,150 00	
Richmond and Danville Railroad Co. 6 per cent consolidated mortgage gold bonds..	25,000 00	28,750 00	
New York, Chicago and St. Louis Railway Co. first mortgage gold bonds, 6 per cent.	10,000 00	9,800 00	
Mil.& St.P. Ry Co. 1st mrtg 7 p'r c't conv. bonds	6,000 00	7,590 00	
Missouri, Kansas and Texas Ry Co. con. first mortgage 7 per cent. land grant bonds.....	5,000 00	5,775 00	
St. Louis and Iron Mountain Railroad Co. first mortgage 7 per cent. bonds.....	5,000 00	5,825 00	
Renssealaer and Saratoga Railroad Co. consolidated capital stock, 100 shares	10,000 00	16,300 00	
Metropolitan National Bank stock, 75 shares....	7,500 00	2,287 50	
American Exchange Nat. Bank stock, 150 shares	15,000 00	19,200 00	
Central Trust Company's stock, 100 shares	10,000 00	33,300 00	
Totals.....	$ 1,797,500 00	$ 2,135,117 75	
Total market value of stocks and bonds.....			$ 2,135,117 75
Loans on bond and mortgage (first liens), upon which not more than one year's interest is due			109,250 00
Interest due and accrued on said bond and mortgage loans			472 72
Value of lands mortgaged, exclusive of buildings.....		$ 111,500 00	
Value of buildings mortgaged (insured for $106,000 as collateral)		135,500 00	
Total value of said mortgaged premises.....		$ 247,000 00	
Cash in the Company's principal office.....		$ 43,197 76	
Cash deposited in bank:			
Bank of America.....		27,534 34	
German American Bank.....		14,660 70	
With Treasurer of State of Mississippi.....		15,000 00	
Total cash items			100,392 80
Interest due and accrued on stocks and bonds.....			8,586 67
Gross premiums uncollected on policies issued within three months from home office.....			9,102 75
Net premiums in hands of agents on policies issued within three months.....			116,211 44
Aggregate amount of all the assets of the company stated at their actual value.....			$ 2,479,134 13

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	$ 56,457 17	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	49,905 25	
Losses resisted, including interest, cost and other expenses thereon	36,830 22	
Total gross amount of claims for losses	$ 143,192 64	
Deduct re-insurance thereon	1,842 61	
Net amount of unpaid losses		$ 141,350 03
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, $988,372.35; unearned premiums (50 per cent)	$ 494,186 17	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, $745,940.82; unearned premiums (pro rata)	396,126 11	
Total unearned premiums		890,312 28
All other demands against the company, absolute and contingent		1,820 55
Total amount of liabilities, except capital stock and net surplus		$ 1,033,482 86
Joint stock capital actually paid up in cash		1,000,000 00
Surplus beyond capital and all other liabilities		445,651 27
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$ 2,479,134 13

IV. INCOME DURING THE YEAR.

	On fire risks.	
Gross premiums and bills in course of collection at close of last previous year as shown by that year's statement	$ 8,955 43	
Deduct amount of same not collected	778 86	
Net collected	$ 8,176 57	
Gross premiums on risks written and renewed during the year	1,472,519 61	
Total	$ 1,480,696 18	
Deduct premiums and bills in course of collection at this date	9,294 76	
Entire premiums collected during the year	$ 1,471,401 42	
Deduct re-insurance, rebate, abatement and return premiums	197,516 62	
Net cash actually received for premiums		$ 1,273,884 80
Received for interest on bonds and mortgages		7,944 91
Received for interest and dividends on stocks and bonds, collateral loans and from all other sources		91,600 97
Aggregate amount of income actually received during the year in cash		$ 1,373,430 68

V. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses (including $148,193.58, losses occurring in previous years)	$ 790,220 38	
Deduct amounts received for salvages and amounts received for re-insurance in other companies	11,454 41	
Net amount paid during the year for losses		$ 778,765 97
Cash dividends actually paid stockholders		100,000 00
Paid for commissions and brokerage		246,251 58
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés		170,938 44
Paid for State, National and local taxes in this and other States		38,472 91
All other payments and expenditures		146,081 15
Aggregate amount of actual expenditures during the year in cash		$ 1,480,530 05

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	*Prem. thereon*
In orce on the 31st day of December of the preceding year	$ 160,532,991 71	$ 1,793,464 91
Written or renewed during the year	140,586,101 67	1,472,519 61
Total	$ 301,119,093 38	$ 3,265,984 52
Deduct those expired and marked off as terminated	134,247,772 38	1,502,422 64
In force at the end of the year	$ 166,871,321 00	$ 1,763,561 88
Deduct amount re-insured	3,400,253 95	29,284 71
Net amount in force December 31, 1885	$ 163,471,067 05	$ 1,734,313 17

Schedule of Fire Risks and Unearned Premiums.

Year written.	*Term.*	*Amount covered.*	*Gross pre's charged.*	*Frac. un'rn'd.*	*Premiums unearned.*
1885	One year	$ 87,784,119 68	$ 988,372 35	1–2	$ 494,186 17
1885	One year	121,545 00	421 16	...*	421 16
1884	Two years	248,807 00	2,482 93	1–4	620 73
1885		91,670 00	497 17	3–4	372 87
1883	Three years	14,005,981 18	126,082 21	1–6	21,013 70
1884		18,086,867 24	170,653 62	1–2	85,326 81
1885		19,765,242 73	167,015 46	5–6	139,179 55
1885		128,800 00	354 47	...*	354 47
1882	Four years	413,600 00	4,132 52	1–8	516 50
1883		422,190 00	4,379 58	3–8	1,642 34
1884		343,472 00	3,584 33	5–8	2,240 20
1885		268,360 00	2,644 21	7–8	2,313,68
1881	Five years	3,773,324 32	47,461 38	1–10	4,746 13
1882		3,685,178 84	44,547 34	3–10	13,364 20
1883		3,819,782 00	44,976 07	1–2	22,488 03
1884		4,732,851 00	58,844 72	7–10	41,191 30
1885		5,670,327 06	65,550 59	9–10	58,995 53
	Over 5 years	108,949 00	2,313 06		1,338 85
		$ 163,471,067 05	$ 1,734,313 17		$ 890,312 28

*Whole amount.

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	$ 16,694,231 56
Losses paid from organization to date	9,047,245 09
Total amount of cash dividends declared since the company commenced business	1,509,500 00
Dividends declared payable in stock from organization	100,000 00
Total amount of the company's stock owned by the directors, at par value	149,600 00
Losses incurred during the year (fire)	751,963 05

Amount deposited in various States:

	Deposit.	*Liabilities.*
Georgia	$ 25,000 00	$ 8,471 60
Mississippi	25,000 00	12,596 18
North Carolina	10,000 00	10,212 24
Virginia	50,000 00	12,189 48

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	$ 360,875 32
Premiums received	5,914 87
Losses paid	58 13
Losses incurred	61 45

HARTFORD INSURANCE COMPANY,

OF

HARTFORD, CONNECTICUT.

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 and Bonds owned by the Company.

Shares.	*Par value.*	*Market val.*
511 Hartford National bank stock, Hartford	$ 51,100 00	$ 84,315 00
467 Phœnix National bank stock, Hartford	46,700 00	65,380 00
300 American National bank stock, Hartford	15,000 00	21,750 00
200 Charter Oak National bank stock, Hartford	20,000 00	28,000 00
182 Farmers' and Mechanics' National bank stock, Hartford	18,200 00	18,928 00
150 Mercantile National bank stock, Hartford	15,000 00	14,700 00

Shares.		*Par value.*	*Market val.*
172	First National bank stock, Hartford	$ 17,200 00	$ 17,544 00
315	Ætna National bank stock, Hartford	31,500 00	36,225 00
208	City bank stock, Hartford	20,800 00	13,520 00
100	Connecticut River bank stock, Hartford	5,000 00	4,800 00
230	Connecticut Trust and Safe Deposit Company, Hartford	23,000 00	31,050 00
200	American Exchange National bank, N. Y.	20,000 00	25,400 00
100	National Bank of Commerce, New York	10,000 00	16,000 00
300	Importers' and Traders' National bank, N. Y	30,000 00	79,500 00
334	Merchants' National bank, New York	16,700 00	21,710 00
225	Metropolitan National bank, New York	22,500 00	6,300 00
300	Bank of America, New York	30,000 00	50,400 00
100	Bank of North America, New York	7,000 00	7,700 00
200	Manhattan Company Bank, New York	10,000 00	15,400 00
50	First National bank, Albany	5,000 00	8,500 00
106	Blackstone National bank, Boston	10,600 00	11,686 50
32	National Bank of Commerce, Boston	3,200 00	3,848 00
109	Second National bank, Boston	10,900 00	17,167 50
24	Hide and Leather National bank, Boston	2,400 00	2,856 00
39	Atlantic National bank, Boston	3,900 00	5,421 00
100	First National bank, Boston	10,000 00	20,725 00
125	Boylston National bank, Boston	12,500 00	16,281 25
	Merchants' Bank (in liquidation) St. Louis	10,000 00	1,000 00
150	Montreal Bank, Montreal	30,000 00	60,225 00
65	Ontario Bank, Bowmansville	6,500 00	6,857 50
120	Connecticut River Company	12,000 00	3,000 00
20	Connecticut River R. R. Company	2,000 00	3,340 00
700	New York, New Haven and Hartford Railroad Company	70,000 00	140,000 00
200	Chicago, Rock Island and Pacific R. R. Co	20,000 00	25,800 00
200	Chicago and Northwestern R. R. Co., p'f'd	20,000 00	27,200 00
500	Chicago and Northwestern R. R. Co	50,000 00	54,500 00
660	Chicago, Burlington and Quincy R. R. Co.	66,000 00	90,090 00
370	Chicago, Milwaukee and St. Paul Railroad Company, preferred	37,000 00	45,880 00
400	Chicago, Milwaukee and St. Paul R. R. Co	40,000 00	38,000 00
200	Union Pacific Railroad Company	20,000 00	11,000 00
	Bonds.		
	United States, 4½ per cent	205,000 00	230,625 00
	Tennessee, State, 6 per cent	33,000 00	18,150 00
	Alabama, State, Class A, 8 per cent	10,000 00	10,000 00
	Minnesota, State, 4½ per cent	3,000 00	3,000 00
	South Carolina (Brown consols) 6 per cent	14,500 00	15,805 00
	Toledo, Ohio, Water Works, 8 per cent	5,000 00	6,250 00
	Harlem River and Port Chester Railroad Company (guaranteed by New York, New Haven and Hartford Railroad Company, 7 per cent	50,000 00	67,500 00
	New Brunswick City, N. J., 7 per cent	45,000 00	49,500 00
	Pawtucket, R. I., Town bonds, 7 per cent	75,000 00	90,000 00
	Dubuque City, Iowa, 6 per ceut	25,000 00	28,000 00
	Des Moines City, Iowa, 7 per cent	50,000 00	57,500 00
	Chicago & Western Indiana R.R. Co., 6 per ct.	73,000 00	78,840 00
	Minneapolis Union R'y, 6 per cent	50,000 00	57,500 00
	Cleveland, Columbus, Cincinnati and Indianapolis Railway, 7 per cent	8,000 00	9,760 00
	Nashville and Decatur, 1st mort., 7 per cent	50,000 00	58,500 00

Bonds.	*Par value*	*Market val.*
Indianapolis and Vincennes R'y, 7 per cent	$ 32,000 00	$ 35,840 00
Albany & Susquehanna 1st mort., 6 per cent	50,000 00	58,000 00
Chicago and Northwestern debentures, 5 per ct.	25,000 00	25,687 50
Northern Pacific 1st mortgage, 6 per cent	50,000 00	57,000 00
New York Central and Hudson River Railroad debentures, 5 per cent	50,000 00	54,312 50
Totals	$ 1,755,200 00	$ 2,163,769 75

Total market value of stocks and bonds	$ 2,163,769 75
Market value of real estate owned by the company	639,675 60
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due	1,040,400 00
Interest due on all said bond and mortgage loans	17,985 20
Value of lands mortgaged exclusive of buildings	$ 1,272,125
Value of buildings mortgaged (insured for $883,589, as collateral)	1,474,800
Total value of said mortgaged premises	$ 2,746,925

Loans on Collaterals.

	Par value.	*Market value.*	*Loaned thereon.*
200 shares New London & Northern Railroad Co.'s stock	$ 20,000	$ 24,400	$ 20,000
Cincinnati and Springfield 1st mortgage Railroad bonds	1,000	1,140	
Indianapolis and Cincinnati Railroad bonds	3,000	3,000	
St. Louis, Kansas City & Northern Railway and R. E. bonds	10,000	10,700	
The Quincy and Toledo R.R.Co. 1st mortgage 7 per cent. bonds	2,000	1,900	
Decatur and East St. Louis R. R Co.'s sinking fund bonds	3,000	3,000	
Wabash, St. Louis & Pacific R R Co., Chicago div. 5 per ct: b'ds	10,000	8,100	45,000
Toledo, Peoria & Western R. R. Co.'s 7 per cent. bond certif.	5,000	5,000	
40 shares Yale & Towne Manuf. Company's stock	4,000	4,000	
150 shares The American Tel. & Cable Company's stock	15,000	10,500	
50 shares New York and New Haven R. R. Co.'s stock	5,000	10,000	
100 shares New York Central and Hudson River R.R.Co.'s stock	10,000	10,000	
Wabash, St. Louis & Pacific R. R. Co.'s 7 per cent. bonds	70,000	52,500	50,000
Peoria and Pekin Union R. R. Co.'s income bond certificates	20,000	8,000	
414 shares Citizens' Railway Co.'s stock, St. Louis	41,400	41,400	20,000
Totals	$ 219,400	$ 193,640	$ 135,000

Amount loaned on collaterals	$ 135,000
Cash in company's principal office	$ 12,030 33
Cash deposited in bank	372,516 84

Total cash items		$ 384,547 17
Interest accrued on collateral loans		4,188 28
Gross premiums in course of collection not more than three months due		344,651 48
All other property belonging to the company		1,931 64
State tax due from non-resident stockholders		13,192 80
Aggregate amount of all the assets of the company stated at their actual value		$ 4,745,341 92

III. LIABILITIES.

Gross claims for adjusted and unpaid losses, due and to become due	$ 77,178 09	
Gross losses in process of adjustment or in suspense	138,693 55	
Losses resisted, including interest, costs, etc	69,997 19	
Net amount of unpaid losses		$ 285,868 83
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, $1,620,976.54; unearned premiums (50 per cent)	$ 810,488 26	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, $1,802,992.88; unearned premiums (pro rata)	923,375 62	
Total unearned premiums		1,733,863 88
All other demands against the company, absolute and contingent		32,250 00
Total amount of liabilities except capital stock and net surplus		$ 2,051,982 71
Joint stock capital actually paid up in cash		1,250,000 00
Surplus beyond capital and all other liabilities		1,443,359 21
Aggregate amount of all liabilities, including paid up capital stock and net surplus		$ 4,745,341 92

IV. INCOME DURING THE YEAR.

Entire premiums collected during the year	$ 2,633,687 57	
Deduct re-insurance, rebate abatement and return premiums	325,019 71	
Net cash actually received for premiums		$ 2,308,667 86
Received for interest on bonds and mortgages		61,653 98
Received for interest and dividends on stock, bonds and collateral loans		117,598 56
Income received from all other sources		22,615 90
Aggregate amount of income actually received during the year in cash		$ 2,510,536 30

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including $213,392.25, losses occurring in previous years)	$ 1,378,195 56	
Deduct all amounts actually received for salvages and re-insurances	58,171 01	
Net amount paid during the year for losses		$ 1,320,024 55
Cash dividends actually paid stockholders		250,000 00
Paid for commissions and brokerage		343,836 89
Paid for salaries, fees, etc		171,331 85
Paid for State, National and local taxes in this and other States		51,959 33
All other payments and expenditures		173,783 87
Aggregate amount of actual expenditures during the year in cash		$ 2,310,936 49

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	*Prems. thereon*
In force on the 31st day of December of the preceding year..	$ 275,378,171	$ 3,356,253 44
Written or renewed during the year	205,865,179	2,633,730 68
Total	$ 481,243,350	$ 5,989,984 12
Deduct those expired and marked off as terminated	196,880,251	2,460,771 95
In force at the end of the year	$ 284,363,099	$ 3,529,212 17
Deduct amount re-insured	6,326,659	105,242 75
Net amount in force December 31, 1885	$ 278,036,440	$ 3,423,969 42

Schedule of Fire Risks and Unearned Premiums.

Year written.	*Term.*	*Amount covered.*	*Gross prem's charged.*	*Frac. un'rn'd.*	*Premiums unearned.*
1885	One year	$ 118,520,010 00	$ 1,620,976 54	1-2	$ 810,488 26
1884	Two years	392,219 00	3,275 88	1-4	818 97
1885	Two years	427,592 00	3.773 05	3-4	2,829 77
1883	Three years	28,353,164 00	301,541 42	1-6	50,256 90
1884	Three years	31,556,663 00	337,252 05	1-2	168,626 02
1885	Three years	33,127,087 00	360,646 69	5-6	300,538 90
1882	Four years	1,551,647 00	17,012 91	1-8	2,126 61
1883	Four years	1,730,201 00	18,037 96	3-8	6,764 97
1884	Four years	1,425,920 00	14,593 78	5-8	9,121 11
1885	Four years	1,306,415 00	13,143 39	7-8	11,500 46
1881	Five years	11,085,335 00	135,532 57	1-10	13,553 25
1882	Five years	12,830,944 00	153,940 88	3-10	46,182 26
1883	Five years	12,563,862 00	149,498 94	1-2	74,749 47
1884	Five years	11,274,955 00	144,810 21	7-10	101,367 10
1885	Five years	11,890,426 00	149,933 15	9-10	134,939 83
Totals		$ 278,036,440 00	$ 3,423,969 42		$ 1,733,863 88

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	$ 48,033,066 75
Losses paid from organization to date	30,030,949 75
Total amount of cash dividends declared since the company commenced business	5,313,100 00
Dividends declared payable in stock from organization	950,000 00
Total amount of the company's stock owned by the directors, at par value	166,400 00
Fire losses incurred during the year	1,346,923 69
Amounts deposited in different States and countries for security of all policy-holders	235,000 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	$ 1,139,540 00
Premiums received	19,960 77
Losses paid	486 08
Losses incurred	None.

HIBERNIA INSURANCE COMPANY,

OF

NEW ORLEANS, LOUISIANA.

Incorporated June 8, 1871.

THOS. SMITH, *President.* THOS. F. BRAGG, *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.

	Par val.	*Market value.*	
Premium bonds	$ 31,500 00	$ 30,948 75	
Louisiana consols	15,000 00	11,287 50	
Consolidated 6's	23,000 00	25,012 50	
Totals	$ 69,500 00	$ 67,248 75	
Total market value of stocks and bonds			$ 67,248 75
Market value of real estate owned by the company (unincumbered)			164,700 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			78,903 95
Loans on bond and mortgage (first liens) upon which more than one year's interest is due (of which $10,900 is in process of foreclosure)			21,800 00
Interest due and accrued on said bond and mortgage loans			6,848 30
Value of lands mortgaged, exclusive of buildings		$ 139,800 00	
Value of buildings mortgaged (insured for $178,525 as collateral)		268,000 00	
Total value of said mortgaged premises		$ 407,800 00	

Loans on Collaterals.

Stocks and Bonds.	*Par value.*	*Market value.*	*Loaned thereon.*
12 shares Hibernia Bank	$ 1,200 00	$ 1,500 00	$ 1,100 00
Louisiana 7's	2,000 00	1,500 00	1,100 00
Consolidated bonds	1,000 00	1,008 00	284 10
40 Premium bonds	400 00	364 00	300 00
State bonds, 7's	3,000 00	2,250 00	1,500 00
State bonds, 3's	150 00	75 00	50 00
Premium bonds	500 00	490 00	250 00
Louisiana 7's	1,000 00	750 00	500 00
Consolidated bonds	2,000 00	2,175 00	500 00
	$ 11,250 00	$ 10,112 00	$ 5,584 10

Amount loaned on collaterals		$ 5,584 10
Cash deposited in Hibernia National Bank		20,974 69
Interest due and accrued on stocks and bonds		990 00
Interest due and accrued on collateral loans		148 74
Gross premiums in course of collection not more than three months due		63,159 02
Bills receivable, not matured, taken for fire, marine and inland risks		10,151 69
All other property belonging to the company		32,390 18
Amount of premiums unpaid on policies which have been issued more than three months	$ 3,180 15	
Aggregate amount of all the assets of the company stated at their actual value		$ 472,899 42

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	$ 3,000 00	
Gross losses in process of adjustment or in suspense, including all reported or supposed losses	4,643 17	
Net amount of unpaid losses		$ 7,643 17
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, $108,501.21; unearned premiums (50 per cent.)	$ 54,250 60	
Gross premiums received and receivable upon all unexpired inland navigation risks, $4,305; unearned premiums (50 per cent.)	2,157 50	
Total unearned premiums		56,408 10
Cash dividends to stockholders remaining unpaid		1,210 00
Total amount of liabilities except capital stock and net surplus		$ 65,261 27
Joint stock capital actually paid up in cash		400,000 00
Surplus beyond capital and all other liabilities		7,638 15
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$ 472,899 42

IV. INCOME DURING THE YEAR.

	From fire risks.	*Marine and inland.*	
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	$ 54,114 73	$ 1,701 63	
Deduct amount of same not collected	1,118 20	.....	
Net collected	$ 52,996 53	$ 1,701 63	
Gross premiums on risks written and renewed during the year	196,812 10	30,774 43	
Total	$ 249,808 63	$ 32,476 06	
Deduct premiums and bills in course of collection at this date	64,890 24	1,448 93	
Entire prem's collected during the year.	$ 184,918 39	$ 31,027 13	
Deduct re-insurance, rebate, abatement and return premiums	38,310 89	8,150 00	
	$ 146,607 50	$ 22,877 13	
Net cash actually received for premiums			$ 169,484 63
Received for interest and dividends on stocks, bonds and collateral loans			34,090 06
Income received from all other sources			24,745 18
Aggregate amount of income actually received during the year in cash			$ 228,319 87

V. EXPENDITURES DURING THE YEAR.

	Fire risks.	*Mar. and inland.*	
Gross amount actually paid for losses (including $14,901.15, losses occurring in previous years)	$ 134,642 60	$ 9,127 82	
Deduct all amounts received for salvages, and amounts received for re-insurances in other companies	6,516 75	.....	
	$ 128,125 85	$ 9,127 82	
Net amount paid during the year for losses			$ 137,253 67
Cash dividends actually paid stockholders			38,980 00
Paid for commissions and brokerage			14,723 88
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés			15,000 00
Paid for State, National and local taxes in this and other States			8,827 19
All other payments and expenditures			10,998 90
Aggregate amount of actual expenditures during the year in cash			$ 225,783 64

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	*Premiums thereon.*	*Marine and inland risks.*	*Premiums thereon.*
Policies written during the year	$ 13,204,771 00	$ 196,812 10	$ 2,553,383 00	$ 30,774 43
Deduct those expired and marked off as terminated	446,158 00	76,681 50	2,442,051 00	19,519 43
In force at the end of the year	$ 12,758,613 00	$ 120,130 60	$ 111,332 00	$ 11,255 00
Deduct amount re-insured	1,050,206 00	11,629 39	63,332 00	6,950 00
Net amount in force December 31, 1885	$ 11,708,407 00	$ 108,501 21	$ 48,000 00	$ 4,305 00

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	$ 2,458,728 10
Losses paid from organization to date	1,021,294 13
Total amount of cash dividends declared since the company commenced business	365,179 00
Dividends declared payable in stock from organization	279,711 00
Total amount of company's stock owned by the directors at par value	90,100 00
Loaned to stockholders and officers	33,300 00
Losses incurred during the year: Fire, $118,256.80; Marine and Inland, $9,127.82. Total	127,384 62

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	$ 56,378 00
Premiums received	781 76
Losses paid	None
Losses incurred	None

HOME INSURANCE COMPANY.

OF

NEW YORK, N. Y.

Incorporated April, 1853.

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

I. CAPITAL.

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

II. ASSETS.

Account of Stocks and Bonds owned by the Company.

Bonds.	*Par val.*	*Market val.*
United States 6 per cent. currency	$ 2,000,000	$ 2,640,390
United States 4 per cent., of 1907	100,000	123,000
District of Columbia 3-65	100,000	116,000
Mississippi 4 per cent	20,000	20,000
Central Iowa Railroad Company, 1,000	50,000	33,500
Ohio and West Virginia Railway Company	100,000	115,000
Peoria, Decatur and Evansville Railway Company	100,000	100,000
New York, Chicago and St. Louis Railway Co	100,000	97,000
Cleveland, Columbus, Cincinnati and Indiana first mortgage 7 per cent	100,000	121,500
Toledo, Ann Arbor and Grand Trunk, first mortgage 7 per cent	100,000	95,000
New York, Lake Erie and West. R. R. sink. fund	200,000	210,000
Louisville, New Albany and Chicago Ry. Co	100,000	102,500
Chicago, St. Paul, Minneapolis and Omaha	50,000	59,500
Dunkirk, Warren and Pittsburg Railroad Co	75,000	87,000
Albemarle and Chesapeake	60,000	66,000
Jeffersonville, Madison and Indianapolis	20,000	23,000
East Tennessee, Virginia and Georgia	50,000	35,000
New York City	200,000	202,000
Shares of Stock.		
1,000 N. Y. Cen. & Hudson River Railroad Co	100,000	105,500
1,000 Fort Wayne and Jackson Railroad, preferred	100,000	93,000
100 Hanover National Bank of New York	10,000	14,000
200 American Exc. National Bank of New York	20,000	25,600
80 Fourth National Bank of New York	8,000	10,000
125 St. Nicholas National Bank of New York	12,500	14,375
225 Metropolitan National Bank of New York	22,500	6,750
200 Mercantile National Bank of New York	20,000	24,000
180 Merchants' Exc. National Bank of New York	9,000	9,000
160 Chatham National Bank of New York	4,000	6,400
100 National Bank of Commerce, New York	10,000	15,800
150 National Butchers' and Drovers' Bank, N.Y.	3,750	5,625
200 Bank of America	20,000	33,000
200 Manhattan Company	10,000	14,500
Totals	$ 3,874,750	$ 4,623,940

Total market value of stocks and bonds		$ 4,623,940 00
Market value of real estate owned by the company, (unincumbered)		1,272,633 77
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		897,550 00
Interest accrued on said bond and mortgage loans		20,370 60
Value of lands mortgaged, exclusive of buildings	$ 1,199,700 00	
Value of buildings mortgaged (ins. for $727,850 as collateral)	935,550 00	
Total value of said mortgaged premises	$ 2,135,250 00	

Loans on Collaterals.

	Par value.	*Market value.*	*Loaned thereon.*
200 shares Chatham Nat. Bank	$ 5,000	$ 8,000	$ 5,000
1,000 Pitts., Ft. Wayne and Chicago Railroad bonds	1,000	1,390	1,000
1,000 Houston and Texas Central Railroad Company bonds (W. D.)	1,000	980	600
20 shares W. U. Telegraph	2,000	1,460	600
1,000 Cleveland, Youngstown and Pittsburg Railroad Company bonds	45,000	27,900	25,000
U. S. Govt. 4 per cent. C bonds	5,000	6,150	5,000
1,000 Lackawanna & Pitts. R. R. bonds	90,000	63,000	6,000
1,000 Buckeye Creek Coal and Iron Company bonds	15,000	4,500	
7½ shares Continental Nat'l Bank	750	825	500
100 shares Chatham National Bank	2,500	4,000	2,750
Lackawanna and Pittsburg Railroad Company receiver's certificates	10,000	10,000	8,000
Lackawanna and Pittsburg Railroad Company receiver's certificates	5,000	5,000	4,000
Lackawanna and Pittsburg Railroad Company receiver's certificates	5,000	5,000	4,000
Toledo, Ann Arbor and Grand Trunk Railroad bonds	1,000	950	700
Toledo, Ann Arbor and Grand Trunk Railroad bonds	1,000	950	700
Scotland Co., Mo., 8 per cent. bonds	3,000	3,450	5,000
30 shares St. Nicholas Bank	3,000	3,300	
	$ 195,250	$ 146,855	$ 122,850

Amount loaned on collaterals		$ 122,850 00
Cash deposited in bank:		
American Exchange National Bank	$ 182,375 61	
Continental National Bank	63,420 38	
Total		245,795 99
Interest due and accrued on stocks and bonds		73,963 00
Interest due and accrued on collateral loans		2,722 42
Gross premiums in course of collection, not more than three months due		190,806 94
Bills receivable, not matured, taken for fire risks		167,483 36
Amount of premiums unpaid on policies which have been issued more than three months	$ 4,028 66	
Amount of installment notes now owned and held by the Co	556,944 01	
Aggregate amount of all the assets of the Company, stated at their actual value		$ 7,618,116 08

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	$ 85,860 37	
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	218,719 73	
Losses resisted, including interest, costs and other expenses thereon	71,765 96	
Total gross claims for losses	$ 376,346 06	
Deduct re-insurance thereon	2,862 08	
Net amount of unpaid losses		$ 373,483 98
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, $2,234,298; unearned premiums (50 per cent.)	$1,117,149 00	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, $3,496,291; unearned premiums (pro rata)	1,894,488 00	
Total unearned premiums		3,011,637 00
All other demands against the Company absolute and contingent		5,000 00
Total amount of liabilities, except capital stock and net surplus		$ 3,390,120 98
Joint stock capital actually paid up in cash		3,000,000 00
Surplus beyond capital and all other liabilities		1,227,995 10
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$ 7,618,116 08

IV. INCOME DURING THE YEAR.

	From fire risks.	
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	$ 361,386 50	
Deduct amount of same not collected	692 62	
Net collected	$ 360,693 88	
Gross premiums on risks written and renewed during the year	3,862,810 16	
Total	$ 4,223,504 04	
Deduct premiums and bills in course of collection at this date	363,397 84	
Entire premiums collected during the year	$ 3,860,106 20	
Deduct re-insurance, rebate, abatement and return premiums	285,688 91	
Net cash actually received for premiums		$ 3,574,417 29
Received for interest on bonds and mortgages		61,290 57
Received for interest and dividends on stocks and bonds, collateral loans and from all other sources		203,473 79
Aggregate amount of income actually received during the year in cash		$ 3,839,181 65

V. EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including $306,280.36, losses occurring in previous years)	$1,997,464 00
Deduct amount received for salvages and amount received for re-insurances in other companies	6,754 59

Net amount paid during the year for losses	$ 1,990,709 41
Cash dividends actually paid stockholders	300,000 00
Paid for commissions and brokerage	694,634 72
Paid for salaries, fees and other charges of officers, clerks, agents, and all other employés	407,449 52
Paid for State, National and local taxes in this and other States	80,657 41
All other payments and expenditures	273,075 34
Aggregate amount of actual expenditures during the year in cash	$ 3,746,526 40

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	*Premiums thereon.*
In force on the 31st day of December of the preceding year	$ 488,412,737 00	$ 5,341,588 00
Written or renewed during the year	351,166,600 00	3,862,810 16
Totals	$ 839,579,337 00	$ 9,204,398 16
Deduct those expired and marked off as terminated	325,563,543 00	3,465,959 16
In force at the end of the year	$ 514,015,794 00	$ 5,738,439 00
Deduct amount re-insured	555,631 00	7,850 00
Net amount in force December 31, 1885	$ 513,460,163 00	$ 5,730,589 00

Schedule of Fire Risks and Unearned Premiums.

Year written.	*Term.*	*Amount covered.*	*Gross pre's charged.*	*Frac. un'rn'd.*	*Amount premiums unearned.*
1885	One year	$ 204,111,984 00	$ 2,234,298 00	1-2	$ 1,117,149 00
1884	Two years	1,146,577 00	9,552 00	1-4	2,388 00
1885		902,102 00	6,548 00	3-4	4,911 00
1883	Three years	51,403,707 00	509,886 00	1-6	84,981 00
1884		53,246,751 00	531,693 00	1-2	265,847 00
1885		50,342,169 00	501,181 00	5-6	417,651 00
1882	Four years	1,546,386 00	15,472 00	1-8	1,934 00
1883		1,512,416 00	16,036 00	3-8	6,014 00
1884		1,379,030 00	14,765 00	5-8	9,228 00
1885		1,444,962 00	15,291 00	7-8	13,380 00
1881	Five years	18,725,992 00	221,836 00	1-10	22,184 00
1882		23,619,055 00	279,988 00	3-10	83,996 00
1883		30,934,849 00	396,267 00	1-2	198,134 00
1884		36,048,540 00	480,792 00	7-10	336,554 00
1885		37,095,643 00	496,984 00	9-10	447,286 00
Totals		$513,460,163 00	$ 5,730,589 00		$ 3,011,637 00

Answers to General Interrogatories.

Total amount of premiums received from the organization of company to date	$66,222,328 29
Losses paid from organization to date	39,974,333 30
Total amount of cash dividends declared since the company commenced business	6,715,000 00
Dividends declared payable in stock from organization	1,000,000 00
Total amount of the company's stock owned by the directors at par value	205,600 00
Loaned to stockholders	21,000 00
Losses incurred during the year (fire)	2,014,534 57

Amount deposited in various States:

	Amt. of deposit	Liabilities.
Virginia	$ 50,000 00	$ 28,320 46
Georgia	25,000 00	71,242 72
Mississippi	25,000 00	49,959 02
North Carolina	10,000 00	22,311 10
Oregon	50,000 00	21,377 42

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	$ 1,591,536 00
Premiums received	25,319 53
Losses paid	5,534 77
Losses incurred	5,474 77

HOME MUTUAL INSURANCE COMPANY,

OF

SAN FRANCISCO, CALIFORNIA.

Incorporated September, 1864.

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

I. CAPITAL.

Whole amount of joint stock or guaranteed capital authorized	$ 300,000 00
Whole amount of capital actually paid up in cash	300,000 00

II. ASSETS.

Account of Stocks and Bonds owned by the Company.

	Par value.	Market val.	
United States 4 per cent. registered bonds	$ 115,000 00	$ 141,450 00	
66 bonds of Stanislaus County, California	33,000 00	35,574 00	
Warrants of Jefferson County, Colorado (accrued interest, $1,004.81)	4,871 52	5,876 33	
8 bonds of Alameda County, California	8,000 00	8,640 00	
Totals	$ 160,871 52	$ 191,540 33	
Total market value of stocks and bonds			$ 191,540 33
Market value of real estate owned by the company (unincumbered)			169,025 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			246,239 13
Interest due and accrued on all said bond and mortgage loans			4,378 21
Value of lands mortgaged, exclusive of buildings		$ 658,200 00	
Value of buildings mortgaged (insured for $103,325 as collateral)		188,100 00	
Total value of said mortgaged premises		$ 846,300 00	

Loans on Collaterals.

Shares of Stock	*Par value.*	*Market value.*	*Loaned thereon.*
100 Central Land Co.	$ 10,000 00	$ 8,000 00	$ 4,000 00
225 Merced Security Savings Bank	22,500 00	5,625 00	
50 Central Land Co.	5,000 00	4,000 00	1,250 00
400 Commercial Bank of San José	40,000 00	20,000 00	11,000 00
266 San José and Santa Clara Horse R. R. Co.	26,600 00	21,280 00	7,500 00
170 Pacific Gas Improvement Co.	17,000 00	6,800 00	13,000 00
20 San Francisco Savings Union	5,000 00	9,000 00	
	$ 126,100 00	$ 74,705 00	$ 36,750 00

Amount loaned on collaterals		$ 36,750 00
Cash in company's principal office		2,380 98
Cash deposited in bank :		
Bank of California	$ 49,739 47	
Anglo-California	71 26	
Union National Bank, Oakland	177 99	
Union Savings Bank, Oakland	1,089 96	
Oakland Bank of Savings	4,483 65	
Stockton Savings and Loan Society	8,906 85	
First National Bank of Stockton	4,663 04	
Savings Bank of Santa Rosa	4,851 04	
Commercial Bank of San José	3,792 37	
Bank of San José	6,306 75	
Bank of Suisin	1,632 36	
Farmers' and Mechanics' Bank of Los Angeles	4,534 04	
Ladd & Tilton, Portland, Oregon	3,538 19	
German National Bank of Denver	8,126 43	
Merchants First National Bank of Chicago	4,505 46	
First National Bank of Modesto	3,443 92	
In transit between Ladd & Tilton, Oregon, and the Bank of California	3,000 00—	112,262 78
Interest due and accrued on stocks and bonds		500 00
Interest due and accrued on collateral loans and deposits		1,224 30
Gross premiums in course of collection not more than three months due		67,254 20
All other property belonging to the company		10,714 09
Aggregate amount of all the assets of the company stated at their actual value		$ 836,269 02

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	$ 2,625 00
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	5,360 00
Losses resisted, including interest, costs and other expenses thereon	5,200 00

Net amount of unpaid losses		$ 13,185 00
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, $222,109 49; unearned premiums (50 per cent)	$ 111,054 75	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, $181,607.94; unearned premiums (pro rata)	93,893 51	
Total unearned premiums		204,948 26
Net amount due and to become due for re-insurance of the business of the Western department of this company, as per contract		82,147 83
Cash dividends to stockholders remaining unpaid		2,723 00
Due and accrued for salaries, rent and other miscellaneous expenses		300 00
All other demands against the company, absolute and contingent		678 30
Total amount of liabilities, except capital stock and net surplus		$ 303,982 39
Joint stock capital actually paid up in cash		300,000 00
Surplus beyond capital and all other liabilities		232,286 63
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$ 836,269 02

IV. INCOME DURING THE YEAR.

	From fire risks.	
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	$ 60,651 24	
Gross premiums on risks written and renewed during the year	585,377 04	
Total	$ 646,028 28	
Deduct premiums and bills in course of collection at this date	67,254 20	
Entire premiums collected during the year	$ 578,774 08	
Deduct re-insurance, rebate, abatement and return premiums	91,027 49	
Net cash actually received for premiums		$ 487,746 59
Received for interest and dividends on stocks, bonds and collateral loans		31,680 69
Income received from all other sources		25,279 05
Aggregate amount of income actually received during the year in cash		$ 544,706 33

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including $24,146.27, losses occurring in previous years)	$ 292,439 16	
Deduct all amounts received for salvages, and amounts actually received for re-insurance in other companies	2,487 72	
Net amount paid for losses		$ 289,951 44
Cash dividends actually paid stockholders		36,000 00
Paid for commissions and brokerage		135,305 30
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés		37,047 50
Paid for State, National and local taxes in this and other States		6,781 48
All other payments and expenditures		60,358 07
Aggregate amount of actual expenditures during the year in cash		$ 565,443 79

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	*Premiums thereon.*
In force on the 31st day of December of the preceding year...	$ 33,595,519 00	$ 527,334 27
Written or renewed during the year	36,350,210 00	585,377 04
Total	$ 69,945,729 00	$ 1,112,711 31
Deduct those expired and marked off as terminated	30,345,505 00	474,653 10
In force at the end of the year	$ 39,600,224 00	$ 638,058 21
Deduct amount re-insured	15,072,860 00	234,340 78
Net amount in force December 31, 1885	$ 24,527,364 00	$ 403,717 43

Schedule of Fire Risks and Unearned Premiums.

Year written.	*Term.*	*Amount covered.*	*Gross pre's charged.*	*Frac. un'rn'd.*	*Premiums unearned.*
1885	One year	$ 13,482,291 00	$ 222,109 49	1-2	$ 111,054 75
1884	Two years	72,566 00	1,075 75	1-4	268 94
1885		22,878 00	285 60	3-4	214 20
1883	Three years	3,595,763 00	57,329 29	1-6	9,554 88
1884		3,676,792 00	56,295 90	1-2	28,147 95
1885		3,565,999 00	62,259 37	5-6	51,882 81
1882	Four years			1-8	
1883				3-8	
1884				5-8	
1885				7-8	
1881	Five years	1,000 00	18 00	1-10	1 80
1882		6,000 00	117 50	3-10	35 25
1883		1,000 00	18 00	1-2	9 00
1884		5,000 00	45 00	7-10	31 50
1885		98,075 00	4,163 53	9-10	3,747·18
		$ 24,527,364 00	$ 403,717 43		$ 204,948 26

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	$5,420,044 26
Losses paid from organization to date	2,408,453 28
Total amount of cash dividends declared since the company commenced business	546,500 00
Losses incurred during the year (fire)	277,777 89
Total amount of company's stock owned by the directors at par value	91,700 00
Amount deposited in Oregon, United States 4 per cent. bonds	50,000 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	$ 363,417 00
Premiums received	7,747 51
Losses paid	2,115 02
Losses incurred	3,115 02

HOWARD INSURANCE COMPANY,

OF

NEW YORK, NEW YORK.

Incorporated March 9, 1825.

HENRY A OAKLEY, *President.* CHARLES A. HULL, *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.

	Par value.	*Market val.*
United States Gov. 6 per cent. currency bonds..	$ 191,000 00	$ 253,950 00
United States Gov. 4½ per cent. bonds of 1891..	9,000 00	10,147 50
United States Gov. 4 per cent. bonds of 1907.....	115,000 00	141,737 50
Del. & Hud. Canal Co. 1st mrtg 7 per c't bonds	10,000 00	11,450 00
United New Jersey Railroad and Canal Company first mortgage 6 per cent. bonds.....	4,000 00	5,000 00
Buffalo, Bradford and Pittsburg Railroad Company first mortgage 7 per cent. bonds.....	11,000 00	11,660 00
Lake Erie and Western Railroad Company first mortgage 6 per cent. bonds.....	3,000 00	2,550 00
Kalamazoo and South Haven Railroad Company first mortgage 8 per cent. bonds.....	6,000 00	6,600 00
National Bank of Commerce stock, New York...	2,800 00	4,648 00
Metropolitan National Bank stock, New York...	7,500 00	2,250 00
American Ex. National Bank stock, New York.	16,000 00	21,120 00
Merchant's National Bank stock, New York.....	650 00	858 00
Bank of the Manhattan Co. stock, New York....	1,500 00	2,295 00
Phenix National Bank stock, New York.....	2,800 00	3,066 00
Consolidated Gas Light Co. stock, New York...	17,000 00	17,000 00
Totals	$ 397,250 00	$ 494,332 00

Total market value of stocks and bonds.....		$ 494,332 00
Market value of real estate owned by the company (unincumbered).....		150,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....		5,900 00
Interest due and accrued on said bond and mortgage loans.....		135 00
Value of lands mortgaged, exclusive of buildings.....	$ 4,200 00	
Value of buildings mortgaged (insured for $7,500 as collateral)....	7,800 00	
Total value of said mortgaged premises.....	$ 12,000 00	

Cash deposited in bank:

National City Bank.....	$ 1,872 71
Continental National Bank	6,652 38
Phenix National Bank.....	40 50

Total		$ 8,565 59
Interest due and accrued on stocks and bonds		504 50
Gross premiums in course of collection not more than three months due		41,294 03
All other property belonging to the company		533 33
Aggregate amount of all the assets of the company stated at their actual value		$ 701,264 45

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	$ 17,642 60	
Gross losses in process of adjustment, including all reported or supposed losses	22,423 06	
Losses resisted, including interest, costs and other expenses thereon	2,611 50	
Total gross amount of claims for losses	$ 42,677 16	
Deduct re-insurance thereon	8,318 93	
Net amount of unpaid losses		$ 34,358 23
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, $272,712.45; unearned premiums (50 per cent)	$ 136,356 22	
Gross premiums received and receivable on all unexpired fire risks, running more than one year from date of policy; unearned premiums (pro rata)	48,546 66	
Total unearned premiums		184,902 88
Cash dividends to stockholders remaining unpaid		40 50
All other demands against the company absolute and contingent		15,953 48
Total amount of liabilities, except capital stock and net surplus		$ 235,255 09
Joint stock capital actually paid-up in cash		400,000 00
Surplus beyond capital and all other liabilities		66,009 36
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$ 701,264 45

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	$ 49,098 01	
Gross premiums on risks written and renewed during the year	474,348 34	
Total	$ 523,446 35	
Deduct premiums and bills in course of collection at this date	41,294 03	
Entire premiums collected during the year	$ 482,152 32	
Deduct re-insurance, rebate, abatement and return premiums	180,664 02	
Net cash actually received for premiums		$ 301,488 30
Received for interest on bonds and mortgages		449 00
Received for interest and dividends on stock, bonds and collateral loans		23,141 30
Income received from all other sources		3,642 50
Aggregate amount of income actually received during the y'r in cash		$ 328,721 10

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses during the year	$ 254,691 90	
Deduct amount received for salvages and amounts received for re-insurance in other companies	90,178 37	
Net amount paid during the year for losses		$ 164,513 53
Cash dividends actually paid stockholders		31 50
Paid for commissions and brokerage		55,663 91
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés		26,878 46
Paid for State, National and local taxes in this and other States		11,899 90
All other payments and expenditures		45,401 77
Aggregate amount of actual expenditures during the year in cash		$ 304,389 07

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	*Premiums.*
In force on the 31st day of December of the preceding year	$ 44,552,355 00	$ 486,322 45
Written or renewed during the year	50,028,172 00	474,348 34
Total	$ 94,580,527 00	$ 960,670 79
Deduct those expired and marked off as terminated	48,634,984 00	461,745 69
In force at the end of the year	$ 45,945,543 00	$ 498,925 10
Deduct amount re-insured	13,947,413 00	147,020 98
Net amount in force Dec. 31, 1885	$ 31,998,130 00	$ 351,904 12

Schedule of Fire Risks and Unearned Premiums.

Year written.	*Term.*	*Amount covered.*	*Gross pre's charged.*	*Frac. un'rn'd.*	*Premiums unearned.*
1885	One year	$ 24,338,533 00	$ 272,712 45	1-2	$ 136,356 22
1884	Two years	87,353 00	945 07	1-4	236 27
1885		176,489 00	1,417 87	3-4	1,063 40
1883	Three years	876,438 00	10,056 08	1-6	1,676 01
1884		1,650 157 00	16,268 71	1-2	8,134 35
1885		3,079,565 00	30,004 44	5-6	25,003 70
1882	Four years	50,425 00	514 28	1-8	64 29
1883		46,913 00	468 58	3-8	175 69
1884		45,968 00	321 11	5-8	200 69
1885		47,641 00	510 78	7-8	446 93
1881	Five years	199,634 00	2,327 53	1-10	232 75
1882		250,575 00	2,616 57	3-10	784 98
1883		123,544 00	1,930 54	1-2	965 27
1884		431,148 00	5,333 83	7-10	3,733 68
1885		593,747 00	6,476 28	9-10	5,828 65
Totals		$ 31,998,130 00	$ 351,904 12		$ 184,902 88

Answers to General Interrogatories.

Total amount of premiums received from March 1836 to date	$ 8,585,624 16
Losses paid from organization to date	5,830,929 77
Total amount of cash dividends declared since the company commenced business	2,170,875 00
Total amount of the company's stock owned by the directors at par value	57,400 00
Losses incurred during the year (fire)	159,312 61

COLORADO BUSINESS.

Business in the State during the Year.

Fire risks written	$ 151,550 00
Premiums received	2,964 87
Losses paid	35 00
Losses incurred	10 00

IMPERIAL INSURANCE COMPANY,

OF

LONDON . . . ENGLAND.

Incorporated 1803.

JOHN S. HILL, *Chairman.* EDWARD C. SMITH, *General Manager.*

I. CAPITAL.

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

II. ASSETS.

Account of Stocks and Bonds owned by the Company.

	Par value.	*Market val.*
Deposited with the State of New York, at Albany:		
U. S. 4½ per cent. funded loan, 1891, reg.	$ 50,000 00	$ 56,312 50
U. S. 4 per cent. funded loan, 1907, reg.	241,000 00	296,731 25
Deposited with the State of Ohio, at Columbus:		
U. S. 4 per cent. funded loan, 1907, reg	120,000 00	147,750 00
Deposited with the State of Virginia, at Richmond:		
U. S. 4 per cent. funded loan, 1907, reg.	50,000 00	61,562 50
Deposited with the State of Oregon, at Salem:		
U. S. 4 per cent. funded loan, 1907, reg.	50,000 00	61,562 50
Deposited with the State of Georgia, at Atlanta:		
U. S. 4 per cent. funded loan, 1907, reg	25,000 00	30,781 25
Deposited with the State of N. Carolina, at Raleigh:		
U. S. 4 per cent. funded loan, 1907, reg.	10,000 00	12,312 50

	Par value.	Market val.		
Deposited with the trustees, at New York:				
U. S. 4 per cent. funded loan, 1907, reg.	$ 188,300 00	$ 231,844 37		
U. S. 3 per cent. funded loan	24,000 00	24,780 00		
West Virginia State deferred certificates	28,666 66	3,726 66		
Tennessee 6 per cent. State bonds	20,000 00	10,400 00		
Totals	$ 806,966 66	$ 937,763 53		
Total market value of stocks and bonds				$ 937,763 53
Market value of real estate owned by the company (unincumbered)				412,259 50
Cash in company's principal office		$ 301 55		
Cash deposited in bank:				
National Shoe and Leather bank, New York		107,642 42		
Drexel, Morgan & Co., New York		5,141 75		
Grangers' Bank, San Francisco		812 92		
Bank of British Columbia		500 19		
Nevada Bank		350 11		
Total cash items				114,748 94
Interest due and accrued on stocks and bonds				6,843 00
Gross premiums in course of collection not more than three months due				114,582 95
All other property belonging to the company				3,793 37
Aggregate amount of all the assets of the company stated at their actual value				$ 1,589,991 29

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	$ 4,260 00	
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	66,067 89	
Losses resisted including interest, costs and other expenses thereon	35,956 54	
Net amount of unpaid losses		$ 106,284 43
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, $857,841.77; unearned premiums (50 per cent.)	$ 428,920 88	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, $388,752.45; unearned premiums (pro rata)	205,825 18	
Total unearned premiums		634,746 06
All other demands against the company, absolute and contingent		15,798 72
Total amount of liabilities except capital stock and net surplus		$ 756,829 21
Surplus beyond capital and all other liabilities		833,162 08
Aggregate amount of all liabilities, including net surplus		$ 1,589,991 29

IV. INCOME DURING THE YEAR.

	From fire risks.	
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	$ 107,907 95	
Gross premiums on risks written and renewed during the year.	1,233,387 16	
Total	$ 1,341,295 11	
Deduct premiums and bills in course of collection at this date	114,582 95	
Entire premiums collected during the year	$ 1,226,712 16	
Deduct re-insurance, rebate, abatement and return premiums	204,060 68	
Net cash actually received for premiums		$ 1,022,651 48
Received for interest and dividends on stock, bonds and collateral loans		29,802 00
Income received from all other sources		34,626 81
Aggregate amount of income actually received during the year in cash		$ 1,087,080 29

V. EXPENDITURES DURING THE YEAR.

	On fire risks.	
Gross amount actually paid for losses (including $75,149.36, losses occurring in previous years)	$ 647,907 93	
Deduct amounts received for salvages, and amounts actually received for re-insurance in other companies	5,896 07	
Net amount paid during the year for losses		$ 642,011 86
Paid for commissions and brokerage		165,132 26
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés		121,002 60
Paid for State, National and local taxes in this and other States		35,516 99
All other payments and expenditures		24,431 61
Aggregate amount of actual expenditures during the year in cash		$ 988,095 32

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	*Premiums thereon.*
In force on the 31st day of December of the preceding year	$ 96,772,282 03	$ 1,212,533 84
Written or renewed during the year	95,159,394 19	1,233,387 16
Total	$191,931,676 22	$ 2,445,921 00
Deduct those expired and marked off as terminated	89,897,535 32	1,195,892 66
In force at the end of the year	$102,034,140 90	$ 1,250,028 34
Deduct amount re-insured	340,801 00	3,434 12
Net amount in force December 31, 1885	$101,693,339 90	$ 1,246,594 22

Schedule of Fire Risks and Unearned Premiums.

Year written.	*Term.*	*Amount covered.*	*Gross pre's charged.*	*Frac. un'rn'd.*	*Premiums unearned.*
1885	One year	$ 64,637,511 18	$ 857,841 77	1-2	$ 428,920 88
1884	Two years	129,514 44	909 49	1-4	227 38
1885		268,785 00	2,074 66	3-4	1,555 99
1883	Three years	6,422,866 77	67,511 30	1-6	11,251 88
1884		7,015,680 31	73,454 82	1-2	36,727 41
1885		7,641,693 82	82,270 59	5-6	68,568 82
1882	Four years	602,950 00	6,264 74	1-8	783 09
1883		1,005,568 79	10,199 88	3-8	3,824 95
1884		395,185 00	4,075 09	5-8	2,546 91
1885		317,000 00	3,118 10	7-8	2,728 33
1881	Five years	1,303,621 25	13,631 18	1-10	1,363 12
1882		3,143,468 71	27,549 65	3-10	8,264 90
1883		3,354,060 11	35,087 87	1-2	17,543 93
1884		2,528,220 49	29,530 50	7-10	20,671 35
1885		2,927,214 03	33,074 58	9-10	29,767 12
		$ 101,693,339 90	$ 1,246,594 22		$634,746 06

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date ..... $ 12,238,687 82

Losses paid from organization to date 8,185,164 16

Losses incurred during the year (fire) 637,160 39

Amount deposited in various States:

	Deposit.	*Liabilities.*
Ohio	$ 120,000 00	$ 24,429 75
Virginia	50,000 00	31,465 57
Oregon	50,000 00	5,879 32
North Carolina	10,000 00	13,894 82
Georgia	25,000 00	23,722 06

COLORADO BUSINESS.

Business in the State during the Year.

Risks written ..... $ 524,549 24

Premiums received 10,891 71

Losses paid 6,044 49

Losses incurred 5,685 87

INSURANCE COMPANY OF NORTH AMERICA,

OF

PHILADELPHIA, PENNSYLVANIA.

Incorporated April 14, 1794.

CHARLES PLATT, *President.* GREVILLE E. FRYER, *Secretary.*

I. CAPITAL.

Whole amount of joint stock or guaranteed capital authorized	$ 3,000,000 00
Whole amount of capital actually paid up in cash	3,000,000 00

II. ASSETS.

Account of Stocks and Bonds owned by the Company.

Bonds.	*Par value.*	*Market val.*
United States 4 per cent. registered bonds	$ 35,000	$ 42,700
New Jersey State Loan 6 per cent., $35,000, 1897; $12,000, 1890	47,000	56,400
Boston City Loan, 6 pr. ct., reg, due 1893-94	200,000	240,000
Baltimore Water stock 5 per cent., 1894	200,000	220,000
Indianapolis City Loan 7 3-10 per cent., 1893	30,000	34,800
Hartford City Loan 6 per cent., 1893	45,000	54,000
Toledo City Loan 8 per cent., 1893	21,000	24,150
Cincinnati City Loan	58,000	72,500
Fall River City Loan 5 per cent. gold, 1894	30,000	33,300
Harrisburg City Loan 6 per cent., 1893	15,000	16,350
Providence City Loan 5 per cent. gold, 1900	25,000	30,000
Newark City Loan 7 per cent., 1892	20,000	24,000
Cleveland City Loan 7 per cent., 1894	30,000	37,500
Dayton City Loan 8 per cent , 1887	10,000	10,500
Burlington City Loan 8 per cent., 1896	12,000	14,400
Penn. Railroad Co., consolidated 5 per ct., reg.	430,000	477,300
Penn. Railroad Co., mortgage, reg., 6 per cent.	100,000	123,000
Phila. & Reading Railroad Co., first mortgage 6 per cent., due 1910	350,000	420,000
Phila. & Reading Railroad Co., first mortgage 7 per cent., due 1893	5,000	5,850
North Penn. R.R. Co. bonds, general mortgage, 7 per cent., 1903	75,000	96,000
North Penn. R. R. Co. coupon bonds, 7 per cent., 1896	5,000	6,300
Belvidere and Delaware Railroad Co. first mortgage 6 per cent., 1902	50,000	60,000
Penn. and N. Y. Canal and Railroad Co. bonds, 7 per cent., guaranteed by L. V. R. R. Co.	30,000	39,000
Lehigh Valley R. R. Co., 1st mort. 6 pr. ct. reg.	50,000	63,000

Bonds.	*Par value.*	*Market val.*
Lehigh Valley R. R. Co. con. b'ds, 6 pr. ct. reg.	$ 200,000	$ 262,000
Lehigh Valley R. R. Co. bonds, 7 per cent. reg..	25,000	35,000
Delaware Railroad Co. first mortgage, guaranteed by the P. W. & B. R. R. Co., 6 per cent..	25,000	28,750
Phila., Wilmington and Baltimore Railroad Co. bonds 6 per cent., 1892, registered.....	39,000	43,680
Dela. Div. Canal Co. bonds, 6 per cent., 1898.....	15,000	13,500
Delaware and Raritan Canal Co. and C. & A. R. R. & T. Co. loan, 6 per cent., 1889.....	11,000	11,880
Lehigh C. & N. Co. con. mort , 7 per cent., reg.	5,000	6,350
Easton & Amboy R. R. Co. first mort., guaranteed, 5 per cent. registered.....	100,000	111,000
Phila. & Erie Railroad reg. 5 per cent., guaranteed by Penn. R. R. Co	150,000	165,000
Chicago and Western Indiana Railroad consolidated bonds, 6 per cent. coupon.....	148,000	162,800
Phila. and Reading receiver's cer., reg. 6 pr. ct.	50,000	50,000
Northern Central R. W. Co.. consolidated 6 per cent., general mortgage, 1904	10,000	10,800
Pittsburg, McKeesport and Youghiogheny Railroad, second mortgage, 6 per cent	50,000	52,500
Lehigh Valley Railroad, sterling, 6 pr. ct. bonds	60,000	63,600
The Belt Railroad and Stock Yard Co. 6 per cent, 1910, Indianapolis	50,000	55,000
Bergen County Railroad Co. first mort. bonds, 6 per cent. coupon, 1911..	50,000	55,000
New York and Pacific Car Trust, series C, 6 per cent. registered.....	60,000	57,000
New York and Pacific Car Trust. series D, 7 per cent. registered.....	60,000	60,000
Car Trust of New York No. 2, series D, 6 per cent. registered.....	66,000	62,700
P. W. & B. R. R. Stock Trust certificates, registered 4 per cent., guaranteed by P. R. R. Co.	100,000	100,000
New York and Long Branch Railroad, 5 pr. ct...	150,000	162,000
100 shares Philadelphia National Bank	10,000	21,000
228 shares Chesapeake and Delaware Canal Co..	11,400	1,000
50 shares Sandy Hook, Quarantine and City Island Telegraph Company.....	1,000	1,000
Mutual Insurance scrip (Atlantic Mutual and China Mutual) registered	75,865	79,658
Philadelphia and Baltimore Central Railroad 5 per cent. first consolidated registered, 1911.....	100,000	105,000
Oil Creek Railroad 6 per cent. registered	50,000	50,000
Dela. and Ches. R. R. 1st mortgage, 4 per cent..	100,000	88,000
N. Y., L. E. & W. R. R. 4½ per cent., 3d mort.	200,000	210,000
Steubenville and Indiana Railroad, 5 per cent., first mortgage, registered	200,000	222,000
Corning, Cowanesque & A.R.R. 6 pr.ct., 1st mort..	65,000	68,250
N. Y., C. & St. L. 7 per cent. certificates	30,000	27,000
N.Y., L. E. & W. R. R. 6 pr. ct. coll. trust bonds	50,000	50 000
Terre Haute and Logansport Railroad Extension, mortgage, 6 per cent.....	50,000	54,000
Pennsylvania Car Trust 5 per cent. registered...	50,000	51,500
Texas & Pacific Ry. Co., first mort., 6 per cent.	14,000	15,400

Bonds.	*Par value.*	*Market val.*
Louis. & Nash. R. R., first mortgage, 6 per cent.	$ 75,000	$ 82,500
Lehigh Coal & N. Co., gen. mort., 4½ per cent...	50,000	49,000
Schuylkill River East Side Railroad Co. 5 per cent., guaranteed by B. & O. R. R. Co.....	100,000	107,000
Wrecking Boat "North America".....	70,000	70,000
Totals.....	$ 4,599,265 00	$ 5,121,918 00

Total market value of stocks and bonds.....	$ 5,121,918 00
Market value of real estate owned by the company (unincumbered).....	312,861 55
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due	1.964.846 48
Loans on bond and mortgage (first liens) upon which more than one year's interest is due (which are in process of foreclosure)	18,500 00
Interest due on said bond and mortgage loons	26,589 55
Value of lands and buildings mortgaged (insured for $1,641,066, as collateral)..... $ 4,605,710	

Loans on Collaterals.

	Par value.	*Market value.*	*Loaned thereon.*
2 shares Ins. Co. of Pennsylvania.....	$ 400	$ 600	$ 350
300 shares Ins. Co. of North America...	3,000	10,800	3,000
365 shares Ins. Co. of North America...	3,650	13,140	4,000
27 shares Penn. Railroad Company.....	1.350	1,461	2,000
2 sh's Penn.Co.for ins. on lives and granting annuities.....	200	800	
1 share United Company of N. J	100	205	
26 shares Penn. Railroad Co.....	1,300	1,407	900
100 shares Ins. Co. of North America..	1,000	3,600	2,500
Phila. & Reading Railroad Co., general mortgage, 6 per cent. bonds	1,000	800	400
C. & N. W. Ind. R. R. Co. bonds.....	27,000	27,000	25,000
150 shares Real Estate Trust Co	1,500	1,500	5,000
25 shares Westmoreland Coal Co.	1,250	1,500	
25 shares Ins. Co. of North America...	250	900	
20 shares Phila. Warehouse Co.....	2,000	2,200	
30 shares United Railroad Co. of N. J.	3,000	6,150	4,500
	$ 47,000	$ 72,063	$ 47,650

Amount loaned on collaterals.....		$ 47,650 00
Cash deposited in bank:		
Philadelphia National Bank	$ 278,141 13	
Merchants' National Bank, N. Y.....	60,902 30	
Fidelity Insurance Trust and Safe Deposit Co.....	120,736 51	
Bank of Montreal, Montreal	30 558 40	
Bank of New York, N. B. A.....	12,595 84	
Tradesmen's National Bank	108,157 32	
London and Westminster Bank, London.....	64,900 24	
Brown, Shipley & Co	156,573 84	
		832,565 58
Net premiums in course of collection, not more than three months due		440,886 22
Bills receivable, not matured, taken for fire, marine and inland risks.....		145,804 63
All other property belonging to the company.....		65,968 94
Aggregate amount of all the assets of the company stated at their actual value.....		$ 8,977,590 95

III. LIABILITIES.

Gross amount of claims for losses adjusted and unpaid	$ 49,744 94	
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	347,192 72	
Losses resisted, including interest, costs and other expenses thereon	57,407 21	
Total gross amount of claims for losses	$ 454,344 87	
Deduct re-insurance thereon	83,284 26	
Net amount of unpaid losses		$ 371,060 61
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, $1,640,264.81; unearned premiums (50 per cent)	$ 820,132 40	
Gross premiums received and receivable, upon all unexpired fire risks running more than one year from date of policy, $1,919,988.24; unearned premiums (pro rata)	971,700 46	
Gross premiums received and receivable upon all unexpired inland navigation risks	238,729 24	
Total amount of unearned premiums		2,030,562 10
Amount reclaimable by the insured on perpetual fire insurance policies, being 95 per cent. of the premiums received		589,476 77
All other demands against the company, absolute and contingent		31,166 46
Total amount of liabilities, except capital stock and net surplus		$ 3,022,265 94
Joint stock capital actually paid up in cash		3,000,000 00
Surplus beyond capital and all other liabilities		2,955,325 01
Aggregate amount of all liabilities, including paid up capital stock and net surplus		$ 8,977,590 95

IV. INCOME DURING THE YEAR.

	From fire risks.	*Marine and inland risks.*	
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	$ 244,357 06	$ 323,862 92	
Gross premiums on risks written and renewed during the year	2,466,521 61	1,557,682 45	
Total	$ 2,710,878 67	$ 1,881,545 37	
Deduct premiums and bills in course of collection at this date	266,331 31	320,359 52	
Entire premiums collected during the year	$ 2,444,547 36	$ 1,561,185 85	
Deduct re-insurance, rebate, abatement and return premiums	287,048 94	173,626 40	
	$ 2,157,498 42	$ 1,387,559 45	
Net cash actually received for premiums			$ 3,545,057 87
Received for interest on bonds and mortgages			109,696 65
Received for interest and dividends on stocks, bonds and collateral loans			274,332 49
Income received from all other sources			48,128 69
Deposit premiums received from perpetual fire risks		$ 60,877 06	
Aggregate amount of income actually received during the year in cash			$ 3,977,215 70

V. EXPENDITURES DURING THE YEAR.

	On fire risks.	Marine and inland risks.	
Gross amount actually paid for losses	$ 1,401,281 44	$ 1,401,776 97	
Deduct amounts received for salvages and am'ts received for re-insurance in other companies	59,588 00	174,294 69	
	$ 1,341,693 44	$ 1,227,482 28	
Net amount paid during the year for losses			$ 2,569,175 72
Cash dividends actually paid stockholders			600,000 00
Paid for commissions and brokerage			531,920 76
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés			129,877 88
Paid for State, National and local taxes in this and other States			119,234 75
All other payments and expenditures			253,387 46
Amount of deposit premiums returned during the year on perpetual fire risks		$ 12,748 37	
Aggregate amount of actual expenditures during the year, in cash			$ 4,203,596 57

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Marine and inland risks.	Premiums.
In force on the 31st day of December of the preceding year	$ 277,561,849	$ 3,465,903 50	$ 15,706,590	$ 230,977 42
Written or renewed during the year	191,445,857	2,466,521 61	217,564,978	1,557,682 45
Total	$ 469,007,706	$5,932,425 11	$233,271,568	$ 1,788,659 87
Deduct those expired and marked off as terminated	173,390,243	2,293,769 25	213,940,902	1,549,930 63
In force at the end of the year	$ 295,617,463	$ 3,638,655 86	$ 19,330,666	$ 238,729 24
Deduct amount re-insured	6,095,979	78,402 81		
Net amount in force December 31, 1885	$ 289,521,484	$3,560,253 05	$ 19,330,666	$ 238,729 24

Perpetual Risks.

	Amt. of risks.	Total deposits.
Perpetual risks in force on the 31st day of December of the preceding year	$ 21,487,465 71	$ 572,373 17
Perpetual risks written during the year	2,629,366 49	60,877 06
Total	$ 24,116,832 20	$ 633,250 23
Deduct those marked off as cancelled	512,539 78	12,748 37
In force December 31, 1885	$ 23,604,292 42	$ 620,501 86

Schedule of Fire Risks and Unearned Premiums.

Year written.	*Term.*	*Amount covered.*	*Gross pre's charged.*	*Frac. un'rn'd.*	*Premiums unearned.*
1885	One year	$120,692,466 00	$ 1,640,264 81	1-2	$ 820,132 40
1884	Two years	877,804 00	8,451 15	1-4	2,112 78
1885		1,122,794 00	10,281 36	3-4	7,781 02
1883	Three years	27,678,694 00	299,628 84	1-6	49,938 14
1884		28,740,054 00	318,279 25	1-2	159,139 62
1885		27,991,202 00	295,553 10	5-6	246,244 25
1882	Four years	946,700 00	9,653 68	1-8	1,206 71
1883		1,287,307 00	13,946 38	3-8	5,229 87
1884		1,065,608 00	11,833 85	5-8	7,396 15
1885		1,024,178 00	10,044 33	7-8	8,788 78
1881	Five years	11,749,621 00	142,590 57	1-10	14,259 05
1882		17,698,175 00	202,449 23	3-10	60,733 76
1883		16,597,246 00	194,350 47	1-2	97,175 23
1884		14,927,022 00	185,855 19	7-10	130,098 57
1885		15,223,374 00	181,725 55	9-10	163,552 95
	Over 5 years	1,899,239 00	35,345 29	(pro rata)	18,043 58
Totals		$ 289,521,484 00	$ 3,560,253 05		$ 1,791,832 86

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Co. to date	$75,162,032 54
Losses paid from organization to date	54,095,117 06
Total amount of cash dividends declared since the Co. commenced business	9,003,934 25
Losses incurred during the year: Fire, $1,400,000; Marine, $1,228,000. Total	2,628,000 00
Total amount of the company's stock owned by the directors at par value	140,720 00
Total amount loaned to stockholders and officers	23,050 00

Amounts deposited in various States:

	Deposit.	*Liabilities.*
Georgia	$ 25,000 00	$ 11,126 00
North Carolina	10,000 00	10,400 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	$ 1,418,268 00
Premiums received	32,780 10
Losses paid	24,834 42
Losses incurred	15,547 35

LANCASHIRE INSURANCE COMPANY,

OF

MANCHESTER, ENGLAND.

E. LITCHFIELD.....*United States Manager.*
GEORGE PRITCHARD.....*United States Sub-Manager.*

I. ASSETS.

Account of Stocks and Bonds owned by the Company.

	Par value.	*Market val.*	
United States 4 per cent. bonds	$ 65,000 00	$ 80,112 50	
United States 4½ per cent. bonds	997,700 00	1,124,906 75	
United States 6 per cent. bonds	100,000 00	133,000 00	
Totals	$ 1,162,700 00	$ 1,338,019 25	
Total market value of stocks and bonds			$ 1,338,019 25
Cash in company's principal office		$ 3,399 54	
Cash deposited in bank:			
Mechanics' National Bank		84,876 86	
Scottish Commercial Deposit Bank		20 00	
Total cash items			88,296 40
Net premiums in course of collection not more than three months due			86,912 37
Aggregate amount of all the assets of the company stated at their actual value			$ 1,513,228 02

II. LIABILITIES.

Gross claims for adjusted and unpaid losses, due and to become due	$ 17,639 77	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	68,246 67	
Losses resisted, including interest, costs and other expenses thereon	37,576 56	

Net amount of unpaid losses		$ 123,463 00
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, $984,368.07; unearned premiums (50 per cent.)	$ 492,184 03	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, $405,364.36; unearned premiums (pro rata)	219,379 03	
Total unearned premiums		711,563 06
All other demands against the company, absolute and contingent		10,000 00
Total amount of all liabilities except net surplus		$ 845,026 06
Surplus beyond all liabilities		668,201 96
Aggregate amount of all liabilities, including net surplus		$ 1,513,228 02

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	$ 93,269 10	
Gross premiums on risks written and renewed during the year	1,400,157 10	
Total	$ 1,493,426 20	
Deduct premiums and bills in course of collection at this date	86,912 37	
Entire premiums collected during the year	$ 1,406,513 83	
Deduct re-insurance, rebate, abatement and return premiums	228,370 24	
Net cash actually received for premiums		$ 1,178,143 59
Received for interest on bonds and mortgages		53,496 48
Aggregate amount of income actually received during the year in cash		$ 1,231,640 07

IV. EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	$ 724,248 87
Paid for commissions and brokerage	187,485 78
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés	154,250 16
Paid for State, National and local taxes in this and other States	30,220 55
Aggregate amount of actual expenditures during the year in cash	$ 1,096,205 36

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	*Premiums thereon.*
In force on the 31st day of December of the preceding year	$ 120,749,425	$ 1,308,546 11
Written or renewed during the year	134,524,688	1,400,157 10
Total	$ 255,274,113	$ 2,708,703 21
Deduct those expired and marked off as terminated	123,104,695	1,302,859 52
In force at the end of the year	$ 132,169,418	$ 1,405,843 69
Deduct amount re-insured	2,149,197	16,111 27
Net amount in force December 31, 1885	$ 130,020,221	$ 1,389,732 42

Schedule of Fire Risks and Unearned Premiums.

Year written.	*Term.*	*Amount covered.*	*Gross pre's charged.*	*Frac. un'rn'd.*	*Amount premiums unearned.*
1885	One year	$ 87,584,980 00	$ 984,368 06	1-2	$ 492,184 03
1884	Two years	284,351 00	2,608 26	1-4	652 06
1885		857,583 00	8,502 23	3-4	6,376 68
1883	Three years	8,403,442 00	73,629 74	1-6	12,271 62
1884		9,055,668 00	86,276 28	1-2	43,138 14
1885		12,257,975 00	103,660 01	5-6	86,383 35
1882	Four years	97,490 00	1,013 72	1-8	126 71
1883		151,871 00	1,740 32	3-8	652 62
1884		174,291 00	1,924 66	5-8	1,202 90
1885		205,082 00	1,863 16	7-8	1,630 27
1881	Five years	1,624,197 00	20,196 46	1-10	2,019 64
1882		2,020,580 00	23,207 38	3-10	6,962 22
1883		2,222,607 00	23,593 78	1-2	11,796 89
1884		2,269,959 00	26,337 91	7-10	18,436 53
1885		2,810,145 00	30,810 45	9-10	27,729 40
		$ 130,020,221 00	$ 1,389,732 42		$ 711,563 06

Answers to General Interogatories.

Total amount of premiums received from the organization of the company to date	$10,637,808 00
Losses paid from organization to date	6,473,397 00
Losses incurred during the year (fire)	717,695 90

Amounts deposited in various States:

	Deposit.	*Liabilities.*
Ohio	$ 245,750 00	$ 27,300 00
Georgia	28,187 50	16,000 00
North Carolina	12,325 00	13,300 00
Oregon	56,375 00	6,700 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	$ 381,437 00
Premiums received	6,553 39
Losses paid	3,013 81
Losses incurred	3,013 81

UNITED STATES BRANCH

OF THE

LION FIRE INSURANCE COMPANY,

OF

LONDON, ENGLAND.

Incorporated 1879.

M. BENNETT, Jr., *Manager.* JAS. H. BREWSTER, *Ass't. Manager.*

I. CAPITAL.

Whole amount of capital authorized	$ 4,125,000 00
Whole amount of capital actually paid up in cash	560,069 00

II. ASSETS.

United States 4 per cent. registered bonds; par value, $400,000; market val...		$ 492,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		120,350 00
Interest due and accrued on said bond and mortgage loans		2,198 41
Value of lands mortgaged, exclusive of buildings	$ 110,200 00	
Value of buildings mortgaged (insured for $126,000 as collateral)	150,000 00	
Total value of said mortgaged premises	$ 260,200 00	

Loans on Collaterals.

Stock.	*Par value.*	*Market value.*	*Loaned thereon.*
30 shares Hartford Fire Ins. Co...	$ 3,000 00	$ 8,100 00	$ 5,000 00
17 shares Chicago City Ry Co.....	1,700 00	5,100 00	5,000 00
24 shares Russell & Ewin Mfg Co.	2,400 00	3,000 00	
200 shares Collins Company.....	2,000 00	1,800 00	
200 shares Willimantic Linen Co....	5,000 00	8,000 00	4,500 00
120 shares Pennsylvania R. R. Co.	6,000 00	6,360 00	4,500 00
	$ 20,100 00	$ 32,360 00	$ 19,000 00

Amount loaned on collaterals		$ 19,000 00
Cash in company's principal office	$ 1,025 60	
Cash deposited in bank:		
National Exchange Bank	36,693 75	
Anglo Californian Bank	24,304 45	

Total cash items		$ 62,023 80
Interest due and accrued on stocks and bonds		4,000 00
Interest due and accrued on collateral loans		350 00
Net premiums in course of collection not more than three months due		59,353 39
Bills receivable not matured, taken for fire, marine and inland risks		570 60
All other property belonging to the company		4,588 62
Aggregate amount of all the assets of the company, stated at their actual value		$ 764,434 82

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	$ 22,967 59	
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	14,250 00	
Losses resisted, including interest, costs and other expenses thereon	1,500 00	
Net amount of unpaid losses		$ 38,717 59
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, $307,209.55; unearned premiums (50 per cent.)	$ 153,604 77	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, $77,997.06; unearned premiums (pro rata)	43,368 81	
Total unearned premiums		196,973 58
Total amount of liabilities except net surplus		$ 235,691 17
Surplus beyond all liabilities		528,743 65
Aggregate amount of all liabilities, including net surplus		$ 764,434 82

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	$ 54,484 50	
Add under-estimated	1,339 78	
Net collected	$ 55,824 28	
Gross preminms on risks written and renewed during the year	635,576 30	
Total	$ 691,400 58	
Deduct premiums and bills in course of collection at this date	59,353 39	
Entire premiums collected during the year	$ 632,047 19	
Deduct re-insurance, rebate, abatement and return premiums	261,972 20	
Net cash actually received for premiums		$ 370,074 99
Received for interest on bonds and mortgages		18,591 94
Received for interest and dividends on stocks, bonds, collateral loans and from all other sources		5,492 60
Aggregate amount of income actually received during the year in cash.		$ 394,159 53

V. EXPENDITURES DURING THE YEAR.

Net amount actually paid for losses (including $32,547.69, losses occurring in previous years	$ 261,301 15
Paid for commissions and brokerage	57,440 90
Paid for salaries, fees and other charges of officers, clerks, agents, and all other employés	39,295 19
Paid for State, National and local taxes in this and other States	10,251 53
All other payments and expenditures	26,814 95
Aggregate amount of actual expenditures during the year in cash	$ 395,103 72

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	*Premiums thereon.*
In force on the 31st day of December of the preceding year	$ 35,032,712 00	$ 464,748 61
Written or renewed during the year	46,793,361 00	635,576 30
Total	$ 81,826,073 00	$ 1,100,324 91
Deduct those expired and marked off as terminated	44,358,581 00	576,539 53
In force at the end of the year	$ 37,467,492 00	$ 523,785 38
Deduct amount re-insured	8,771,975 00	138,578 77
Net amount in force December 31, 1885	$ 28,695,517 00	$ 385,206 51

Schedule of Fire Risks and Unearned Premiums.

Year written.	*Term.*	*Amount covered.*	*Gross pre's charged.*	*Frac. un'rn'd.*	*Premiums unearned.*
1885	One year	$ 21,753,400 00	$ 307,209 55	1-2	$ 153,604 77
1884	Two years	27,040 00	336 51	1-4	84 13
1885		172,000 00	1,280 44	3-4	960 33
1883	Three years	1,143,493 00	14,443 60	1-6	2,407 26
1884		2,444,736 00	19,146 40	1-2	9,573 21
1885		1,843,574 00	24,904 41	5-6	20,753 68
1882	Four years	40,405 00	501 35	1-8	62 67
1883				3-8	
1884		1,500 00	22 00	5-8	13 75
1885		16,012 00	126 67	7-8	110 83
1881	Five years	273,400 00	3,296 62	1-10	329 66
1882		227,898 00	2,909 50	3-10	872 85
1883		145,999 00	2,381 82	1-2	1,190 91
1884		277,662 00	3,867 19	7-10	2,707 03
1885		328,398 00	4,780 55	9-10	4,302 50
		$ 28,695,517 00	$ 385,206 61		$ 196,973 58

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	$ 1,957,398 93
Losses paid from organization to date	1,113,272 87
Losses incurred during the year (fire)	261,939 80
Amount deposited in different States and countries for the security of all the company's policy-holders	246,000 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	$ 603,971 00
Premiums received	17,539 31
Losses paid	4,028 29
Losses incurred	4,028 29

UNITED STATES BRANCH

OF THE

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY,

OF

LIVERPOOL, ... ENGLAND.

Incorporated, 1836.

Commenced business in the United States, 1848.

JAMES E. PULSFORD, New York ..... *Resident Manager.*

I. ASSETS.

Account of Stocks and Bonds owned by the Company.

	Par value.	*Market val.*
United States 6 per cent. bonds	$ 365,000 00	$ 486,578 75
United States 4½ per cent. bonds	475,000 00	535,562 50
United States 4 per cent. bonds	720,000 00	887,400 00
New York State 6 per cent. bonds	45,000 00	51,975 00
City of Richmond 8 per cent. bonds	5,000 00	6,775 00
Mississippi pay warrants	20,000 00	20,000 00
New York City 6 per cent. gold bonds	50,000 00	62,750 00
City of Boston 5 per cent. bonds	180,000 00	223,425 00
Totals	$ 1,860,000 00	$ 2,274,466 25

Total market value of stocks and bonds		$ 2,274,466 25
Market value of real estate owned by the Company (unincumbered)		1,325,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		1,679,409 95
Interest due and accrued on said bond and mortgage loans		32,478 13
Cash deposited in bank:		
Phœnix National Bank, New York		
New York Life Insurance and Trust Company		
United States Trust Company		
First National Bank, Chicago		244,462 16
London and San Francisco, San Francisco		
Canal Bank, New Orleans		
Interest due and accrued on stocks and bonds		1,306 15
Gross premiums in course of collection, not more than three months due		353,455 33
All other property belonging to the Company		13,432 86
Amount of premiums unpaid on policies which have been issued more than three months	$ 15,266 52	
Aggregate amount of all the assets of the Company in the United States, stated at their actual value		$ 5,924,010 83

II. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	$ 28,726 58	
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	254,655 71	
Losses resisted, including interest, costs and other expenses thereon	80,632 97	
Total gross amount of claims for losses	$ 364,015 26	
Deduct re-insurance thereon	66,576 10	
Net amount of unpaid losses		$ 297,439 16
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, $2,613,188.34; unearned premiums (50 per cent.)	$ 1,306,594 16	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, ($2,200,951.26; unearned premiums (pro rata)	1,167,192 75	
Total unearned premiums		2,473,786 91
Amount reclaimable by the insured on perpetual fire insurance policies		326,675 98
Net premium reserve		104,572 86
All other demands against the Company absolute and contingent		132,432 73
Total amount of all liabilities in the United States, except net surplus		$ 3,334,907 64
Surplus beyond all liabilities in the United States		2,589,103 19
Aggregate amount of all liabilities, including net surplus, in the United States		$ 5,924,010 83

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	$ 414,599 22
Deduct amount of same not collected	354 85
Net collected	$ 414,244 37
Gross premiums on risks written and renewed during the year	4,498,144 02

Total	$ 4,912,388 39	
Deduct premiums and bills in course of collection at this date	368,367 00	
Entire premiums collected during the year	$ 4,544,021 39	
Deduct re-insurance, rebate, abatement and return premiums	990,515 03	
Net cash actually received for premiums		$ 3,553,506 36
Received for interest on bonds and mortgages		59,685 83
Received for interest and dividends on stock, bonds and collateral loans		96,255 91
Income received from all other sources		66,136 65
Deposit premiums (less 5 per cent.) received for perpetual fire risks	$ 8,698 56	
Life income	7,937 11	
Aggregate amount of income actually received during the year in the United States		$ 3,775,584 75

IV. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including $272,087.14, losses occurring in previous years)	$ 2,241,154 72	
Deduct amounts received for salvages and amounts received for re-insurance in other companies	206,021 41	
Net amount paid during the year for losses		$ 2,035,133 31
Paid for commissions and brokerage		611,666 56
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés		192,603 60
Paid for State, National and local taxes in this and other States		86,374 65
All other payments and expenditures		194,254 86
Life expenditures	$ 31,852 68	
Amount of deposit premiums returned during the year on perpetual risks	8,112 66	
Amount remitted to home office	621,154 13	
Aggregate amount of actual expenditures during the year in cash in the United States		$ 3,120,032 98

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	*Prem. thereon*
In force on the 31st day of December of the preceding year	$ 512,226,180	$ 4,728,415 01
Written or renewed during the year	500,807,003	4,498,144 02
Total	$ 1,013,033,183	$ 9,226,559 03
Deduct those expired and marked off as terminated	446,713,232	4,053,394 38
In force at the end of the year	$ 566,319,951	$ 5,173,164 65
Deduct amount re-insured	49,168,955	359,025 05
Net amount in force December 31, 1885	$ 517,150,996	$ 4,814,139 60

Schedule of Fire Risks and Unearned Premiums.

Year written.	*Term.*	*Amount covered.*	*Gross pre's charged.*	*Frac. un'rn'd.*	*Premiums unearned.*
1885	One year	$ 268,211,714 00	$ 2,613,188 34	1-2	$ 1,306,594 17
1884	Two years	3,968,067 00	36,681 88	1-4	9,170 47
1885		5,041,554 00	40,264 24	3-4	30,198 18
1883	Three years	38,290,850 00	346,311 13	1-6	57,718 52
1884		47,554,545 00	417,528 22	1-2	208,764 11
1885		54,729,369 00	451,632 68	5-6	376,360 57
1882	Four years	1,309,246 00	10,176 56	1-8	1,272 07
1883		1,548,615 00	6,247 45	3-8	2,342 79
1884		898,077 00	11,468 36	5-8	7,167 74
1885		1,142,690 00	7,584 60	7-8	6,636 49
1881	Five years	12,436,197 00	122,688 14	1-10	12,268 81
1882		19,825,890 00	181,240 36	3-10	54,372 09
1883		14,136,644 00	144,961 40	1-2	72,480 70
1884		18,016,733 00	181,837 04	7-10	127,285 90
1885		18,291,495 00	195,992 47	9-10	176,375 23
	Perpetual	11,749,310 00	46,336 73	various	24,779 07
		$ 517,150,996 00	$ 4,814,139 60		$ 2,473,786 91

Answers to General Interrogatories.

Total amount of premiums received by United States branch to date		$ 62,759,045 52
Losses paid from organization of this branch to date		37,466,135 57
Losses incurred during the year (fire)		1,982,813 22
Amount deposited for the security of policyholders in United States		300,000 00
Amount deposited in various States:		
Ohio	$ 100,000 00	
Virginia	45,000 00	
Oregon	50,000 00	
Georgia	25,000 00	
North Carolina	10,000 00	
Mississippi	25,000 00	

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	$ 1,417,821 00
Premiums received	25,018 02
Losses paid	6,132 50
Losses incurred	6,004 16

LONDON ASSURANCE CORPORATION,

OF

LONDON, ENGLAND.

Incorporated 1720.

Commenced business in the United States, 1872.

LEWIS A. WALLACE, *Governor.* JAMES M. DUANE, *Manager in United States.*

I. CAPITAL.

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

II. ASSETS.

Bonds.	*Par value.*	*Market val.*	
United States registered 4½ per cent. bonds	$ 1,110,000 00	$ 1,251,525 00	
Cash in company's principal office		$ 915 58	
Cash deposited in bank :			
Bank of New York		89,737 26	
Nevada Bank		350 11	
Grangers' Bank		812 92	
Bank of British Columbia		500 19	
Total cash items			$ 92,316 06
Gross premiums in course of collection not more than three months due			68,639 76
Aggregate amount of all the assets of the company stated at their actual value			$ 1,412,480 82

III. LIABILITIES.

Net amount of unpaid losses		$ 76,432 89
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, $527,710.40 ; unearned premiums (50 per cent.)	$ 263,855 20	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, $484,702.28 ; unearned premiums (pro rata)	229,739 45	

Total unearned premiums	$ 493,594 65
Amount reclaimable by the insured on perpetual fire insurance policies	1,751 82
Total amount of liabilities, except net surplus	$ 571,779 36
Surplus beyond all liabilities in the United States	840,701 46
Aggregate amount of all liabilities, including net surplus	$ 1,412,480 82

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	$ 62,899 75	
Gross premiums on risks written and renewed during the year	841,919 75	
Total	$ 904,819 50	
Deduct bills and premiums in course of collection at this date	68,639 76	
Entire premiums collected during the year	$ 836,179 74	
Deduct re-insurance, rebate, abatement and return premiums	150,899 79	
Net cash actually received for premiums		$ 685,279 95
Received for interest and dividends on stocks, bonds, collateral loans and from all other sources		49,850 00
Aggregate amount of income actually received during the year in cash		$ 735,129 95

V. EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	$ 439,566 09
Paid for commissions and brokerage	119,165 77
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés	37,202 42
Paid for State, National and local taxes in this and other States	20,345 02
All other payments and expenditures	55,732 83
Aggregate amount of actual expenditures during the year in cash	$ 672,012 13

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	*Premiums thereon.*
In force on the 31st day of December of the preceding year	$ 101,683,435	$ 1,017,049 41
Written or renewed during the year	91,188,087	845,727 72
Total	$ 192,871,522	$ 1,862,777 13
Deduct those expired and marked off as terminated	84,743,086	824,658 42
In force at the end of the year	$ 108,128,436	$ 1,038,118 71
Deduct amount re-insured	5,556,938	23,862 01
Net amount in force December 31, 1885	$ 102,571,498	$ 1,014,256 70

Schedule of Fire Risks and Unearned Premiums.

Year written.	*Term.*	*Amount covered.*	*Gross pre's charged.*	*Frac. un'rn'd.*	*Amount premiums unearned.*
1885	One year	$ 52,881,011 00	$ 527,710 40	1-2	$ 263,855 20
1884	Two years	231,407 00	719 86	1-4	179 96
1885		86,279 00	122 74	3-4	92 06
1883	Three years	9,860,185 00	97,996 10	1-6	16,332 68
1884		8,797,846 00	82,328 18	1-2	41,164 09
1885		9,820,330 00	84,500 54	5-6	70,417 12
1882	Four years	237,479 00	2,780 29	1-8	347 54
1883		234,973 00	2,602 13	3-8	975 81
1884		43,443 00	54 88	5-8	34 30
1885		151,008 00	598 16	7-8	523 39
1881	Five years	4,089,212 00	44,183 89	1-10	4,418 39
1882		5,048,771 00	52,498 34	3-10	15,749 50
1883		4,374,390 00	46,255 97	1-2	23,127 99
1884		3,265,055 00	33,392 32	7-10	23,374 62
1885		3,359,809 00	36,595 63	9-10	32,936 07
1885	Over five years	9,500 00	73 25		65 93
	Perpetual	80,800 00	1,844 02		1,751 82
		$ 102,571,498 00	$ 1,014,256 70		$ 495,346 47

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	$ 282,360 00
Premiums received	3,885 98
Losses paid	94 30
Losses incurred	94 30

UNITED STATES BRANCH

OF THE

LONDON AND LANCASHIRE FIRE INSURANCE CO.,

OF

LIVERPOOL, ENGLAND.

Incorporated 1861.

CHARLES H. CASE, Chicago, Ill., Manager for the Northwestern States.

I. ASSETS.

Account of Stock and Bonds owned by the Company.

	Par value.	*Market val.*
United States 4 per cent. reg. bonds, 1907	$ 285,000 00	$ 350,906 25
United States 4½ per cent. reg. bonds, 1891	235,000 00	264,668 75
United States 3 per cent. reg. bonds	10,000 00	10,400 00
Chicago and Northwestern Railroad Co.'s consolidated gold, reg. bonds, 7 per cent., 1902	75,000 00	97,125 00
New York Central & Hudson River R. R. Co.'s 1st mortgage reg. bonds, 7 per cent., 1903	75,000 00	99,843 00
New York and Harlem Railroad Co.'s 1st mortgage reg. bonds, 7 per cent., 1900	100,000 00	137,750 00
Chicago, Burlington and Quincy Railroad Company's 1st mortgage reg. bonds, 4 per cent., (Iowa division) 1919	100,000 00	99,500 00
Delaware and Hudson Railroad Co.'s 1st mortg. reg. bonds, 7 per cent., 1891	72,000 00	82,800 00
Delaware and Hudson Railroad Co.'s 1st mortg. reg. bonds, 7 per cent., 1894	3,000 00	3,570 00
Delaware and Hudson Railroad Co.'s 1st mortg. reg. bonds, 7 per cent., 1917	25,000 00	34,000 00
Chicago, Rock Island & Pacific Railroad Co.'s 1st mortg. reg. bonds, 6 per cent., 1917	15,000 00	19,650 00
Lake Shore and Michigan Southern R. R. Co.'s 1st mortg. reg. bonds, 7 per cent., 1900	38,000 00	48,450 00
Totals	$ 1,033,000 00	$ 1,248,663 00

Total market value of stocks and bonds		$ 1,248,663 00
Cash in company's principal offices	$ 31,773 37	
Cash deposited in banks:		
Union Trust Co.,		
Chatham National bank		
Girard National bank, Philadelphia	72,767 10	
Merchants' National bank, Cincinnati		
New England National bank, Boston		
Merchants' National bank, Louisville		
Total cash items		$ 104,540 47
Interest due and accrued on stocks and bonds		14 19
Net premiums in course of collection not more than three months due		51,369 58
Gross premiums uncollected on New York and Philadelphia policies issued within three months		27,421 28
All other property belonging to the company		457 64
Aggregate amount of all the assets of the company in the United States at their actual value		$ 1,432,466 16

II. LIABILITIES.

Gross claims for adjusted and unpaid losses, due and to become due	$ 42 50	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	24,141 81	
Losses resisted, including interest, costs, and other expenses thereon	24,068 00	
Total gross amount of claims for losses	$ 48,252 31	
Deduct re-insurance thereon	18 59	
Net amount of unpaid losses		$ 48,233 72
Gross premiums, received and receivable, upon all unexpired fire risks, running one year or less from date of policy, $778,970.94; unearned premiums (50 per cent.)	$ 389,485 47	
Gross premiums, received and receivable, upon all unexpired fire risks, running more than one year from date of policy $520,870.29; unearned premiums (pro rata)	270,654 71	
Total unearned premiums		660,140 18
Amount reclaimable by the insured on perpetual fire insurance policies (90 per cent.)		2,308 07
Due and accrued for salaries, rent and miscellaneous expenses		3,885 78
All other claims against the company, absolute and contingent		10,522 26
Total amount of liabilities in the United States, except net surplus		$ 725,090 01
Surplus beyond all liabilities in the United States		707,376 15
Aggregate amount of all liabilities in the United States, including net surplus		$ 1,432,466 16

III. INCOME DURING THE YEAR.

	On fire risks.	
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	$ 89,838 25	
Gross premiums on risks written and renewed during the year.	1,279,897 63	
Total	$ 1,369,735 88	
Deduct premiums and bills in course of collection at this date	88,380 92	
Entire premiums collected during the year	$ 1,281,354 96	
Deduct re-insurance thereon	283,069 84	
Net cash actually received for premiums		$ 998,285 12
Received for interest and dividends on stocks, bonds, collateral loans and from all other sources		54,814 96
Deposit premiums (less five cent.) received for perpetual fire risks	$ 1,274 94	
Aggregate amount of income actually received during the year in the United States		$ 1,053,100 08

IV. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses, (including $75,308.40, losses ocurring in previous years	$ 646,082 37	
Deduct amounts actually received for salvages and amounts received for re-insurances in other companies	55,024 90	
Net amount paid during the year for losses		$ 591,057 47
Paid for commissions and brokerage		197,463 62
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés		58,676 24
Paid for State, National, and local taxes in this and other States		25,956 96
All other payments and expenditures		54,188 56
Aggregate amount of actual expenditures during the year in cash, in the United States		$ 927,342 85

V. MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	*Premiums thereon.*
In force on the 31st day of December of the preceding year	$ 125,605,265 55	$ 1,241,803 97
Written or renewed during the year	128,786,442 68	1,279,897 63
Total	$ 254,391,708 23	$ 2,521,701 60
Deduct those expired and marked off as terminated	116,352,469 89	1,125,057 03
In force at the end of the year	$ 138,039,238 34	$ 1,396,644 57
Deduct amount re-insured	7,231,784 35	96,803 34
Net amount in force December 31, 1885	$ 130,807,453 99	$ 1,299,841 23

Schedule of Fire Risks and Unearned Premiums.

Year written.	*Term.*	*Amount covered.*	*Gross pre's charged.*	*Frac. un'rn'd.*	*Premiums unearned.*
1885	One year	$ 71,110,877 65	$ 778,970 94	1-2	$ 389,485 47
1884	Two years	787,530 00	7,583 15	1-4	1,895 78
1885		968,260 00	7,141 99	3-4	5,356 49
1883	Three years	14,658,761 38	114,381 05	1-6	19,063 51
1884		12,847,589 64	100,692 89	1-2	50,346 44
1885		15,793,580 00	123,758 77	5-6	103,132 30
1882	Four years	96,517 16	1,141 86	1-8	142 73
1883		203,369 53	2,385 95	3-8	894 73
1884		234,785 50	1,703 82	5-8	1,064 89
1885		354,805 00	2,157 38	7-8	1,887 70
1881	Five years	1,591,084 69	18,133 45	1-10	1,813 34
1882		2,990,264 28	32,648 24	3-10	9,794 47
1883		3,285,373 84	35,461 63	1-2	17,730 81
1884		2,912,229 23	34,421 92	7-10	24,095 34
1885		2,753,626 09	33,626 06	9-10	30,263 45
1881	Six years	1,500 00	37 50	3-12	9 37
1882		5,000 00	225 00	5-12	93 75
1883		8,000 00	121 78	7-12	71 04
1885		20,000 00	80 75	11-12	74 02
1880	Seven years	40,100 00	1,405 00	3-14	301 07
1881		11,000 00	279 75	5-14	99 91
1882		53,500 00	1,210 35	1-2	605 17
1883		11,000 00	422 50	9-14	271 60
1884		15,000 00	380 00	11-14	298 57
1885		18,700 00	287 00	13-14	266 50
1883	Nine years	2,000 00	140 00	13-18	101 11
1882	Ten years	1,500 00	22 50	13-20	14 62
1883		1,500 00	15 00	15-20	11 25
1885		20,000 00	405 00	19-20	384 75
1880	Ninety years	10,000 00	600 00	95-100	570 00
		$ 130,807,453 99	$ 1,299,841 23		$ 660,140 18

Answers to General Interrogatories.

Total amount of premiums received from the organization of this branch to date ..... $ 6,265,868 83

Losses paid from organization of this branch to date 4,009,963 43

Losses incurred during the year (fire) 542,264 54

Amount deposited in various States:

	Deposit.	*Liabilities.*
New York	$ 295,000 00	.....
Ohio	100,000 00	$ 32,575 68
Virginia	50,000 00	10,286 79
Oregon	50,000 00	7,039 80
Georgia	25,000 00	11,649 47
North Carolina	10,000 00	4,432 98

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	$ 267,787 50
Premiums received	3,926 18
Losses paid	46 25
Losses incurred	46 25

MICHIGAN FIRE AND MARINE INSURANCE CO.,

OF

DETROIT, . . . MICHIGAN.

Incorporated February, 1881.

FRANCIS PALMS, *President.* E. C. PRESTON, *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.

	Par value.	*Market val.*	
Cheboygan Village Water bonds	$ 12,500 00	$ 12,500 00	
Alpena Township School bonds	3,000 00	3,000 00	
People's Savings Bank stock	5,000 00	5,500 00	
	$ 20,500 00	$ 21,000 00	
Total market value of stocks and bonds			$ 21,000 00
Interest due and accrued on same			628 53
Market value of real estate owned by the company (unincumbered)			3,133 45
Loans on bond and mortgage (first liens), upon which not more than one year's interest is due			258,655 00
Loans on bond and mortgage (first liens), upon which more than one year's interest is due (of which $6,800 is in process of foreclosure)			11,850 00
Interest due and accrued on said bond and mortgage loans			6,282 34
Value of lands mortgaged, exclusive of buildings		$ 425,700 00	
Value of buildings mortgaged (insured for $163,175 as collateral)		285,400 00	
Total value of said mortgaged premises		$ 711,100 00	
Cash in the Company's principal office		$ 1,727 45	
Cash deposited in bank:			
People's Savings Bank		9,661 50	
Merchant's and Mannfacturer's National Bank		10,000 00	
Michigan Savings Bank		5,151 00	

Total cash items		$ 26,539 95
Interest due and accrued on stocks and bonds		72 35
Net premiums in course of collection not more than three months due		18,065 75
Aggregate amount of all the assets of the company stated at their actual value		$ 346,227 37

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	$ 4,545 01	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	4,825 00	
Net amount of unpaid losses		$ 9,370 01
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, $118,028.03; unearned premiums (50 per cent)	$ 59,014 01	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, $42,872.68; unearned premiums (pro rata)	24,352 17	
Total unearned premiums		83,366 18
Total amount of liabilities, except capital stock and net surplus		$ 92,736 19
Joint stock capital actually paid up in cash		200,000 00
Surplus beyond capital and all other liabilities		53,491 18
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$ 346,227 37

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	$ 22,034 87	
Deduct amount of same not collected	5,995 20	
Net collected	$ 16,039 67	
Gross premiums on risks written and renewed during the year	168,758 92	
Total	$ 184,798 59	
Deduct premiums and bills in course of collection at this date	18,065 75	
Entire premiums collected during the year	$ 166,732 84	
Deduct re-insurance, rebate, abatement and return premiums	28,924 39	
Net cash actually received for premiums		$ 137,808 45
Received for interest on bonds and mortgages		15,677 77
Received for interest and dividends on stock, bonds, collateral loans and from all other sources		2,226 87
Aggregate amount of income actually received during the year in cash		$ 155,713 09

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including $5,096.45, losses occurring in previous years)	$ 79,471 94	
Deduct amounts received for salvages and amounts received for re-insurances in other companies	4,791 52	
Net amount paid during the year for losses		$ 74,680 42
Paid for commissions and brokerage		23,231 23
Paid for salaries, fees, and other charges of officers, clerks, agents and all other employés		6,581 61
Paid for State, National and local taxes in this and other States		5,850 94
All other payments and expenditures		13,483 82
Aggregate amount of actual expenditures during the year in cash		$ 123,828 02

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	*Premiums thereon.*
In force on the 31st day of December of the preceding year	$ 9,896,162 00	$ 132,496 04
Written or renewed during the year	12,710,240 00	168,758 92
Total	$ 22,606,402 00	$ 301,254 96
Deduct those expired and marked off as terminated	10,335,943 00	135,603 25
In force at the end of the year	$ 12,270,459 00	$ 165,651 71
Deduct amount re-insured	425,884 00	4,751 00
Net amount in force December 31, 1885	$ 11,844,575 00	$ 160,900 71

Schedule of Fire Risks and Unearned Premiums.

Year Written.	*Term.*	*Amount covered.*	*Gross pre's charged.*	*Frac. un'rn'd.*	*Amount premiums unearned.*
1885	One year	$ 8,102,928 00	$ 118,028 03	1-2	$ 59,014 01
1884	Two years	16,888 00	155 78	1-4	38 94
1885		9,687 00	105 89	3-4	79 41
1883	Three years	773,167 00	8,777 19	1-6	1,462 86
1884		1,321,642 00	14,390 75	1-2	7,195 37
1885		1,418,773 00	16,262 95	5-6	13,552 45
1884	Four years	3,000 00	105 00	5-8	65 60
1881	Five years	7,350 00	111 25	1-10	11 12
1882		32,200 00	457 68	3-10	137 30
1883		39,250 00	670 88	1-2	335 44
1884		56,775 00	890 47	7-10	623 33
1885		62,915 00	944 84	9-10	850 35
		$ 11,884,575 00	$ 160,900 71		$ 83,366 18

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	$ 458,991 59
Losses paid from organization to date	210,723 59
Total amount of the company's stock owned by the directors at par value	84,250 00
Losses incurred during the year (fire)	78,953 98

No business in the State in 1885.

MERCANTILE INSURANCE COMPANY,

OF

CLEVELAND, . . . OHIO.

Incorporated November, 1871.

WM. J. GORDON, *President.* GEORGE A. TISDALE, *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.

	Par Value.	*Market Val.*	
United States 3 per cent. bonds	$ 65,000 00	$ 67,760 00	
United States 4 per cent bonds	43,000 00	53,300 00	
600 shares L. S. & M. S. Ry Co. stock	60,000 00	53,400 00	
100 shares N. Y. C. & H. Riv. R. R. Co. stock	10,000 00	10,500 00	
100 shares Chicago & N. W. Ry. Co. stock	10,000 00	11,000 00	
141 shares C., M. & St. P. Ry. Co. com. stock	14,100 00	13,450 00	
125 shares C., M. & St. P. Ry. Co. pref. stock	12,500 00	15,500 00	
100 shares Cleveland & Pittsburg Railroad stock	5,000 00	7,250 00	
100 shares Clev., Col., Cin. & Ind. Ry. Co. stock	10,000 00	5,900 00	
50 shares Union Cen. Depot & Ry. Co. stock	5,000 00	5,000 00	
L. S. & M. S. Ry. Co. 7 per cent. bonds	1,500 00	1,600 00	
Clev., Col., Cin. & Ind. Ry. Co. 7 per cent. bonds	4,000 00	4,900 00	
Clev., Col., Cin. & Ind. Ry. Co. 6 per cent. bonds	10,000 00	10,400 00	
Chicago, Mil. & St. P. Ry. Co. 7 per cent. bonds	5,000 00	6,500 00	
Cin. & Spring Hill Ry. Co. 7 per cent. bonds	11,000 00	12,750 00	
Totals	$ 266,100 00	$ 279,210 00	
Total market value of stocks and bonds			$ 279,210 00
Loans on bond and mortgage, (first liens,) upon which not more than one year's interest is due			52,600 00
Interest due and accrued on said bond and mortgage loans			1,658 35
Value of lands mortgaged, exclusive of buildings		$ 104,000 00	
Value of buildings mortgaged		11,000 00	
Total value of said mortgaged premises		$ 115,000 00	
Par value.	*Market val.*		
Loan on 100 sh's Com. Nat. B'nk	$ 10,000 00	$ 15,000 00	10,000 00
Cash in the company's principal office		3,555 43	
Cash deposited in bank:			
E. B. Hale & Co., bankers		20,040 01	
Society for Savings		618 90	
Citizens' Savings and Loan Association		10,035 87	

Total cash items	$ 34,250 21
Interest due and accrued on stocks and bonds	100 00
Gross premiums in course of collection not more than three months due	7,017 04
Bills receivable, not matured, taken for fire, marine and inland risks	1,263 17
Aggregate amount of all the assets of the company stated at their actual value	$ 386,098 77

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	$ 965 44	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	15,277 28	
Losses resisted, including interest, costs and other expenses thereon	1,250 00	
Total gross amount of claims for losses	$ 17,492 72	
Deduct re-insurance thereon	482 72	
Net amount of unpaid losses		$ 17,010 00
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, $96,652.31; unearned premiums (50 per cent.)	$ 48,326 15	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, $38,341.73; unearned premiums (pro rata)	19,322 95	
Gross premiums received and receivable upon all unexpired inland navigation risks $2,700.85; unearned premiums (50 per cent.	1,350 42	
Total unearned premiums		68,999 52
Due and accrued for salaries, rent and miscellaneous expenses		1,899 99
All other demands against the company, absolute and contingent		170 99
Total amount of liabilities, except capital stock and net surplus		$ 88,080 50
Joint stock capital actually paid up in cash		200,000 00
Surplus beyond capital and all other liabilities		98,018 27
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$ 386,098 77

IV. INCOME DURING THE YEAR.

	From fire risks.	*Marine and inland.*
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	$ 4,640 06	$ 2,049 84
Gross premiums on risks written and renewed during the year	131,215 25	50,707 86
Total	$ 135,855 31	$ 52,757 70
Deduct premiums and bills in course of collection at this date	6,173 27	2,106 94

Entire prem's collected during the year.	$ 129,682 04	$ 50,650 76	
Deduct re-insurance, rebate, abatement and return premiums	15,453 95	1,814 02	
	$ 114,228 09	$ 48,836 74	
Net cash actually received for premiums			$ 163,064 83
Received for interest on bonds and mortgages			3,319 32
Received for interest and dividends on stocks and bonds, collateral loans and from all other sources			7,910 35
Aggregate amount of income actually received during the year in cash			$ 174,294 50

V. EXPENDITURES DURING THE YEAR.

	Fire risks.	*Mar. and inland.*	
Gross amount actually paid for losses (including $19,989.42, losses occurring in previous years)	$ 55,080 08	$ 27,516 06	
Deduct all amounts received for salvages, and amounts received for re-insurances in other companies	945 84	.....	
	$ 54,134 24	$ 27,516 06	
Net amount paid during the year for losses			$ 81,650 30
Cash dividends actually paid stockholders			15,000 00
Paid for commissions and brokerage			24,034 76
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés			12,365 96
Paid for State, National and local taxes in this and other States			4,179 28
All other payments and expenditures			8,419 14
Aggregate amount of actual expenditures during the year in cash			$ 145,649 44

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	*Premiums thereon.*	*Marine and inland risks.*	*Premiums thereon.*
In force on the 31st day of December of the preceding year	$ 10,681,815 00	$ 125,038 92	$ 55,500 00	$ 2,710 57
Written or renewed dur'g the year	12,030,361 00	131,215 25	2,786,675 00	50,707 86
Total	$ 22,712,176 00	$ 256,254 17	$2,842,175 00	$ 53,418 43
Deduct those expired and marked off as terminated	10,945,792 00	119,700 92	2,738,447 00	50,717 58
In force at the end of the year	$ 11,766,384 00	$ 136,553 25	$ 103,728 00	$ 2,700 85
Deduct amount re-insured	124,704 00	1,559 21	.....	.....
Net amount in force December 31, 1885	$ 11,641,680 00	$ 134,994 04	$ 103,728 00	$ 2,700 85

Schedule of Fire Risks and Unearned Premiums.

Year written.	*Term.*	*Amount covered.*	*Gross prem's charged.*	*Frac. un'rn'd.*	*Premiums unearned.*
1885	One year	$ 8,117,586 00	$ 96,652 31	1-2	$ 48,326 15
1884	Two years	8,600 00	81 56	1-4	20 39
1885		52,952 00	611 04	3-4	458 28
1883	Three years	679,753 00	8,079 48	1-6	1,346 58
1884		809,569 00	9,901 48	1-2	4,950 74
1885		819,283 00	9,304 47	5-6	7,753 73
1882	Four years			1-8	
1883		900 00	9 79	3-8	3 67
1884		1,000 00	6 14	5-8	3 84
1885		13,600 00	224 25	7-8	196 22
1881	Five years	158,913 00	2,072 20	1-10	207 22
1882		608,362 00	3,052 47	3-10	915 74
1883		135,300 00	1,776 28	1-2	888 14
1884		120,612 00	1,609 57	7-10	1,126 70
1885		115,250 00	1,613 00	9-10	1,451 70
Totals		$ 11,641,680 00	$ 134,994 04		$ 67,649 10

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	$ 2,281,545 97
Losses paid from organization to date	1,331,267 15
Total amount of cash dividends declared since the company commenced business	305,000 00
Total amount of company's stock owned by the directors at par value	127,500 00
Loaned to stockholders and officers	60,000 00
Losses incurred during the year: Fire, $54,895.28; Marine and Inland, $23,775.64. Total	78,670 92

No business in Colorado in 1885.

THE MERCHANTS' INSURANCE COMPANY,

OF

NEWARK, NEW JERSEY.

Incorporated February, 1858.

HENRY POWLES, *President.* J. R. MULLIKIN, *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.

	Par value.	*Market val.*
United States registered bonds	$ 130,000	$ 160,225
United States coupon bonds	2,000	2,280
United States coupon bonds	2,000	2,252
Central Railroad of New Jersey bonds	25,000	26,250
New Jersey State bonds	1,000	1,170
East Orange street improvement bonds	15,250	16,165
Elizabeth City improvement bonds	11,200	8,000
Newark Gas Light Company's stock	10,000	14,000
Citizens' Gas Light Company's stock	13,700	16,851
Newark & Bloomfield Horse Car R. R. bonds	10,000	12,400
Newark City improvement bonds	100,000	121,000
Newark & Long Branch Railroad stock	10,000	10,000
Long Branch Graded School bonds	15,000	17,850
Orange & Newark H. C. Railroad bonds	50,000	64,000
Warren Railroad Company's stock	5,000	5,900
Morris & Essex Railroad bonds	13,000	18,720
Elizabeth Town water bonds	8,000	9,280
Jersey City registered bonds	3,000	3,060
School District No. 30 (Essex county) bonds	900	900
Bellville & Newark H. R. R. bonds	1,000	1,340
Newark and Irvington H. R. R. bonds	2,000	2,460
Totals	$ 428,050 00	$ 514,103

Total market value of stocks and bonds		$ 514,103 00
Market value of real estate owned by the company		134,804 16
Loans on bond and mortgage (first liens) with not more than one year's interest due		414,887 00
Interest due on all said bond and mortgage loans		8,033 01
Value of lands mortgaged exclusive of buildings	$ 508,280	
Value of buildings mortgaged (insured for $472,575)	568,850	
Total value of said mortgaged premises	$ 1,077,130	

Loans on Collaterals.

	Par value.	*Market value.*	*Loaned thereon.*
10 shares New Br'k B. & L. Ass'n stock	$ 800	$ 800	$ 500
71 shares Na. State bank stock	3,550	4,260	3,500
20 shares Newark City National bank stock	1,000	1,280	1,000
10 shares Newark City National bank stock	500	640	1,000
10 shares Na. State bank stock	500	635	
40 shares Manuf. bank stock	4,000	3,000	2,500
Newark & N. Y. R. R. b'ds	4,500	4,950	3,500
112 shares Yonker's Gas Light Company's stock	5,600	3,920	2,700
60 shares Newark City National bank stock	3,000	3,484	1,000
Totals	$ 23,450	$ 22,969	$ 15,700

Amount loaned on collaterals		$ 15,700 00
Cash in company's principal office		$ 4,302 07
Cash belonging to company deposited in bank :		
Newark City bank		30,001 32
State National bank		28,596 39
Interest due and accrued on stocks and bonds		6,388 68
Interest accrued on collateral loans		210 21
Gross premiums in course of collection not more than three months due		67,665 73
All other property belonging to the company		1,293 65
Aggregate amount of all the assets of the company stated at their actual value		$ 1,225,985 22

III. LIABILITIES.

Gross claims for adjusted and unpaid losses, due and to become due	$ 35,677 20	
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	16,490 00	
Losses resisted, including interest and other expenses thereon	21,780 45	
Total gross amount of claims fsr losses		$ 73,947 65
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, $455,243.69 ; unearned premiums (50 per cent)	$ 227,621 85	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, $262,974.21 ; unearned premiums (pro rata)	141,743 11	
Total unearned premiums		369,364 96
Principal unpaid on scrip or certificates of profits which have been authorized or ordered to be redeemed		4,903 00
Amount reclaimed by the insured on perpetual fire insurance policies, being 95 per cent of the premium or deposit received		480 00
Interest due and declared, remaining unpaid or uncalled for		1,224 83
All other demands against the company		18,364 46
Total amount of liabilities except capital stock and net surplus		$ 468,284 90
Joint stock capital actually paid up in cash		400,000 00
Surplus beyond capital and all other liabilities		357,700 32
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$ 1,225,985 22

IV. INCOME DURING THE YEAR.

	Fire risks.	
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	$ 70,302 78	
Deduct amount of same not collected	3,596 87	
Net collected	$ 66,705 91	
Gross premiums on risks written or renewed during the year	653,679 56	
Total	$ 720,385 47	
Deduct premiums and bills in course of collection at this date	68,678 92	
Entire premiums collected during the year	$ 651,706 55	
Deduct re-insurance, rebate abatement and return premiums	44,670 04	
Net cash actually received for premiums		$ 577,036 51
Received for interest on bonds and mortgages		26,086 99
Received for interest and dividends on stock, bonds and collateral loans		25,888 30
Income received from all other sources		4,309 92
Aggregate amount of income actually received during the year in cash		$ 633,321 72

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses	$ 381,384 79	
Deduct all amounts actually received for salvages	3,895 04	
Net amount paid during the year for losses		$ 377,489 75
Cash dividends actually paid stockholders		40,000 00
Scrip or certificates of profits, redeemed in cash, and interest paid to scrip-holders		435 12
Paid for commissions and brokerage		105,279 22
Paid for salaries, fees and all other charges of officers, etc		28,460 00
Paid for State, National and local taxes		17,660 51
All other payments and expenditures "general expense"		62,782 57
Aggregate amount of actual expenditures during the year in cash		$ 632,107 17

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	*Prems. thereon*
In force on the 31st day of December of the preceding year	$ 659,943 89	$ 712,759 81
Written or renewed during the year	604,858 86	653,679 56
Total	$ 1,264,802 75	$ 1,366,439 37
Deduct those expired and marked off as terminated	593,766 07	636,116 32
In force at the end of the year	$ 671,036 68	$ 730,323 05
Deduct amount re-insured	10,845 81	12,105 15
Net amount in force December 31, 1885	$ 660,190 87	$ 718,217 90

Schedule of Fire Risks and Unearned Premiums.

Year written.	*Term.*	*Amount covered.*	*Gross pre's charged.*	*Frac. un'rn'd.*	*Premiums unearned.*
1885	One year	$ 41,560,338 00	$ 455,243 69	1-2	$ 227,621 85
1884	Two years	131,881 00	1,272 47	1-4	318 12
1885		71,088 00	639 59	3-4	479 69
1883	Three years	4,799,427 00	48,828 74	1-6	8,138 12
1884		5,485 216 00	57,331 67	1-2	28,665 83
1885		6,770,813 00	69,344 76	5-6	57,787 30
1882	Four years	70,750 00	641 71	1-8	80 21
1883		111,625 00	1,070 07	3-8	401 28
1884		102,392 00	1,140 78	5-8	712 99
1885		70,350 00	865 94	7-8	757 70
1881	Five years	1,062,573 00	12,135 06	1-10	1,213 51
1882		1,257,693 00	14,698 67	3-10	4,409 60
1883		1,393,824 00	15,997 97	1-2	7,998 99
1884		1,455,774 00	18,515 51	7-10	12,960 85
1885		1,574,543 00	19,359 00	9-10	17,423 10
	Over five years	81,000 00	1,132 27		395 82
	Perpetual	19,800 00			
Totals		$66,019,087 00	$ 718,217 90		$ 369,364 96

Balance of scrip outstanding and deliverable to policy-holders..... $ 4,903 00

Answers to General Interrogatories.

Total amount of premiums received since organization of company		$ 6,459,849 00
Losses paid from organization		3,143,667 75
Total amount of cash dividends declared since the company commenced business		564,219 00
Dividends declared payable in stock		240,000 00
Total amount of the company's stock owned by the directors, at par value		73,825 00
Loaned to stockholders		4,500 00
Losses incurred during the year (fire)		384,015 30
Amount deposited in Georgia	$ 25,000 00	
Amount of liabilities in Georgia	15,722 19	

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	$ 363,450 00
Premiums received	7,639 49
Losses paid	1,870 62
Losses incurred	2,835 12

MILWAUKEE MECHANICS' MUTUAL INSURANCE COMPANY,

OF

MILWAUKEE, WISCONSIN.

Incorporated February, 1852.

CHRISTIAN PREUSSER, *President.* ADOLF J. CRAMER, *Secretary.*

I. CAPITAL.

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

II. ASSETS.

Stocks and Bonds.	*Par value.*	*Market val.*	
United States 4½ per cent. registered bonds	$ 209,000 00	$ 224,000 00	
Milwaukee county bonds	40,000 00	41,500 00	
Milwaukee city bonds	76,000 00	76,000 00	
Brown County (Wis.) bonds	43,500 00	44,000 00	
Dodge County (Wis.) bonds	8,000 00	8,000 00	
Door County (Wis.) bonds	6,000 00	6,300 00	
Oshkosh City (Wis.) bonds	30,000 00	35,000 00	
St. Paul (Minn.) water bonds	100,000 00	104,500 00	
Cream City R. R. Co. (Milwaukee) stocks	5,300 00	5,300 00	
Totals	$ 517,800 00	$ 544,600 00	
Total market value of stocks and bonds			$ 544,600 00
Market value of real estate owned by the company (less incumbrances)			37,450 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			507,205 13
Interest due and accrued on all bond and mortgage loans			7,790 00
Value of lands mortgaged, exclusive of buildings		$ 675,900 00	
Value of buildings mortgaged (insured for $344,500 as collateral)		510,000 00	
Total value of said mortgaged premises		$ 1,185,900 00	

Loans on Collaterals.

	Par value.	*Market value.*	*Loaned thereon.*
Ludington, Wells & Van Schaick Lumber Company, Chicago	$ 100,000 00	$ 200,000 00	$ 50,000 00
Stocks Cream City R. R. Co., Milwaukee	34,000 00	51,000 00	30,000 00
Mortgage and note, city property	4,000 00	10,000 00	4,000 00
	$ 138,000 00	$ 261,000 00	$ 84,000 00

Amount loaned on collaterals		$ 84,000 00
Cash in company's principal office	$ 12,219 86	
Cash deposited in bank:		
Wisconsin Marine and Fire Insurance Co. Bank	30,000 00	
Merchants' Exchange Bank	50,185 78	
Total cash items		92,405 64
Interest accrued on stocks and bonds		4,100 00
Interest accrued on collateral loans		800 00
Net premiums in course of collection not more than three months due		35,667 79
Aggregate amount of all the assets of the company stated at their actual value		$ 1,314,018 56

III. LIABILITIES.

Gross claims for adjusted and unpaid losses to become due	$ 5,498 00	
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	9,875 00	
Losses resisted, including interest, costs and other expenses thereon	6,946 00	
Net amount of unpaid losses		$ 22,319 00
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, $391,435.92; unearned premiums (50 per cent.)	$ 195,717 96	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, $347,779.20; unearned premiums (pro rata)	184,287 62	
Total unearned premiums		380,005 58
Cash dividends to stockholders unpaid		51 00
Total amount of all liabilities except capital stock and net surplus		$ 402,375 58
Joint stock capital actually paid up in cash		200,000 00
Surplus beyond capital and all other liabilities		711,642 98
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$ 1,314,018 56

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	$ 28,403 06	
Gross premiums on risks written or renewed during the year	513,419 52	
Total	$ 541,822 58	
Deduct premiums and bills in course of collection at this date	35,667 79	
Entire premiums collected during the year	$ 506,154 79	
Deduct re-insurance, rebate, abatement and return premiums	36,875 43	
Net cash actually received for premiums		$ 469,279 36
Received for interest on bonds and mortgages		26,923 90
Received for interest and dividends on stock, bonds and collateral loans		28,596 60
Income received from all other sources		1,998 21
Aggregate amount of income actually received during the year in cash		$ 526,798 07

V. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses (including $27,850.31, losses occurring in previous years)	$ 219,175 31
Cash dividends actually paid stockholders	19,962 00
Paid for commissions and brokerage	107,907 40
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés	33,626 01
Paid for State, National and local taxes in this and other States	14,690 44
All other payments and expenditures	29,573 18
Aggregate amount of actual expenditures during the year in cash	$ 424,934 34

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	*Premiums thereon.*
In force on the 31st day of December of the preceding year	$ 42,618,760 00	$ 634,128 42
Written or renewed during the year	37,178,333 00	513,419 52
Total	$ 79,797,093 00	$ 1,147,547 94
Deduct those expired and marked off as terminated	29,670,438 00	408,332 82
In force at the end of the year	$ 50,126,655 00	$ 739,215 12

Schedule of Fire Risks and Unearned Premiums.

Year written.	*Term.*	*Amount covered.*	*Gross pre's charged.*	*Frac. un'rn'd.*	*Amount premiums unearned.*
1885	One year	$ 26,631,351 00	$ 391,435 92	1-2	$ 195,717 96
1884	Two years			1-4	
1885				3-4	
1883	Three years	18,735,443 00	79,400 41	1-6	13,233 40
1884			83,855 63	1-2	41,927 81
1885			99,588 77	5-6	82,990 64
1882	Four years			1-8	
1883				3-8	
1884				5-8	
1885				7-8	
1881	Five years	4,759,861 00	12,756 44	1-10	1,275 64
1882			16,046 09	3-10	4,813 83
1883			18,624 86	1-2	9,312 43
1884			15,112 17	7-10	10,578 52
1885			22,394 83	9-10	20,155 35
		$ 50,126,655 00	$ 739,215 12		$ 380,005 58

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	$ 4,583,831 30
Total losses paid since organization	2,140,837 59
Total amount of cash dividends declared since the company commenced business	30,000 00
Total amount of the company's stock owned by the directors at par value	103,970 00
Loaned to stockholders and officers	42,600 00
Total losses incurred during the year	213,644 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	$ 262,183 00
Premiums received	3,702 07
Losses paid	3,100 69
Losses incurred	3,350 69

NATIONAL FIRE INSURANCE COMPANY,

OF

HARTFORD, CONNECTICUT.

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 and Bonds owned by the Company.

Bonds.	*Par val.*	*Market val.*
United States 4½ per cent	$ 50,000	$ 56,250
United States 4 per cent	50,000	62,000
Hartford City (capitol)	25,000	31,250
Hartford City (water)	10,000	10,600
New Britain City	6,000	7,200
Rochester City	25,000	32,500
Lockport City	10,000	12,200
Buffalo City	15,000	16,200

Bonds.	*Par value.*	*Market val.*
Cleveland City	$ 10,000	$ 11,600
Detroit City	13,000	15,860
Meriden Town	10,000	10,500
West Middle School District, Hartford	25,000	29,500
St. Johnsbury and Lake Champlain Railroad	20,000	21,200
Danbury and Norwalk Railroad	10,000	10,200
Harlem River and Port Chester Railroad	25,000	31,250
Erie Railway	20,000	24,800
Jackson, Lansing and Saginaw Railroad	20,000	21,000
Cleveland, Columbus, Cincinnati & Ind'polis R.R.	20,000	24,000
Chicago and Western Indiana Railroad	20,000	20,000
Chicago and Northwestern Railroad	20,000	23,000
Chicago, Milwaukee and St. Paul Railroad	10,000	11,200
Chicago, Burlington and Quincy Railroad	10,000	10,400
Hannibal and St. Joseph Railroad	20,000	23,400
Shares of Stock.		
400 New York, New Haven & Hartford Railroad	40,000	80,000
200 New York and Harlem Railroad	10,000	21,000
500 N. Y. Central & Hudson River Railroad Co.	50,000	52,000
583 Pennsylvania Railroad	29,150	30,899
200 Pittsburg, Ft. Wayne and Chicago Railroad	20,000	28,000
200 Cleveland and Pittsburg Railroad	10,000	14,500
117 Illinois Central Railroad	11,700	15,330
110 Chicago, Burlington and Quincy Railroad	11,000	14,960
300 Chicago, Rock Island and Pacific Railroad	30,000	38,400
100 Metropolitan National Bank of New York	10,000	1,500
50 Central National Bank of New York	5,000	5,600
150 Farmers' & Mechanics' Nat. Bank, Hartford	15,000	15,450
100 Charter Oak National Bank	10,000	14,000
300 Hartford National Bank	30,000	49,500
300 Phœnix National Bank	30,000	41,400
215 Ætna National Bank	21,500	24,725
50 City National Bank	5,000	3,100
50 Mercantile National Bank	5,000	5,000
247 National Exchange Bank	12,350	17,784
50 Second National Bank, New Haven	5,000	7,750
100 Thames National Bank, Norwich	10,000	14,000
75 National Bank of the Republic, Boston	7,500	10,125
70 Boston National Bank, Boston	7,000	8,400
70 St. Paul National Bank, St. Paul	7,000	7,000
25 Merchants' Bank, St. Louis	250	175
320 Willimantic Linen Company	8,000	13,120
Totals	$ 844,450	$ 1,049,828

Total market value of stocks and bonds		$ 1,049,828 00
Market value of real estate owned by the company (unincumbered)		24,478 40
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		482,250 00
Interest due and accrued on all said bond and mortgage loans		10,038 32
Value of lands mortgaged, exclusive of buildings	$ 813,690 00	
Value of buildings mortgaged (insured for $429,110 as collateral)	704,750 00	
Total value of said mortgaged premises	$ 1,518,440 00	

Loans on Collaterals.

Shares of Stock	*Par value.*	*Market value.*	*Loaned thereon.*
5 N.Y., N.H. & Hartford R.R.	$ 500 00	$ 1,000 00	$ 400 00
5 Hartford Gas Company	125 00	175 00	
15 Adams Express Company	1,500 00	2,175 00	1,800 00
6 Hartford and W. H. R. R	600 00	660 00	
206 Traveler's Insurance Co.	20,600 00	51,500 00	10,450 00
	$ 23,325 00	$ 55,510 00	$ 12,650 00

Amount loaned on collaterals		$ 12,650 00
Cash in company's principal office	$ 473 68	
Cash deposited in bank : Charter Oak National Bank	215,238 74	
Cash in hands of agents	51,000 00	
Total cash items		266,712 42
Interest due and accrued on bonds		7,443 33
Interest due and accrued on collateral loans		327 50
Aggregate amount of all the assets of the company stated at their actual value		$ 1,853,727 97

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	$ 26,588 49	
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	26,752 56	
Losses resisted, including interest, costs and other expenses thereon	7,385 80	
Net amount of unpaid losses		$ 60,726 85
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, $390,777.06; unearned premiums (50 per cent)	$ 195,388 53	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, $237,878.85; unearned premiums (pro rata)	123,988 74	
Total unearned premiums		319,377 27
Total amount of liabilities, except capital stock and net surplus		$ 380,104 12
Joint stock capital actually paid up in cash		1,000,000 00
Surplus beyond capital and all other liabilities		473,623 85
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$ 1,853,727 97

IV. INCOME DURING THE YEAR.

Gross premiums on risks written and renewed during the year	$ 544,870 74	
Deduct re-insurance, rebate, abatement and return premiums	54,417 54	
Net cash actually received for premiums		$ 490,453 20
Received for interest on bonds and mortgages		34,421 79
Received for interest and dividends on stocks, bonds and collateral loans		56,999 21
Income received from all other sources		3,239 94
Aggregate amount of income actually received during the year in cash		$ 585,114 14

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including $43,666.83, losses occurring in previous years)	$ 273,050 12	
Deduct all amounts received for salvages, and amounts actually received for re-insurance in other companies	1,529 07	
Net amount paid during the year for losses		$ 271,521 05
Cash dividends actually paid stockholders		100,000 00
Paid for commissions and brokerage		75,158 36
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés		33,753 92
Paid for State, National and local taxes in this and other States		13,647 43
All other payments and expenditures		32,973 79
Aggregate amount of actual expenditures during the year in cash		$ 527,054 55

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	*Premiums thereon.*
In force on the 31st day of December of the preceding year	$ 47,426,668 00	$ 572,037 90
Written or renewed during the year	43,738,826 00	549,870 74
Total	$ 91,165,494 00	$ 1,121,908 64
Deduct those expired and marked off as terminated	39,903,714 00	487,684 67
In force at the end of the year	$ 51,261,780 00	$ 634,223 97
Deduct amount re-insured	386,690 00	5,568 06
Net amount in force December 31, 1885	$ 50,875,090 00	$ 628,655 91

Schedule of Fire Risks and Unearned Premiums.

Year written.	*Term.*	*Amount covered.*	*Gross pre's charged.*	*Frac. un'rn'd.*	*Premiums unearned.*
1885	One year	$ 29,574 178 00	$ 390,777 06	1-2	$ 195,388 53
1884	Two years	148,183 00	1,776 96	1-4	444 24
1885		53,582 00	406 89	3-4	305 16
1883	Three years	3,430,977 00	37,047 74	1-6	6,174 62
1884		4,282,363 00	46,675 13	1-2	23,337 56
1885		4,766,661 00	52,985 52	5-6	44,154 60
1882	Four years	176,675 00	1,751 13	1-8	218 89
1883		244,658 00	2,484 44	3-8	931 66
1884		157,958 00	1,758 37	5-8	1,098 98
1885		139,608 00	1,366 78	7-8	1,195 93
1881	Five years	1,518,338 00	16,533 82	1-10	1,653 38
1882		1,947,573 00	20,732 15	3-10	6,219 64
1883		1,521,257 00	17,945 12	1-2	8,972 56
1884		1,372,622 00	17,459 00	7-10	12,221 30
1885		1,540,457 00	18,955 80	9-10	17,060 22
		$ 50,875,090 00	$ 628,655 91		$ 319,377 27

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	$ 5,311,735 66
Losses paid from organization to date	2,547,875 76
Total amount of cash dividends declared since the company commenced business	1,077,000 00
Dividends declared payable in stock from organization	100,000 00
Total amount of company's stock owned by the directors at par value	117,900 00
Loaned to stockholders	12,650 00
Losses incurred during the year (fire)	281,581 07

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	$ 289,600 00
Premiums received	3,897 84
Losses paid	2,063 48
Losses incurred	2,463 48

NATIONAL ASSURANCE COMPANY,

OF

DUBLIN, . . . IRELAND.

Incorporated January, 1823.

HAROLD ENGELBACH ..... *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.

	Par value.	*Market val.*
Canada 4 per cent. inscribed stock	$ 102,905 00	$ 106,635 00
British 3 per cent. government stock	103,136 00	103,136 00
Bank of Ireland stock	110,250 00	299,875 00
Dublin (Ireland) port and dock bonds	105,000 00	105,250 00
Dublin (Ireland) corporation bonds	65,000 00	65,000 00
German government bonds	30,000 00	31,510 00

	Par value.	Market val.	
Bank of England stock	$ 5,000 00	$ 15,450 00	
India 4 per cent. stock	22,500 00	22,612 00	
Railway debentures and preference stocks, Great Britain, Ireland and Canada	537,575 00	557,697 00	
Company's own shares	500 00	1,020 00	
Share (with other fire companies) in Salvage Corp's building in Glasgow	1,750 00	1,750 00	
Totals	$ 1,083,616 00	$ 1,309,935 00	
Total market value of stocks and bonds			$ 1,309,935 00
Market value of real estate owned by the company (unincumbered)			205,016 00
Loans on bond and mortgage (first liens)			874,715 00
Interest due and accrued on said bond and mortgage loans			20,528 00
Value of lands mortgaged, exclusive of buildings		$ 2,000,000 00	
Value of buildings mortgaged		15,000 00	
Total value of said mortgaged premises		$ 2,015,000 00	

Loans on Collaterals.

Loans on the company's life policies (all within surrender value)	$ 154,996 00	
Annuities purchased	1,385 00	
Reversions purchased	17,800 00	
Government stock	15,000 00	
Advances on pensions and annuities	12,800 00	
Advances on personal security	6,750 00	
Agents' balances due on life account	8,755 00	
Lodged in court to meet an outstanding life claim (not disputed)	2,500 00	
Total amount loaned on collaterals		$ 219,986 00
Cash in company's principal office		170 00
Cash deposited in bank:		
Bank of England		
Royal Bank of Scotland		
National Provincial Bank of England		24,225 00
Bank of British North America		
Bank of California		
Interest due and accrued on stocks and bonds		17,179 00
Gross premiums in course of collection not more than three months due		127,785 00
Aggregate amount of all the assets of the company stated at their actual value		$ 2,799,539 00

III. LIABILITIES.

Gross losses in process of adjustment, including all reported and supposed losses	$ 39,000 00	
Deduct re-insurance thereon	1,500 00	

Net amount of unpaid losses		$ 37,500 00
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, $820,492; unearned premiums (50 per cent.)	$ 410,246 00	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, $23,510: unearned premiums (pro rata)	14,689 00	
Total unearned premiums		424,935 00
Net premiums, reserve and all other liabilities, except capital under the life insurance or any other special department		1,375,690 00
Cash dividends to stockholders remaining unpaid		11,485 00
Due and accrued for salaries, rent and miscellaneous expenses		3,750 00
Due for life claims		59,305 00
All other demands against the company, absolute and contingent		9,315 00
Total amount of liabilities, except capital stock and net surplus		$ 1,921,980 00
Joint stock capital actually paid up in cash		500,000 00
Surplus beyond capital and all other liabilities		377,559 00
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$ 2,799,539 00

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	$ 139,855 00	
Gross premiums on risks written and renewed during the year	877,530 00	
Total	$ 1,017,385 00	
Deduct premiums and bills in course of collection at this date	127,780 00	
Entire premiums collected during the year	$ 889,605 00	
Deduct re-insurance, rebate, abatement and return premiums	33,665 00	
Net cash actually received for premiums		$ 855,940 00
Received for interest on bonds and mortgages		36,580 00
Income received from all other sources		5,090 00
Aggregate amount of income actually received during the year in cash		$ 897,610 00

V. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses during the year	$ 631,325 00	
Deduct amounts received for salvages and amounts received for re-insurance in other companies	12,995 00	
Net amount paid during the year for losses		$ 618,330 00
Cash dividends actually paid stockholders		69,387 00
Paid for commissions and brokerage		176,965 00
Paid for salaries, fees and taxes		59,695 00
Aggregate amount of actual expenditures during the year in cash		$ 924,377 00

VI. MISCELLANEOUS.

Risks and Premiums.

In force on the 31st day of December of the previous year and written and renewed during the year	$ 192,689,900	$ 889,605 00
Deduct those expired and marked off as terminated	6,420,000	29,653 00
Net amount in force December 31, 1885	$ 186,269,900	$ 859,952 00

Schedule of Fire Risks and Unearned Premiums.

Year written.	*Term.*	*Amount covered.*	*Gross pre's charged.*	*Frac. un'rn'd.*	*Premiums unearned.*
1885	One year	$ 178,080,000 00	$ 820,492 00	1-2	$ 410,246 00
1884	Two years	308,989 00	2,802 00	1-4	700 00
1885		501,617 00	5,246 00	3-4	3,935 00
1883	Three years	250,000 00	2,343 00	1-6	391 00
1884		344,300 00	3,834 00	1-2	1,917 00
1885		831,570 00	9,148 00	5-6	7,623 00
1885	Five years	11,477 00	137 00	9-10	123 00
Totals		$ 180,327,953 00	$ 844,002 00		$424,935 00

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	$ 7,935,167 00
Losses paid from organization to date	5,081,039 00
Total amount of cash dividends declared since the company commenced business	2,398,662 00
Total amount of the company's stock, owned by the directors, at par value	59,225 00
Losses incurred during the year (fire)	620,330 00
Amount deposited in Canada	102,905 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	$ 333,872 50
Premiums received	9,922 75
Losses paid	313 05
Losses incurred	313 05

NATIONAL FIRE AND MARINE INSURANCE CO.,

OF

DUNEDIN, NEW ZEALAND.

Incorporated September, 20, 1873.

KEITH RAMSEY, *Vice Chairman.* ARCHIBALD HILL JACK, *Gen. Man.*

I. CAPITAL.

Whole amount of capital actually paid up in cash	$ 490,187 50

II. ASSETS.

United States registered bonds		$ 60,827 10
Market value of real estate owned by the company (unincumbered)		136,221 81
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		934,830 25
Loans on bond and mortgage (first liens) which is in process of foreclosure		18,500 00
Interest due and accrued on said bond and mortgage loans		29,832 20
Value of lands mortgaged, exclusive of buildings	$ 836,567 00	
Value of buildings mortgaged (insured for $318,775 as collateral)	400,000 00	
Total value of said mortgaged premises	$ 1,236,567 00	
Cash in company's principal office	$ 13 52	
Cash deposited in bank of New South Wales	24,860 18	
Total cash items		24,873 70
Gross premiums in course of collection and bills receivable taken for fire, marine and inland risks		352,945 36
All other property belonging to the company		39,151 73
Gross amount of the assets of the company		$ 1,597,182 15
Deduct for bad and doubtful debts		5,000 00
Aggregate amount of all the assets of the company stated at their actual value		$ 1,592,182 51

III. LIABILITIES.

Net amount of unpaid losses		$ 155,475 00
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, $586,090; unearned premiums (50 per cent)	$ 293,045 00	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, $8,925; unearned premiums (pro rata)	4,462 50	
Gross premiums received and receivable upon all unexpired inland navigation risks	38,740 00	
Gross premiums received and receivable upon all unexpired marine risks, $111,675; unearned premiums (50 per cent.)	55,837 50	
Total unearned premiums		392,085 00
Interest due and declared remaining unpaid		279 58
Cash dividends to stockholders remaining unpaid		2,416 32
All other demands against the company absolute and contingent		5,236 89
Total amount of liabilities, except capital stock and net surplus		$ 555,492 79
Joint stock capital actually paid up in cash		490,187 50
Surplus beyond capital and all other liabilities		546,501 86
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$ 1,592,182 15

IV. INCOME DURING THE YEAR.

	From fire risks.	*Marine and inland risks.*	
Gross premiums collected during the year	$ 879,078 35	$ 536,852 77	
Deduct re-insurance, rebate abatement and return premiums	197,484 42	190,167 63	
	$ 681,593 93	$ 346,685 14	
Net cash actually received for premiums			$ 1,028,279 07
Received for interest on bonds and mortgages			68,634 16
Income received from all other sources			9,885 85
Received for calls on capital, $250,000; for increased capital, $240,187.50. Total		$ 490,187 50	
Aggregate amount of income actually received during the y'r in cash			$ 1,106,799 08

V. EXPENDITURES DURING THE YEAR.

	On fire risks.	*Marine and inland risks.*	
Gross amount paid for losses during the year	$ 604,074 85	$ 483,737 93	
Deduct amount received for salvages and amt's received for re-insurance in other companies	84,042 38	181,886 91	
	$ 520,032 47	$ 301,851 02	
Net amount paid during the year for losses			$ 821,883 49
Paid for commissions and brokerage			126,835 47
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés			92,682 10
Paid for State, National and local taxes in this and other States			3,480 35
All other payments and expenditures			64,914 70
Aggregate amount of actual expenditures during the year in cash			$ 1,109,796 11

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	*Premiums.*	*Marine and inland risks*	*Premiums.*
In force on the 31st day of December of the preceding year...	$ 140,418,048	$ 577,420 10	$ 5,691,590	$ 144,341 92
Written or renewed during the year.....	209,635,505	840,274 00	35,118,470	527,053 08
Total.....	$ 350,053,553	$ 1,417,694 10	$ 40,810,060	$ 671,395 00
Deduct those expired and marked off as terminated.....	188,909,453	742,244 10	32,921,545	492,285 00
In force at the end of the year.....	$ 161,144,100	$ 675,450 00	$ 7,888,515	$ 179,110 00
Deduct amount re-insured.....	13,202,390	80,035 00	745,190 00	28,695 00
Net amount in force December 31, 1885.....	$ 147,941,710	$595,415 00	$ 7,143,325	$ 150,415 00

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date.....	$ 7,287,200 00
Losses paid from organization to date.....	4,376,214 00
Total amount of cash dividends declared since the company commenced business.....	548,785 00
Total amount of the company's stock owned by the directors at par value.....	27,320 00
Losses incurred during the year: Fire, $520,032.47; marine and inland, $301.851.02. Total	821,883 49
Amount deposited in various countries for the security of all the company's policy-holders:	
Russia.....	20,000 00
Germany.....	20,000 00
France.....	20,000 00
America	60,827 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written.....	$ 313,596 00
Premiums received	9,155 25
Losses paid	883 18
Losses incurred.....	1,109 17

NEW HAMPSHIRE FIRE INSURANCE COMPANY,

OF

MANCHESTER, NEW HAMPSHIRE.

Incorporated 1869.

JAMES A. WESTON, *President.* JOHN C. FRENCH, *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.

		Par value.	*Market val.*
United States bonds		$ 215,000 00	$ 261,920 00
Manchester, New Hampshire,	city bonds, 6s.....	47,200 00	55,000 00
St. Louis, Missouri,	city bonds, 6s.....	12,000 00	12,000 00
Chicago, Illinois,	city bonds, 7s.....	10,000 00	12,000 00
Zanesville, Ohio,	city bonds, 8s.....	10,000 00	10,800 00
Marietta, Ohio,	city bonds, 8s.....	10,000 00	11,500 00
Concord, New Hampshire,	city bonds, 6s.....	1,000 00	1,200 00
Brainerd Water Company	bonds, 7s.....	5,000 00	5,500 00
Michigan Air Line Railroad	bonds, 8s.....	10,000 00	11,000 00
Maine Central Railroad	bonds, 6s.....	10,000 00	12,000 00
Bur. & Mo. River R. R. (in Iowa)	bonds, 7s.....	10,000 00	11,500 00
Chicago, Burl. & Quincy Railroad	bonds, 7s.....	15,000 00	19,950 00
Chicago, Burl. & Quincy Railroad	bonds, 4s.....	10,000 00	9,700 00
Jackson, Lansing & Saginaw R. R.	bonds, 8s.....	10,000 00	11,000 00
New York and N. E. Railroad	bonds, 7s.....	10,000 00	12,400 00
New York and N. E. Railroad	bonds. 6s.....	10,000 00	11,300 00
Union Pacific Railroad	bonds, 8s.....	25,000 00	29,500 00
Union Pacific Trust	bonds, 5s.....	10,000 00	9,500 00
Oregon Short Line Railroad	bonds, 6s.....	10,000 00	9,600 00
Boston, Concord & Montreal R. R.	bonds, 6s.....	62,000 00	66,340 00
State of New Hampshire	bonds, 6s.....	10,000 00	13,000 00
Hillsborough Co., New Hampshire,	bonds, 6s.....	5,000 00	5,500 00
Chicago and Western Mich. R. R.	bonds, 5s.....	25,000 00	24,000 00
Topeka, Kansas, Water Supply	bonds, 6s.....	20,000 00	20,000 00
Minneapolis Gas Light Company	bonds, 6s.....	20,000 00	21,000 00

	Par value.	Market val.	
Chicago, Bur. & Northern Railroad bonds, 5s.....	$ 2,000 00	$ 2,000 00	
Suncook Valley Railroad stock.....	4,000 00	4,600 00	
Mer. Nat. Bank, Manchester, N. H., stock.....	10,000 00	12,500 00	
N. Y. Cen. & Hud. Riv. R. R. Co. stock.....	10,000 00	10,400 00	
Norwich and Worcester Railroad stock.....	3,100 00	5,270 00	
Pamigewasset Valley Railroad stock.....	26,000 00	26,000 00	
Chicago, Bur. & Quincy Railroad stock.....	44,000 00	59,840 00	
Chicago, Bur. & Northern Railroad stock.....	1,200 00	1,320 00	
Totals.....	$ 682,500 00	$ 789,140 00	
Total market value of stocks and bonds.....			$ 789,140 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			130,296 86

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
50 shares C. B. & Q. R. R	$ 5,000 00	$ 6,800 00	$ 6,500 00
15 shares Nashua Card and Glazed Paper Company.....	1,500 00	2,100 00	
8 shares Manchester & Law. Railr'd.	800 00	1,600 00	2,900 00
2 shares Moline Plow Co., Moline, Ill.	2,000 00	3,000 00	
25 shares Nashua Card and Glazed Paper Company.....	2,500 00	3,500 00	2,550 00
Peo. Sav. B'k, Book No. 632, balance ..	2,528 27	2,528 27	3,000 00
100 shares Boston Water Power Co	3,000 00	1,350 00	
5 shares Manchester Mills..	500 00	665 00	
100 shares Manchester & Law. R. R ...	10,000 00	20,000 00	10,000 00
120 shares C., B. & Q. R. R.....	12,000 00	16.320 00	10,000 00
36 shares Pullman Palace Car Co	3,600 00	4,716 00	3,100 00
24 shares N. Y. C. & H. Riv. R. R ...	2,400 00	2,496 00	2,050 00
4 shares C., B. & Q. R R.....	400 00	546 00	
225 shares pref. stock B., C. & M.R.R.	22,500 00	21,825 00	12,000 00
1 share Amoskeag Mfg.Co.,Manchester, New Hampshire.....	1,000 00	2,000 00	1,562 50
Guaranty Fund, Guaranty Sav. Bank, Manchester, New Hampshire.....	1,200 00	1,200 00	1,000 00
Guaranty Fund, Guaranty Sav. Bank, Manchester, New Hampshire.....	1,400 00	1.400 00	7,200 00
50 shares N. Y. C. & H. Riv. R. R...	5,000 00	5,200 00	
50 shares L. S. & Mich. South. R. R..	5,000 00	4,300 00	
	$ 82,328 27	$ 101,546 27	$ 61,862 50

Amount loaned on collaterals	$ 61,862 50
Cash in company's principal office.....	14,133 19
Cash deposited in Amoskeag and Merchants' Bank	51,009 20
Interest due and accrued on stocks and bonds.....	6,869 84
Gross premiums in course of collection, not more than three months due.....	48,139 44
Aggregate amount of all the assets of the company stated at their actual value.....	$ 1,101,451 03

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	$ 25,166 66	
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	21,240 00	
Total amount of unpaid losses		$ 46,406 66
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, $364,490.74; unearned premiums (50 per cent)	$ 182,245 37	
Gross premiums received and receivable, upon all unexpired fire risks running more than one year from date of policy, $232,238.79; unearned premiums (pro rata)	143,187 78	
Total unearned premiums		325,433 15
All other demands against the company, absolute and contingent		9,627 88
Total amount of liabilities, except capital stock and net surplus		$ 381,467 69
Joint stock capital actually paid up in cash		500,000 00
Surplus beyond capital and all other liabilities		219,983 34
Aggregate amount of all liabilities, including paid up capital stock and net surplus		$ 1,101,451 03

IV. INCOME DURING THE YEAR.

	From fire risks.	
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	$ 22,248 40	
Gross premiums on risks written and renewed during the year	673,263 64	
Total	$ 695,512 04	
Deduct premiums and bills in course of collection at this date	48,139 44	
Entire premiums collected during the year	$ 647,372 60	
Deduct re-insurance, rebate, abatement and return premiums	96,218 84	
Net cash actually received for premiums		$ 551,153 76
Received for interest and dividends on stocks and bonds, collateral loans, and from all other sources		48,557 32
Aggregate amount of income actually received during the year in cash		$ 599,711 08

V. EXPENDITURES DURING THE YEAR.

Net amount actually paid for losses (including $40,740,59, losses occurring in previous years)	$ 305,261 36
Cash dividends actually paid stockholders	40,000 00
Paid for commissions and brokerage	110,531 85
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés	27,523 18
Paid for State, National and local taxes in this and other States	16,114 95
All other payments and expenditures	33,585 47
Aggregate amount of actual expenditures during the year, in cash	$ 533,016 81

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	*Premiums.*
In force on the 31st day of December of the preceding year	$ 41,024,391 00	$ 483,845 45
Written or renewed during the year	56,713,268 00	673,263 64
Total	$ 97,737,659 00	$ 1,157,109 09
Deduct those expired and marked off as terminated	43,934,576 00	547,431 33
In force at the end of the year	$ 53,803,083 00	$ 609,677 76
Deduct amount re-insured	1,129,315 00	12,848 23
Net amount in force December 31, 1885	$ 52,673,768 00	$ 596,829 53

Schedule of Fire Risks and Unearned Premiums.

Year written.	*Term.*	*Amount covered.*	*Gross pre's charged.*	*Frac. un'rn'd.*	*Premiums unearned.*
1885	One year	$ 31,271,168 00	$ 364,490 74	1-2	$ 182,245 37
1884	Two years	91,011 00	1,043 15	1-4	260 79
1885		235,852 00	2,326 06	3-4	1,744 53
1883	Three years	931,356 00	9,182 61	1-6	1,530 43
1884		1,233,802 00	14,994 17	1-2	7,497 08
1885		6,033,573 00	68,309 71	5-6	56,924 75
1882	Four years	1,363,217 00	11,714 08	1-8	1,464 26
1883		826,810 00	8,672 62	3-8	3,252 24
1884		1,047,171 00	11,333 59	5-8	7,083 45
1885		779,746 00	8,138 57	7-8	7,121 24
1881	Five years	1,311,782 00	14,698 50	1-10	1,469 85
1882		1,386,198 00	15,272 45	3-10	4,581 72
1883		1,483,869 00	14,416 06	1-2	7,208 03
1884		1,913,080 00	19,819 96	7-10	13,873 93
1885		2,765,133 00	32,417 26	9-10	29,175 48
Totals		$ 52,673,768 00	$ 596,829 53		$ 325,433 15

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Co. to date	$ 3,749,056 34
Losses paid from organization to date	1,991,374 69
Total amount of cash dividends declared since the Co. commenced business	324,000 00
Total amount of the company's stock owned by the directors at par value	154,300 00
Losses incurred during the year	293,144 87

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	$ 262,630 00
Premiums received	3,153 15
Losses paid	875 00
Losses incurred	875 00

NEW YORK BOWERY FIRE INSURANCE COMPANY

OF

NEW YORK, NEW YORK.

Incorporated, 1833.

JOHN A. DELANOY, JR., *President.* CHAS. A. BLAUVELT, *Secretary.*

I. CAPITAL.

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

II. ASSETS.

Account of Stocks and Bonds owned by the Company.

	Par value.	*Market val.*	
United States 4 per cent. registered bonds.....	$ 415,000 00	$ 515,637 50	
Canada Southern R. R. 1st mrtg 5 per c't bonds	20,000 00	21,300 00	
Chi. & N. W. sinking fund 5 per cent. bonds.....	10,000 00	10,900 00	
Long Island R. R. consol. mrtg 5 per c't bonds..	20,000 00	21,600 00	
Northern Pacific first mortgage 6 per cent bonds	10,000 00	11,400 00	
Michigan Central Railroad 5 per cent bonds.....	20,000 00	21,600 00	
Broadway & 7th Ave. R. R. 5 per cent. bonds..	26,000 00	28,340 00	
100 shares Del. and Hudson Canal Co. stock....	10,000 00	9,700 00	
100 shares N.Y., Lacka. & W. R. R. Co. stock..	10,000 00	10,000 00	
200 shares New York Central and Hudson River Railroad Company stock.....	20,000 00	21,100 00	
200 shares Chi., R. I. & Pac. R. R. Co. stock..	20,000 00	26,200 00	
Totals.....	$ 581,000 00	$ 697,777 50	
Total market value of stocks and bonds.....			$ 697,777 50
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			43,200 00
Interest due and accrued on said bond and mortgage loans.....			489 00
Value of premises mortgaged (insured for $56,500 as collateral)..		$ 101,500 00	

Loans on Collaterals.

	Par value.	*Market value.*	*Loaned thereon.*
10 shrs Imp't't'r's & Traders' Nat. Bank	$ 1,000 00	$ 2,650 00	$ 2,300 00
20 shares Chatham National Bank.....	500 00	750 00	
Chesapeake & Ohio Railroad Company bonds, series A.....	1,000 00	1,040 00	700 00
Union Pacific R. R. sinking fund bonds	1,000 00	1,160 00	1,000 00
Chesap'ke & Ohio R. R. bonds, series A	1,000 00	1,040 00	1,600 00
Eliz., Lex. & Big Sandy R. R. bonds....	1,000 00	1,000 00	

	Par value.	Market value.	Loaned thereon.
Rensselaer & Sar. R. R. 1st mrtg bonds	$ 1,000 00	$ 1,400 00	$ 1,000 00
116 shares Michigan Cent. R. R. stock.	11,600 00	8,700 00	4,500 00
50 shares Oriental Bank stock..	1,250 00	1,875 00	1,250 00
Wabash and Pacific Railroad bonds.....	1,000 00	250 00	111 25
10 shares Western Union Tel. stock...	1,000 00	700 00	425 00
	$ 21,350 00	$ 20,565 00	$ 12,886 25

Amonnt loaned on collaterals	$ 12,886 25
Cash in company's principal office	2,012 38
Cash deposited in National Butchers' and Drovers' Bank	34,425 33
Interest due and accrued on collateral loans	351 17
Net premiums in course of collection not more than three months due	32,456 31
Aggregate amount of all the assets of the company stated at their actual value	$ 823,597 94

III. LIABILITIES.

Gross claims for adjusted and unpaid losses, due and to become due	$ 8,416 08	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	38,315 18	
Losses resisted, including interest, costs and other expenses thereon	12,250 00	
Total gross amount of claims for losses	$ 58,981 26	
Deduct re-insurance thereon	3,591 10	
Net amount of unpaid losses		$ 55,390 16
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, $301,907.17; unearned premiums (50 per cent.)	$ 150,953 58	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, $134,741.09; unearned premiums (pro rata)	75,820 34	
Total unearned premiums		226,773 92
Due and accrued for salaries, rent and miscellaneous expenses		1,330 00
All other demands against the company, absolute and contingent		900 00
Total amount of liabilities, except capital stock and net surplus		$ 284,394 08
Joint stock capital actually paid up in cash		300,000 00
Surplus beyond capital and all other liabilities		239,203 86
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$ 823,597 94

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	$ 48,667 22
Deduct amount of same not collected	925 00

Net collected	$ 47,742 22	
Gross premiums on risks written and renewed during the year	492,651 09	
Total	$ 540,393 31	
Deduct premiums and bills in course of collection at this date	38,621 73	
Entire premiums collected during the year	$ 501,771 58	
Deduct re-insurance, rebate, abatement and return premiums	105,960 12	
Net cash actually received for premiums		$ 395,811 46
Received for interest on bonds and mortgages		2,204 50
Received for interest and dividends on stocks, bonds, collateral loans and from all other sources		31,810 72
Aggregate amount of income actually received during the year in cash		$ 429,826 68

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including $66,438.00, losses occurring in previous years)	$ 300,143 71	
Deduct amounts received for salvages and amounts received for re-insurance in other companies	17,922 71	
Net amount paid during the year for losses		$ 282,221 00
Cash dividends actually paid stockholders		36,000 00
Paid for commissions and brokerage		91,016 61
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés		37,325 00
Paid for State, National and local taxes in this and other States		11,069 20
All other payments and expenditures		17,748 03
Aggregate amount of actual expenditures during the year in cash		$ 475,379 84

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	*Premiums thereon.*
In force on the 31st day of December of the preceding year	$ 56,424,380	$ 501,442 69
Written or renewed during the year	55,335,795	492,651 09
Total	$ 111,760,175	$ 994,093 78
Deduct those expired and marked off as terminated	46,202,152	446,620 93
In force at the end of the year	$ 65,558,023	$ 547,472 85
Deduct amount re-insured	8,826,273	110,824 59
Net amount in force December 31, 1885	$ 56,731,750	$ 436,648 26

Schedule of Fire Risks and Unearned Premiums.

Year written.	*Term.*	*Amount covered.*	*Gross pre's charged.*	*Frac. un'rn'd.*	*Amount premiums unearned.*
1885	One year	$ 38,171,285 00	$ 301,907 17	1-2	$ 150,953 58
1884	Two years	35,500 00	287 45	1-4	71 86
1885		176,922 00	758 56	3-4	568 92
1883	Three years	4,081,511 00	23,163 76	1-6	3,860 63
1884		4,597,282 00	36,193 90	1-2	18,096 95
1885		5,649,000 00	36,308 85	5-6	30,257 38
1882	Four years	9,660 00	143 16	1-8	17 89
1883		7,275 00	85 89	3-8	32 19
1884		30,325 00	351 23	5-8	219 50
1885		78,500 00	1,045 78	7-8	915 04
1881	Five years	481,570 00	3,211 67	1-10	321 67
1882		673,853 00	6,029 94	3-10	1,808 97
1883		992,780 00	6,266 16	1-2	3,133 08
1884		945,471 00	11,444 93	7-10	8,011 43
1885		800,816 00	9,449 81	9-10	8,504 83
		$ 56,731,750 00	$ 436,648 26		$ 226,773 92

Answers to General Interogatories.

Total amount of premiums received from the organization of the company to date	$ 6,580,092 46
Losses paid from organization to date	2,996,186 00
Total amount of cash dividends declared since the company commenced business	2,744,500 00
Total amount of the company's stock owned by the directors at par value	62,575 00
Loaned to stockholders and officers	1,000 00
Losses incurred during the year (fire)	271,173 26

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	$ 184,725 00
Premiums received	2,679 10
Losses paid	None
Losses incurred	None

NIAGARA FIRE INSURANCE COMPANY,

OF

NEW YORK, ... NEW YORK.

Incorporated July, 1850.

PETER NOTMAN, *President.* WEST POLLOCK, *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.

	Par value.	*Market val.*
United States 6 per cent. currency bonds, registered	$ 33,000 00	$ 43,822 00
United States 4 per cent. bonds, registered, 1907	365,000 00	449,406 00
United States 4 per cent. coupon bonds, 1907	200,000 00	246,250 00
United States 4½ per cent. bonds, registered, 1891	135,000 00	152,212 00
Jersey City water and loan bonds, 6 per cent., 1891	6,000 00	6,240 00
Jersey City bonds, 6 per cent., 1904	16,000 00	17,440 00
Jersey City coupon, 7 per cent., 1913	8,000 00	9,440 00
New York, Chicago and St. Louis R. R. bonds, 6 per cent	50,000 00	49,000 00
Albany and Susquehanna R. R. Co. 7 per cent. bonds, first mortgage, consolidated, 1906	50,000 00	64,500 00
Lake Erie and Western R. R. bonds, first mortgage, 6 per cent., 1919	15,000 00	13,350 00
Lafayette, Bloomington and Muncie R. R. bonds, first mortgage, 6 per cent	35,000 00	31,325 00
Chicago, Milwaukee and St. Paul R. R. bonds, 6 per cent., 1910	50,000 00	58,375 00
St. Louis and Iron Mountain R. R. bonds, Cairo & Fulton, 7 per cent., 1891	50,000 00	56,000 00
St. Paul and Northern Pacific R. R. Co. bonds, 1923	25,000 00	26,750 00
Fremont, Elkhorn and Missouri Valley R. R. Co. bonds, 6 per cent., 1933	50,000 00	58,000 00
New York, West Shore and Buffalo R. R. Co. bonds	25,000 00	25,875 00
Toledo and Ohio Central R. R. Co. bonds, 5 per cent., 1935	2,000 00	1,880 00
Toledo and Ohio Central R. R. Co. stock, 62½ shares, par $100	6,250 00	2,343 00

	Par value.	Market val.
Long Island Railway Co. stock, 400 shares, par $50	$20,000 00	$16,000 00
Delaware and Hudson Canal Co. bonds, first mortgage, consolidated, 7 per cent., 1894	20,000 00	23,400 00
Chateaugay Iron and Ore Co bonds, 6 per cent.	25,000 00	25,000 00
Dundee Water Power and Land Co. bonds, 7 per cent	20,000 00	21,000 00
Delaware and Hudson Canal Co. stock, 233 shares, par $100	23,300 00	22,484 00
American Exchange National Bank, 351 shares, par $100	35,100 00	44,928 00
Consolidated Gas Co. stock, 500 shares, par $100	50,000 00	50,000 00
St. Paul, Minn., Gas Light Co. first mortgage bonds, 6 per cent., 1915	15,000 00	16,200 00
	$1,329,650 00	$1,531,220 00

Total market value of stocks and bonds		$1,531,220 00
Market value of real estate owned by the company (unincumbered)		107,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		38,800 00
Interest due and accrued on said bond and mortgage loans		1,164 00
Value of lands mortgaged, exclusive of buildings	$38,250 00	
Value of buildings mortgaged (insured for $45,250 as collateral)	45,250 00	
Total value of said mortgaged premises	$83,500 00	

Loans on Collaterals.

Stock.	*Par value.*	*Market value*	*Loaned thereon.*
(Dolphin Manufacturing Co.'s stock held as collateral).			
256 shares Taylor Iron Co. stock	$25,600 00	$25,600 00	$30,000 00
360 shares Lackawanna Iron and Coal Co. stock	36,000 00	36,000 00	
	$61,600 00	$61,600 00	

Amount loaned on collaterals		$30,000 00
Cash in company's principal office	$7,148 56	
Cash deposited in National Park Bank	117,675 83	
Total cash items		124,824 39
Interest due and accrued on stocks and bonds		15,050 00
Interest due and accrued on collateral loans		750 00
Gross premiums in course of collection not more than three months due		229,450 37
All other property belonging to the company		2,691 38
Aggregate amount of all the assets of the company, stated at their actual value		$2,080,950 14

III. LIABILITIES.

Gross losses in process of adjustment or in suspense, including all reported and supposed losses	$156,723 57
Losses resisted, including interest, costs and other expenses thereon	13,446 18

Net amount of unpaid losses		$ 170,169 75
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, $1,095,-949.27; unearned premiums (50 per cent.)	$ 547,974 64	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, $802,-984.84; unearned premiums (pro rata)	459,396 99	
Total unearned premiums		1,007,371 63
Cash dividends to stockholders remaining unpaid		695 50
All other demands against the Company absolute and contingent		5,000 00
Total amount of liabilities, except capital stock and net surplus		$ 1,183,236 88
Joint stock capital actually paid up in cash		500,000 00
Surplus beyond capital and all other liabilities		397,713 26
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$ 2,080,950 14

IV. INCOME DURING THE YEAR.

Gross premiums received during the year	$ 1,909,084 40	
Deduct re-insurance, rebate, abatement and return premiums	444,980 61	
Net cash actually received for premiums		$ 1,464,103 79
Received for interest on bonds and mortgages		5,937 00
Received for interest and dividends on stock, bonds and collateral loans		60,260 16
Income received from all other sources		864 29
Aggregate amount of income actually received during the year in cash		$ 1,531,165 24

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses	$ 907,621 95	
Deduct amounts received for salvages and amounts received for re-insurances in other companies	94,219 10	
Net amount paid during the year for losses		$ 813,402 85
Cash dividends actually paid stockholders		49,807 00
Paid for commissions and brokerage		235,548 44
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés		108,768 00
Paid for State, National and local taxes in this and other States		31,019 47
All other payments and expenditures		128,492 72
Aggregate amount of actual expenditures during the year in cash		$ 1,367,038 48

VI. MISCELLANEOUS.

Risks and Premiums.

In force on the 31st day of December of the preceding year	$ 157,820,280 00	$ 1,594,894 07
Written or renewed during the year	199,696,058 00	1,918,482 29
Total	$ 357,516,338 00	$ 3,513,376 36
Deduct those expired and marked off as terminated	123,262,874 00	1,406,581 42
In force at the end of the year	$ 234,253,464 00	$ 2,106,794 94
Deduct amount re-insured	36,870,363 00	207,860 83
Net amount in force December 31, 1885	$ 197,383,101 00	$ 1,898,934 11

Schedule of Fire Risks and Unearned Premiums.

Year written.	*Term.*	*Amount covered.*	*Gross pre's charged.*	*Frac. un'rn'd.*	*Premiums unearned.*
1885	One year	$ 102,362,425 00	$ 1,095,949 27	1-2	$ 547,974 64
1884	Two years	3,139,510 00	20,356 69	1-4	5,089 17
1885		1,795,413 00	18,007 09	3-4	13,505 32
1883	Three years	13,732,295 00	115,187 28	1-6	19,197 88
1884		17,342,318 00	142,613 45	1-2	71,306 73
1885		29,304,782 00	199,378 15	5-6	166,148 46
1882	Four years	665,007 00	5,977 51	1-8	747 19
1883		1,068,512 00	10,221 86	3-8	3,833 19
1884		1,758,497 00	13,460 02	5-8	8,412 50
1885		687,984 00	6,241 90	7-8	5,461 66
1881	Five years	3,737,718 00	27,907 45	1-10	2,790 74
1882		3,576,058 00	38,622 81	3-10	11,586 84
1883		4,388,970 00	50,618 95	1-2	25,309 47
1884		5,494,582 00	64,723 08	7-10	45,306 10
1885		8,329,030 00	89,668 60	9-10	80,701 74
		$ 197,383,101 00	$ 1,898,934 11		$1,007,371 63

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	$ 19,082,213 85
Total amount of losses paid from organization	10,128,147 01
Total amount of cash dividends declared since the company commenced business	1,884,000 00
Total amount of the company's stock owned by the directors at par value	207,300 00
Loaned to stockholders and officers	8,000 00
Losses incurred during the year (fire)	790,014 18

Amount deposited in various States:

	Deposit.	*Liabilities.*
Georgia	$ 25,000 00	$ 10,579 25
Virginia	25,000 00	8,492 33
North Carolina	10,000 00	3,416 24

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	$ 697,232 00
Premiums received	14,302 25
Losses paid	5,211 93
Losses incurred	2,091 82

UNITED STATES BRANCH

OF THE

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY,

OF

LONDON AND EDINBURGH.

Incorporated, 1809.

CHAS. E. WHITE AND SAM P. BLAGDEN .....*Managers*.

I. CAPITAL.

No Capital in the United States.

II. ASSETS.

Account of Stocks and Bonds owned by the Company.

	Par value.	*Market val.*
United States, 4s, 1907, registered	$ 500,000 00	$ 616,250 00
United States, currency, 6s, 1899, registered	100,000 00	135,000 00
United States, currency, 6s, 1898, registered	137,000 00	182,210 00
United States, currency, 6s, 1897, registered	35,000 00	45,500 00
United States, currency, 6s, 1896, registered	30,000 00	38,400 00
United States, currency, 6s, 1895, registered	18,000 00	22,680 00
United States, 4½s, 1891, registered	861,000 00	970,777 50
Baltimore and Ohio R. R., 5s, 1925	200,000 00	216,000 00
N. Y. Central & H. R. R. R., 1st mortg. 7 per cent. bonds, 1903, registered	500,000 00	672,500 00
N. Y. County 7 per cent. assessm't fund stock, 1903, registered	22,000 00	30,800 00
N. Y. City 7 per cent. City Parks Imp't fund stock, 1902, registered	5,000 00	6,950 00
N. Y. City 7 per cent. Croton Water Main stock, 1900, registered	10,000 00	13,700 00
N. Y. County 7 per cent. soldier's bounty fund bond No. 3, 1896, registered	9,000 00	11,700 00
N. Y. City 7 per cent. consolidated stock, 1894, registered	3,000 00	3,810 00
S. C. 6 per cent. consol. Brown bonds, 1893	12,500 00	13,750 00
Alabama "class A," coupon bonds, 1906	10,000 00	10,200 00

	Par value.	Market val.	
Tennessee settlement 6s, coupon bonds, 1913	$ 1,100 00	$ 1,100 00	
Virginia deferred certificates	18,666 67	2,426 67	
Virginia registered, 10-40 bonds, 1919	46,300 00	23,156 00	
Cash held by trustees under trust deed for re-investment (proceeds of Tennessee bonds sold)	11,741 89	11,741 89	
Totals	$ 2,530,308 56	$ 3,028,646 06	
Total market value of stocks and bonds			$ 3,028,646 06
Cash in Company's principal office			448 80
Cash deposited with Drexel, Morgan & Co.			123,662 95
Interest due and accrued on stocks and bonds			32,658 00
Gross premiums in course of collection, not more than three months due			236,454 95
Amount of premiums unpaid on policies which have been issued more than three months		$ 6,583 19	
Aggregate amount of all the assets of the Company, stated at their actual value			$ 3,421,870 76

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	$ 47,640 06	
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	66,825 44	
Losses resisted, including interest, costs and other expenses thereon	36,422 27	
Net amount of unpaid losses		$ 150,887 77
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, $1,298,-121.47; unearned premiums (50 per cent.)	$ 649,060 73	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, ($1,077,601.74; unearned premiums (pro rata)	549,352 94	
Total unearned premiums		1,198,413 67
All other demands against the Company absolute and contingent		56,150 39
Total amount of all liabilities, except net surplus		$ 1,405,451 83
Surplus beyond all liabilities		2,016,418 93
Aggregate amount of all liabilities, including net surplus		$ 3,421,870 76

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	$ 205,644 81	
Gross premiums on risks written and renewed during the year	1,998,616 07	
Total	$ 2,204,260 88	
Deduct premiums and bills in course of collection at this date	236,454 95	
Entire premiums collected during the year	$ 1,967,805 93	
Deduct re-insurance, rebate, abatement and return premiums	274,723 52	
Net cash actually received for premiums		$ 1,693,082 41
Received for interest and dividends on stock and bonds, collateral loans and from all other sources		129,768 65
Aggregate amount of income actually received during the year in cash		$ 1,822,851 06

V. EXPENDITURES DURING THE YEAR.

Net amount actually paid for losses, (including $139,300 00, losses ocurring in previous years	$ 1,009,806 03
Paid for commissions and brokerage	269,185 64
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés	181,942 28
Paid for State, National and local taxes in this and other States	39,395 15
All other payments and expenditures	51,433 06
Aggregate amount of actual expenditures during the year in cash	$ 1,551,762 16

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	*Prem. thereon*
In force on the 31st day of December of the preceding year	$ 233,304,514	$ 2,265,340 94
Written or renewed during the year	210,050,003	1,998,616 07
Total	$ 443,354,517	$ 4,263,957 01
Deduct those expired and marked off as terminated	198,110,686	1,802,044 68
In force at the end of the year	$ 245,243,831	$ 2,461,912 33
Deduct amount re-insured	14,684,160	86,189 12
Net amount in force December 31, 1885	$ 230,559,671	$ 2,375,723 21

Schedule of Fire Risks and Unearned Premiums.

Year written.	*Term.*	*Amount covered.*	*Gross pre's charged.*	*Frac. un'rn'd.*	*Premiums unearned.*
1885	One year	$ 113,614,105 00	$ 1,298,121 47	1-2	$ 649,060 73
1884	Two years	508,816 00	4,537 01	1-4	1,134 25
1885		611,160 00	4,860 85	3-4	3,645 63
1883	Three years	21,904,490 00	190,195 84	1-6	31,699 30
1884		20,374,807 00	175,463 27	1-2	87,731 63
1885		24,956,522 00	221,807 42	5-6	184,839 50
1882	Four years	2,156,048 00	18,823 10	1-8	2,352 88
1883		2,265,323 00	21,624 30	3-8	8,109 09
1884		404,228 00	3,975 68	5-8	2,484 80
1885		453,687 00	4,316 41	7-8	3,776 85
1881	Five years	6,746,497 00	60,474 67	1-10	6,047 47
1882		11,610,666 00	104,272 94	3-10	31,281 87
1883		9,637,435 00	93,977 80	1-2	46,988 90
1884		7,597,873 00	83,421 57	7-10	58,395 05
1885		7,718,014 00	89,850 88	9-10	80,865 72
		$ 230,559,671 00	$ 2,375,723 21		$ 1,198,413 67

Answers to General Interrogatories.

Total amount of premiums received from the organization of the United States branch to date	$ 24,655,649 41
Losses paid from organization of United States branch to date	16,220,138 03
Losses incurred during the year (fire)	981,313 83
Amount deposited in different states and countries for the security of all the company's policy-holders:	
In hands of Trustees	2,443,881 89
In New York State	245,250 00

Amount deposited in various States:

	Deposit.	Liabilities.
Ohio	$ 133,000 00	$ 68,208 16
Oregon	64,690 00	12,362 84
Virginia	54,776 67	19,521 62
Georgia	28,187 50	25,359 40
North Carolina	13,500 00	18,684 50

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	$ 880,235 00
Premiums received	17,038 18
Losses paid	12,486 99
Losses incurred	5,524 99

UNITED STATES BRANCH

OF THE

NORTHERN ASSURANCE COMPANY,

OF

LONDON, ENGLAND.

Incorporated 1836.

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

I. CAPITAL.

Whole amount of joint stock or guaranteed capital authorized	$ 15,000,000 00
Whole amount of capital actually paid up in cash	1,500,000 00

II. ASSETS.

Account of Stocks and Bonds owned by the Company.

	Par value.	Market val.
Deposited with the State of New York, at Albany:		
United States 4½ per cent. registered bonds	$ 106,000 00	$ 119,515 00
United States 4 per cent. registered bonds	94,000 00	116,785 00
Deposited with the State of Ohio, at Columbus:		
United States 4 per cent. registered bonds	100,000 00	124,250 00
Deposited with the State of Virginia, at Richmond:		
United States 4 per cent. registered bonds	50,000 00	62,125 00
Deposited with the State of Georgia, at Atlanta:		
United States 4½ per cent. registered bonds	25,000 00	28,187 00
Deposited with the State of N. Carolina, at Raleigh:		
United States 4 per cent. registered bonds	10,000 00	12,425 00

	Par value.	Market val.	
Deposited with the State of Oregon:			
United States 4 per cent. registered bonds..	$ 50,000 00	$ 62,125 00	
Deposited with trustees, at New York:			
United States 4 per cent. registered bonds..	252,150 00	313,296 37	
City of Boston, 1893, bonds	50,000 00	55,000 00	
City of Boston, 1899, bonds	79,500 00	91,425 00	
City of St. Louis, 1893, bonds	40,000 00	44,000 00	
Massachusetts State, 1889, 1891 and 1900, bonds	88,000 00	96,800 00	
City of Providence, 1895, bonds	52,500 00	58,800 00	
Totals	$ 997,150 00	$ 1,184,733 37	
Total market value of stocks and bonds			$ 1,184,733 37
Cash in company's principal offices			998 74
Cash deposited in banks:			
Merchants' Loan and Trust Company, Chicago		$ 16,502 42	
National Bank of Commerce, Boston		9,480 24	
Bank of British Columbia, San Francisco		1,663 22	
National Bank of Commerce, New York		31,281 12	
Total			58,927 00
Gross premiums in course of collection not more than three months due			94,881 45
Aggregate amount of all the assets of the company stated at their actual value			$ 1,339,540 56

III. LIABILITIES.

Gross claims for adjusted and unpaid losses, due and to become due	$ 22,039 61	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	21,726 81	
Losses resisted, including interest, costs, and other expenses thereon	32,099 60	
Net amount of unpaid losses		$ 75,866 02
Gross premiums, received and receivable, upon all unexpired fire risks, running one year or less from date of policy, $677,028.10; unearned premiums (50 per cent.)	$ 338,514 05	
Gross premiums, received and receivable, upon all unexpired fire risks, running more than one year from date of policy $340,873.80; unearned premiums (pro rata)	192,404 69	
Total amount of unearned premiums		530,918 74
All other demands against the company, absolute and contingent		11,689 84
Total amount of liabilities, except net surplus		$ 618,474 60
Surplus beyond all liabilities		721,065 96
Aggregate amount of all liabilities, including net surplus		$ 1,339,540 56

IV. INCOME DURING THE YEAR.

	From fire risks.
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	$ 93,498 68
Deduct amount of same not collected	432 82
Net collected	$ 93,065 86
Gross premiums on risks written and renewed during the year.	1,013,867 63
Total	$ 1,106,933 49
Deduct premiums and bills in course of collection at this date..	94,881 45

Entire premiums collected during the year	$ 1,012,052 04	
Deduct re-insurance, rebate, abatement and return premiums	179,090 91	
Net cash actually received for premiums		$ 832,961 13
Received for interest on bonds and mortgages		44,009 10
Aggregate amount of income actually received during the year in cash		$ 876,970 23

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including $67,045.98, losses occurring in previous years)	$ 539,085 57	
Deduct amounts actually received for salvages and amounts received for re-insurances in other companies	7,781 14	
Net amount paid during the year for losses		$ 531,304 43
Paid for commissions and brokerage		140,506 62
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés		74,366 58
Paid for State, National, and local taxes in this and other States		24,094 30
All other payments and expenditures		68,645 52
Aggregate amount of actual expenditures during the year in cash		$ 838,917 45

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	*Premiums thereon.*
In force on the 31st day of December of the preceding year	$ 76,310,922 70	$ 906,365 88
Written or renewed during the year	98,615,825 00	1,013,867 63
Total	$ 174,926,747 70	$ 1,920,233 51
Deduct those expired and marked off as terminated	78,958,111 70	886,433 54
In force at the end of the year	$ 95,968,636 00	$ 1,033,799 97
Deduct amount re-insured	1,782,480 00	15,898 07
Net amount in force December 31, 1885	$ 94,186,156 00	$ 1,017,901 90

Schedule of Fire Risks and Unearned Premiums.

Year written.	*Term.*	*Amount covered.*	*Gross pre's charged.*	*Frac. un'rn'd.*	*Amount premiums unearned.*
1885	One year	$ 58,343,095 00	$ 677,028 10	1-2	$ 338,514 05
1884	Two years	65,935 00	688 21	1-4	172 05
1885		53,261 00	276 24	3-4	207 18
1883	Three years	4,998,115 00	49,619 07	1-6	8,269 84
1884		7,790,445 00	66,468 92	1-2	33,234 46
1885		9,214,231 00	82,627 20	5-6	68,856 00
1882	Four years	365,487 00	3,338 14	1-8	417 26
1883		220,745 00	2,351 77	3-8	881 91
1884		199,432 00	2,084 20	5-8	1,302 62
1885		142,955 00	1,486 18	7-8	1,300 40
1881	Five years	1,394,015 00	14,611 80	1-10	1,461 18
1882		2,175,400 00	18,980 51	3-10	5,694 15
1883		2,802,609 00	30,271 08	1-2	15,135 54
1884		2,900,841 00	29,001 61	7-10	20,301 12
1885		3,519,590 00	39,068 87	9-10	35,170 98
		$ 94,186,156 00	$ 1,017,901 90		$ 530,918 74

Answers to General Interrogatories.

Total amount of premiums received from the organization of the United States branch to date	$ 5,374,603 98
Losses paid from organization of United States branch to date	3,219,958 50
Total amount of losses incurred during the year (fire)	518,030 09

Amount deposited in various States:

	Deposit.	*Liabilities.*
Ohio	$ 124,250 00	$ 31,274 79
Virginia	62,125 00	10,618 36
Georgia	28,187 00	11,149 27
North Carolina	12,425 00	3,716 42
Oregon	62,125 00	5,879 32

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	$ 424,429 23
Premiums received	9,047 28
Losses paid	5,053 28
Losses incurred	3,049 97

NORTHWESTERN NATIONAL INSURANCE COMPANY,

OF

MILWAUKEE, WISCONSIN.

Incorporated February 20, 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.

	Par value.	*Market val.*
United States 4 per cent. registered bonds	$ 220,000 00	$ 270,600 00
United States 4½ per cent. registered bonds	100,000 00	112,000 00
United States 6 per cent. registered bonds	100,000 00	131,950 00
Chicago, Milwaukee and St. Paul Railway first mortgage bonds, Chicago division	150,000 00	193,500 00
Chicago, Milwaukee and St. Paul Railway first mortgage bonds, Prairie du Chien division	15,000 00	19,950 00
Milwaukee city bonds	74,000 00	75,850 00
Milwaukee city water bonds	4,000 00	4,480 00
Milwaukee county bonds	16,200 00	18,306 00
Total	$ 679,200 00	$ 826,636 00

Total market value of stocks and bonds		$ 826,636 00
Loans on bond and mortgage (first liens,) upon which not more than one year's interest is due		217,500 00
Interest due on said bond and mortgage loans		2,110 40
Value of lands mortgaged, exclusive of buildings	$ 321,500 00	
Value of buildings mortgaged	401,000 00	
Total value of said mortgaged premises	$ 722,500 00	
Cash in the company's principal office	$ 5,318 75	
Cash deposited in bank :		
Wis., M. & F. Insurance Co. Bank, Milwaukee	173,455 83	
H. & G. Russell, bankers, London, England	976 91	
Total cash items		179,751 49
Interest accrued on stocks and bonds		1,034 60
Gross premiums in course of collection not more than three months due		33,020 53
All other property belonging to the company		3,700 00
Aggregate amount of all the assets of the company stated at their actual value		$ 1,263,753 02

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	$ 10,912 12	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	19,225 50	
Losses resisted, including interest, costs and other expenses thereon	3,000 00	
Net amount of unpaid losses		$ 33,137 62
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, $296,734.89 ; unearned premiums (50 per cent.)	$ 148,367 44	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, $418,-571.09 ; unearned premiums (pro rata)	235,445 84	
Gross premiums received and receivable upon all unexpired inland navigation risks (estimated)	250 00	
Total unearned premiums		384,063 28
All other demands against the company, absolute and contingent		4,328 78
Total amount of liabilities, except capital stock and net surplus		$ 421,529 68
Joint stock capital actually paid up in cash		600,000 00
Surplus beyond capital and all other liabilities		242,223 34
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$ 1,263,753 02

IV. INCOME DURING THE YEAR.

	From fire risks.	*Marine and inland risks.*	
Net premiums and bills in course of collection at close of last previous year, as shown by that year's statement	$ 33,415 14	$	
Gross premiums on risks written and renewed during the year	533,542 90	14,199 06	
Total	$ 566,958 04	$ 14,199 06	
Deduct net premiums and bills in course of collection at this date	33,020 53		
Entire premiums collected during the year	$ 533,937 51	$ 14,199 06	
Deduct re-insurance, rebate, abatement and return premiums	58,405 13	3,978 44	
	$ 475,532 38	$ 10,220 62	
Net cash actually received for premiums			$ 485,753 00
Received for interest on bonds and mortgages			13,718 94
Received for interest and dividends on stocks and bonds, collateral loans and from all other sources			37,679 86
Aggregate amount of income actually received during the year in cash			$ 537,151 80

V. EXPENDITURES DURING THE YEAR.

	On fire risks.	*Marine and inland risks.*	
Gross amount actually paid for losses (including $48,399.10, losses occurring in previous years)	$ 251,389 29	$ 10,335 25	
Deduct amounts received for salvages, and amounts received for re-insurances in other companies	1,346 45	384 13	
	$ 250,042 84	$ 9,951 12	
Net amount paid during the year for losses			$ 259,993 96
Cash dividends actually paid stockholders			60,000 00
Paid for commissions and brokerage			79,081 45
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés			46,686 55
Paid for State, National and local taxes in this and other States			12,408 88
All other payments and expenditures			41,370 97
Aggregate amount of actual expenditures during the year in cash			$ 499,541 81

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	*Premiums thereon.*	*Marine and inland risks.*	*Premiums thereon.*
In force on the 31st day of December of the preceding year	$ 52,664,732 00	$ 648,663 06	$ 75,000 00	$ 500 00
Written or renewed dur'g the year	46,559,117 00	533,542 90	1,866,594 00	14,199 06
Total	$ 99,223,849 00	$ 1,182,205 96	$ 1,941,594 00	$ 14,699 06
Deduct those expired and marked off as terminated	40,531,683 00	460,691 24	1,901,594 00	14,449 06
In force at the end of the year	$ 58,692,166 00	$ 721,514 72	$ 40,000 00	$ 250 00
Deduct amount re-insured	501,860 00	6,208 74	.....	.....
Net amount in force December 31, 1885	$ 58,190,306 00	$ 715,305 98	$ 40,000 00	$ 250 00

Schedule of Fire Risks and Unearned Premiums.

Year written.	*Term.*	*Amount covered.*	*Gross pre's charged.*	*Frac. un'rn'd.*	*Premiums unearned.*
1885	One year	$ 23,870,898 00	$ 296,734 89	1-2	$ 148,367 44
1883	Three years	6,302,356 00	74,138 52	1-6	12,356 42
1884		8,209,658 00	92,495 68	1-2	46,247 73
1885		9,492,815 00	105,049 95	5-6	87,541 55
1881	Five years	865,162 00	12,779 77	1-10	1,277 97
1882		1,619,231 00	23,759 44	3-10	7,127 83
1883		1,948,014 00	28,210 27	1-2	14,105 13
1884		2,537,698 00	35,672 48	7-10	24,970 73
1885		3,344,474 00	46,464 98	9-10	41,818 48
		$ 58,190,306 00	$ 715,305 98		$ 383,813 28

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	$ 6,188,685 46
Losses paid from organization to date	3,372,929 74
Total amount of cash dividends declared since the company commenced business	627,000 00
Dividends declared payable in stock from organization	174,000 00
Losses incurred during the year: Fire, $232,521.38; marine and inland, $9,301.12. Total	241,822 50

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	$ 426,076 00
Premiums received	6,237 82
Losses paid	1,267 56
Losses incurred	1,267 56

UNITED STATES BRANCH

OF THE

NORWICH UNION FIRE INSURANCE SOCIETY,

OF

NORWICH, . . . ENGLAND.

Incorporated, 1797.

CHAS. P. FRAME AND J. MONTGOMERY HARE ..... *Resident Managers.*

I. CAPITAL.

Whole amount of capital actually paid up in cash	$ 660,000 00

II. ASSETS.

Account of Stocks and Bonds owned by the Company.

	Par value	*Market val.*	
United States 4 per cent. registered bonds	$ 545,000 00	$ 671,712 50	
New York City 6 per cent. gold bonds	35,000 00	47,250 00	
New York City 7 per cent. bonds	127,000 00	149,860 00	
N. Y. Cent. & Hud. Riv. R. R. 7 pr ct. 1st mortg b'ds.	75,000 00	103,125 00	
Totals	$ 782,000 00	$ 971,947 50	
Total market value of stocks and bonds			$ 971,947 50
Cash in company's principal office			509 37
Cash belonging to company deposited in bank :			
St. Nicholas bank		$ 75,000 00	
Bank of New York		79,919 97	
Total			154,919 97
Interest due and accrued on stocks and bonds			10,606 67
Net premiums in course of collection not more than three months due			19,603 79
All other property belonging to the company			26 93
Aggregate amount of all the assets of the company stated at their actual value			$ 1,157,614 23

III. LIABILITIES.

Gross losses in process of adjustment or in suspense, including all reported and supposed losses	$ 87,723 86	
Deduct re-insurance thereon	4,943 35	
Net amount of unpaid losses		$ 82,780 51
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, $610,266.76; unearned premiums (50 per cent)	$ 305,133 38	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, $327,444.91; unearned premiums (pro rata)	178,668 87	
Total unearned premiums		483,802 25
Due and accrued for salaries, rent and miscellaneous expenses		1,000 00
Total amount of liabilities except net surplus		$ 567,582 76
Surplus beyond all liabilities		590,031 47
Aggregate amount of all liabilities, including net surplus		$ 1,157,614 23

IV. INCOME DURING THE YEAR.

	Fire risks.	
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	$ 25,146 20	
Gross premiums on risks written or renewed during the year	898,171 48	
Total	$ 923,317 68	
Deduct premiums and bills in course of collection at this date	19,603 79	
Entire premiums collected during the year	$ 903,713 89	
Deduct re-insurance, rebate abatement and return premiums	150,590 44	
Net cash actually received for premiums		$ 753,123 45
Received for interest and dividends on stock and bonds, collateral loans and from all other sources		39,030 19
Aggregate amount of income actually received during the year in cash		$ 792,153 64

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including $56,544.14, losses occurring in previous years)	$ 488,661 58	
Deduct amounts received for salvages, and amounts received for re-insurances in other companies	30,829 34	
Net amount paid during the year for losses		$ 457,832 24
Paid for commissions and brokerage		127,063 07
Paid for salaries, fees, and other charges of officers, clerks, agents and all other employés		50,473 28
Paid for State, National and local taxes in this and other States		16,677 18
All other payments and expenditures		48,514 58
Aggregate amount of actual expenditures during the year in cash		$ 700,560 35

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	*Prems. thereon*
In force on the 31st day of December of the preceding year..	$ 85,374,190 00	$ 845,632 44
Written or renewed during the year	92,688,591 00	898,171 48
Total	$ 178,062,781 00	$ 1,743,803 92
Deduct those expired and marked off as terminated	82,180,763 00	775,109 63
In force at the end of the year	$ 95,882,018 00	$ 968,694 29
Deduct amount re-insured	3,487,173 00	30,982 62
Net amount in force December 31, 1885	$ 92,394,845 00	$ 937,711 67

Schedule of Fire Risks and Unearned Premiums.

Year written.	*Term.*	*Amount covered.*	*Gross prem's charged.*	*Frac un'rn'd*	*Premiums unearned.*
1885	One year	$ 55,832,118 00	$ 610,266 76	1-2	$ 305,133 38
1884	Two years	602,206 00	5,197 09	1-4	1,299 27
1885		694,389 00	5,535 09	3-4	4,151 31
1883	Three years	6,447,197 00	56,016 38	1-6	9,336 06
1884		7,976,750 00	68,059 29	1-2	34,029 64
1885		8,552,613 00	73,963 14	5-6	61,635 95
1882	Four years			1-8	
1883		170,825 00	433 06	3-8	162 39
1884		105,851 00	1,038 05	5-8	648 75
1885		158,875 00	1,328 94	7-8	1,162 77
1881	Five years	1,429,748 00	13,314 78	1-10	1,331 48
1882		2,253,049 00	19,941 71	3-10	5,982 51
1883		2,584,080 00	24,876 62	1-2	12,438 31
1884		2,623,897 00	27,381 01	7-10	19,166 70
1885		2,963,247 00	30,359 75	9-10	27,323 73
Totals		$ 92,394,845 00	$ 937,711 67		$ 483,802 25

Answers to General Interrogatories.

Total amount of premiums received from the organization of the United States branch to date	$ 3,631,415 60
Losses paid from organization of United States branch to date	2,035,238 64
Losses incurred during the year (fire)	455,011 47

Amounts deposited in various States:

	Deposit.	*Liabilities.*
New York	$ 300,000 00	
Ohio	100,000 00	$ 23,694 92
Oregon	50,000 00	6,379 54
Georgia	25,000 00	14,849 40
Virginia	33,000 00	16,012 34

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	$ 376,100 00
Premiums received	7,300 50
Losses paid	5,475 42
Losses incurred	5,344 48

OAKLAND HOME INSURANCE COMPANY,

OF

OAKLAND, CALIFORNIA.

Incorporated January 16, 1880.

WILLIAM P. JONES, *President.* WILLIAM F. BLOOD, *Secretary.*

I. CAPITAL.

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

II. ASSETS.

United States bonds; par value, $50,000; market value		$ 56,375 00
Market value of real estate owned by the company (unincumbered)		90,000 00
Loans on bond and mortgage (first liens), upon which not more than one year's interest is due		61,168 00
Interest due and accrued on said bond and mortgage loans		756 85
Value of lands mortgaged, exclusive of buildings	$ 80,580 00	
Value of buildings mortgaged (insured for $39,450 as collateral)	64,530 00	
Total value of said mortgaged premises	$ 145,110 00	
Cash in the Company's principal office	$ 1,521 53	
Cash deposited in bank:		
First National Bank, Oakland	36,246 69	
Union Savings Bank, Oakland	5,000 00	
Oakland Bank of Savings, Oakland	1,000 00	
San Francisco Savings Union, San Francisco	2,000 00	
German Savings Bank, San Francisco	2,000 00	
French Savings Bank, San Francisco	1,000 00	
Hibernia Savings Bank, San Francisco	385 61	
Total cash items		49,153 83
Interest due and accrued on stocks and bonds		187 50
Interest due and accrued on bank deposits		533 00
Gross premiums in course of collection not more than three months due		48,939 26
All other property belonging to the Company		15,017 34
Aggregate amount of all the assets of the company stated at their actual value		$ 322,130 78

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	$ 5,009 15	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	4,450 00	

Net amount of unpaid losses		$ 9,459 15
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, $114,505.27; unearned premiums (50 per cent)	$ 57,257 63	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, $62,714.82; unearned premiums (pro rata)	32,780 42	
Total unearned premiums		90,038 05
Cash dividends to stockholders remaining unpaid		555 00
All other demands against the company, absolute and contingent		8,042 11
Total amount of liabilities, except capital stock and net surplus		$ 108,094 31
Joint stock capital actually paid up in cash		200,000 00
Surplus beyond capital and all other liabilities		14,036 47
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$ 322,130 78

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	$ 50,662 66	
Gross premiums on risks written and renewed during the year	213,425 58	
Total	$ 264,088 24	
Deduct premiums and bills in course of collection at this date	48,939 26	
Entire premiums collected during the year	$ 215,148 98	
Deduct re-insurance, rebate, abatement and return premiums	64,872 87	
Net cash actually received for premiums		$ 150,276 11
Received for interest on bonds and mortgages		7,549 99
Received for interest and dividends on stock, bonds and collateral loans		2,250 00
Income received from all other sources		5,155 00
Aggregate amount of income actually received during the year in cash		$ 165,231 10

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including $7,232.70, losses occurring in previous years)	$ 102,021 32	
Deduct amounts received for salvages and amounts received for re-insurances in other companies	14,092 95	
Net amount paid during the year for losses		$ 87,928 37
Cash dividends actually paid stockholders		12,294 50
Paid for commissions and brokerage		24,816 51
Paid for salaries, fees, and other charges of officers, clerks, agents and all other employés		28,635 50
Paid for State, National and local taxes in this and other States		4,631 64
All other payments and expenditures		21,927 47
Aggregate amount of actual expenditures during the year in cash		$ 180,233 99

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	*Premiums thereon.*
In force on the 31st day of December of the preceding year	$ 10,826,029 00	$ 163,319 02
Written or renewed during the year	12,510,101 76	213,425 58
Total	$ 23,336,130 76	$ 376,744 60
Deduct those expired and marked off as terminated	10,263,189 49	170,004 86
In force at the end of the year	$ 13,072,941 27	$ 206,739 74
Deduct amount re-insured	1,722,631 00	29,410 00
Net amount in force December 31, 1885	$ 11,350,310 27	$ 177,329 74

Schedule of Fire Risks and Uncarned Premiums.

Year Written.	*Term.*	*Amount covered.*	*Gross pre's charged.*	*Frac. un'rn'd.*	*Amount premiums unearned.*
1885	One year	$ 7,276,375 26	$ 114,495 27	1-2	$ 57,247 63
1884	Two years	85,750 00	1,128 06	1-4	282 01
1885		21,200 00	401 34	3-4	301 00
1883	Three years	1,214,125 00	17,730 16	1-6	2,955 01
1884		1,376,594 01	21,206 80	1-2	10,603 39
1885		1,301,352 67	21,218 16	5-6	17,671 80
1884	Five years	14,050 00	288 88	7-10	202 24
1885		60,863 33	861 07	9-10	774 97
		$ 11,350,310 27	$ 177,329 74		$ 90,038 05

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	$ 671,263 81
Losses paid from organization to date	306,309 77
Total amount of cash dividends declared since the company commenced business	56,000 00
Total amount of the company's stock owned by the directors at par value	80,600 00
Losses incurred during the year (fire)	90,153 85
Amount deposited in Oregon, $56,375; liabilities	46,227 48

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	$ 117,034 32
Premiums received	1,150 78
Losses paid	None
Losses incurred	None

OREGON FIRE AND MARINE INSURANCE CO.

OF

PORTLAND, OREGON.

Incorported 1881.

M. W. FETCHHEIMER, *President.* EDWARD HALL, *Secretary*

I. CAPITAL.

Whole amount of capital actually paid up in cash	$ 220,100 00

II. ASSETS.

	Par value.	*Market val.*	
United States registered 4 per cent. Bonds	$ 50,000 00	$ 59,786 56	
O. Ry., & N. Co.'s Bonds	20,000 00	21,685 00	
East Portland City Bonds	10,000 00	10,000 00	
Totals	$ 80,000 00	$ 91,471 56	
Total market value of stocks and bonds			$ 91,471 56
Loans on bond and mortgage, first liens			194,700 00
Interest due on said bond and mortgage loans			2,656 80
Value of lands mortgaged exclusive of buildings		$ 453,650 00	
Value of buildings mortgaged		221,000 00	
Total value of said mortgaged premises		$ 674,650 00	

Loans on Collaterals.

	Par value.	*Market value.*	*Loaned thereon.*	
Oregon F. & M. Insurance Co	$ 5,000 00	$ 5,000 00	$ 1,000 00	
Amount loaned on collaterals				$ 1,000 00
Cash in company's principal office				30 31
Cash belonging to Company, deposited in bank: Ladd & Felton, Portland, O.				11,684 12
Interest due and accrued on stocks and bonds				1,400 00
Interest due and accrued on collateral loans				12 50
Gross premiums in course of collection not more than three months due				8,618 14
All other property belonging to the company				1,200 00
Aggregate amount of all the assets of the company stated at their actual value				$ 312,773 43

III. LIABILITIES.

Gross losses in process of adjustment or in suspense		$ 1,579 33
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, $50,817.20; unearned premiums (50 per cent.)	$ 25,408 60	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, $10,230.55; unearned premiums (pro rata)	5,521 90	
Total unearned premiums		30,930 50
Due and accrued for salaries, rent, etc		75 20
All other demands against the Company, absolute and contingent		995 60
Total amount of all liabilities, except capital stock and net surplus		$ 33,580 63
Surplus beyond capital and all other liabilities		59,092 80
Joint stock capital actually paid up in cash		220,100 00
Aggregate amount of all liabilities, including paid-up capital and net surplus		$ 312,773 43

IV. INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of last previous year	$ 9,356 61	
Gross premiums on risks written and renewed during the year	71,137 99	
Total	$ 80,494 60	
Deduct premiums and bills in course of collection at this date	8,618 14	
Entire premiums collected during the year	$ 71,876 46	
Deduct re-insurance, rebate, abatement and return premiums	13,417 34	
Net cash actually received for premiums		$ 58,459 12
Received for interest on bonds, and mortgage stocks and collateral loans		20,582 21
Aggregate amount of income actually received during the year in cash		$ 79,041 33

V. EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	$ 17,311 92
Paid for commissions and brokerage	6,878 27
Paid for salaries, fees, etc	6,020 00
Paid for State, National and local taxes	1,979 36
All other payments and expenditures	6,737 01
Aggregate amount of actual expenditures during the year in cash	$ 38,926 56

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks	*Premiums thereon.*
In force on the 31st day of December of the preceding year.....	$ 2,159,237	$ 45,945 71
In force at the end of the year.....	$ 3,392,302	$ 74,254 98
Deduct amount re-insured.....	$ 619,591	$ 13,207 23
Net amount in force December 31, 1885.....	$ 2,772,711	$ 61,047 75

Schedule of Fire Risks and Unearned Premiums.

Year written.	*Term.*	*Amount covered.*	*Gross pre's charged.*	*Frac. un'rn'd.*	*Premiums unearned.*
1885.....	One year.....	$ 2,208,769 00	$ 50,817 20	1-2	$ 25,408 60
1884.....	Two years.....	6,000 00	95 75	1-4	23 95
1885.....		6,000 00	75 80	3-4	56 85
1883.....	Three years...	165,035 00	2,870 55	1-6	478 40
1884.....		178,763 00	3,097 85	1-2	1,548 95
1885.....		204,844 00	3,972 10	5-6	3,310 10
1884.....	Five years.....	1,000 00	15 00	7-10	10 50
1885.....		2,300 00	103 50	9-10	93 15
Totals.....		$ 2,772,711 00	$ 61,047 75		$ 30,930 50

Answers to General Interrogatories.

Total amount of premiums received since organization of the company.....	$ 174,272 69
Losses paid from organization to date.....	38,874 57
Total amount of company's stock owned by the directors.....	100,000 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written.....	$ 138,500 00
Premiums received.....	1,357 14
Losses paid.....	825 66
Losses incurred.....	825 66

ORIENT INSURANCE COMPANY,

OF

HARTFORD, CONNECTICUT.

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 and Bonds owned by the Company.

Shares of Stock.	*Par value.*	*Market val.*	
504 American National Bank, Hartford..	$ 25,200 00	$ 36,540 00	
122 Ætna National Bank, Hartford.....	12,200 00	14,030 00	
130 Charter Oak National Bank, Hartford.	13,000 00	18,200 00	
150 Farm's and Mech. Nat'l Bank, Hartford...	15,000 00	15,450 00	
152 Mercantile National Bank, Hartford.....	15,200 00	14,896 00	
62 Phœnix National Bank, Hartford.....	6,200 00	8,680 00	
186 Exchange National Bank, Hartford..	9,300 00	13,485 00	
132 City National Bank, Hartford.....	13,200 00	8,580 00	
71 First National Bank, Hartford.....	7,100 00	7,242 00	
100 Conn. Trust & Safe Deposit Co , Hartford,	10,000 00	13,500 00	
1000 Hartford National Bank, Hartford	100,000 00	165,000 00	
200 Thames National Bank, Norwich.....	20,000 00	28,600 00	
100 First National Bank, Norwich	10,000 00	11,800 00	
6 Rockville National Bank, Rockville.....	600 00	780 00	
75 Metropolitan National Bank, New York....	7,500 00	2,250 00	
302 Mechanics National Bank, New York..	7,550 00	11.325 00	
			$ 370,358 00
300 N. Y., N. H. & Hartford R. R. Co.....	30,000 00	60,600 00	
400 Cleveland & Pittsburgh R. R. Co..	20,000 00	29,200 00	
200 N. Y. C. & H. R. R. R. Co	20,000 00	21,000 00	
110 C., B. & Quincy R. R. Co.....	11,000 00	15,015 00	
50 Union Pacific R. R. Co	5,000 00	2,750 00	
100 Central Pacific R. R. Co..	10,000 00	4,300 00	
30 Naugatuck R. R. Co..... ..	3,000 00	6,060 00	
50 Housatonic R. R. Co. (preferred).....	5,000 00	6,500 00	
3 blocks Chicago, Burl'n & Nor'n R. R. Co.,	692 00	692 00	
			146,117 00

Bonds.	*Par value.*	*Market val.*	
Indianapolis & Cincinnatti R. R. Co., 1858, 7 per cent	$ 16,500 00	$ 17,490 00	
Vermont Valley R. R. Co., 5 per cent	25,000 00	26,250 00	
St. Johnsbury & Lake Champlain R. R. 6 per cent	15,000 00	16,500 00	
Pittsburgh, Cleveland & Toledo R. R. Co., 1922, 6 per cent	10,000 00	10,700 00	
Kansas Pacific, (1st Consolidated) R. R., 6 per cent	10,000 00	10,100 00	
C., C., Cin. & India'lis R. R., 1914, 7 per cent.,	25,000 00	30,500 00	
Morris & Essex R. R. (1st Consol'd) 7 per cent.,	10,000 00	14,000 00	
Chi., M. & St. P. R. R., I. & D. Ext., 7 per cent.,	20,000 00	25,800 00	
Dayton & Michigan R. R., 5 per cent	25,000 00	26,250 00	
Terre Haute & Logansport R. R., 6 per cent	10,000 00	11,000 00	
Town of Norwich, Conn., 7 per cent	60,000 00	78,000 00	
Town of Hartford, Conn., 4½ per cent	5,000 00	5,150 00	
Town of Windsor Locks, Conn., 5 per cent	9,500 00	9,500 00	
Town of Thomaston, Conn., 4 per cent	15,000 00	15,000 00	
Town of Pawtucket, R. I., 7 per cent	25,000 00	30,000 00	
School District No. 4, Salamanca, N. Y., 6 per cent	13,000 00	14,040 00	
Atlantic Dock Co., 5 per cent	9,000 00	9,720 00	
City of Lockport, N. Y., 7 per cent	10,000 00	11,500 00	
City of Des Moines, Iowa, 7 per cent	10,000 00	11,500 00	
City of Council Bluffs, Iowa, 6 per cent	5,000 00	5,000 00	
City of Washington, Ind., 8 per cent	9,000 00	9,540 00	
City of Indianapolis, Ind., 6 per cent	20,000 00	22,000 00	
City of Evansville, Ind., 7 per cent	15,000 00	14,250 00	
City of New Brunswick, N. J., 6 per cent	10,000 00	11,000 00	
County of Peoria, Ill., 8 per cent	5,000 00	5,000 00	
County of Coffey, Kan., 6 per cent	10,000 00	10,000 00	
County of Wapello, Iowa, 6 per cent	10,000 00	10,000 00	
County of Lyon, Iowa, 6 per cent	10,000 00	10,000 00	
Kansas School, 6 per cent	6,797 00	6,797 00	
Mason and Tazewell District, Ill., 7 per cent	10,000 00	10,366 66	
Totals	$ 810,539 00		$ 486,953 66
Total market value of stocks and bonds			$ 1,003,428 66
Market value of real estate owned by the company (unincumbered)			37,115 27
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			243,026 67
Interest accrued on said bond and mortgage loans			4,409 53
Value of lands and improvements mortgaged (insured for $223,-,955 as collateral)		$ 708,545 00	

Loans on Collaterals.

	Par value.	*Market value.*	*Loaned thereon.*
25 shares National Fire Insurance Co., Hartford	$ 2,500	$ 3,225	$ 600
16 shares National Fire Insurance Co., Hartford	1,600	2,064	1,350
20 shares Connecticut Fire Insurance Company, Hartford	2,000	2,200	1,350
4 shares Ætna Fire Insurance Company, Hartford	400	964	700

	Par value.	*Market value.*	*Loaned thereon.*
3 shares Ætna Fire Insurance Company, Hartford	$ 300	$ 723	$ 500
15 shares Ætna Fire Insurance Company, Hartford	1,500	3,615	2,520
30 shares Ætna Life Insurance Company, Hartford	3,000	6,000	1,200
2 shares Ætna Fire Insurance Company, Hartford	200	482	
15 shares American National bank, Hartford	750	1,125	
5 shares Charter Oak National bank, Hartford	500	690	1,880
3 shares First National bank, Hartford	300	312	
5 shares Security Co., Hartford	500	675	
25 shares Hartford Trust Company, Hartford	2,500	2,875	
100 shares Collins Company, Collinsville	1,000	800	4,050
6 shares American Screw Company, Providence, R. I	600	1,410	
35 shares Connecticut Gen. Life Insurance Company, Hartford	3,500	4,200	3,000
7 shares Middlesex County Nat. bank, Middletown	700	735	360
24 shares Adams Express Co	2,400	3,480	1,350
5 shares Adams Express Co	500	725	500
28 shares Adams Express Co	2,800	4,060	
2 bonds Morris & Essex Railroad Company, 1914	2,000	2,800	4,000
65 shares Eagle Lock Company, Terryville, Connecticut	1,625	3,250	
10 shares Meriden Brittannia Co, Meriden, Connecticut	250	1,000	
10 shares N. Y. Cent. & Hudson River Railroad Company	1,000	1,030	5,000
17 shares C., B. & Q. Railroad Company	1,700	2,312	
340 shares Willimantic Linen Co.	8,500	14,620	
100 shares Billings & Spencer Co.	2,500	4,700	
40 shares Adams Express Co	4,000	5,800	17,000
25 shares Ætna Fire In. Co., H'd	2,500	6,025	
1070 shares Willimantic Linen Company, Hartford	26,750	46,010	
100 shares Russell & Erwin Mfg. Company, New Britain	2,500	10,000	30,000
3 bonds Indianapolis & Cincinnati Railroad Company	3,000	3,150	
1 bond Keokuk & Des Moines Railroad Company, 1923	500	540	3,000
60 shares Western Union Telegraph Company	5,000	4,320	2,700
	$ 89,375	$ 145,917	$ 81,060

Amount loaned on collaterals		$ 81,060 00
Cash in company's principal office	$ 275 59	
Cash belonging to company deposited in bank:		
United States bank, Hartford	14,306 00	
American National bank, Hartford	71,986 40	
Grangers' bank, San Francisco	5,652 47	
Total cash items		92,220 46
Interest due and accrued on stocks and bonds		13,579 90
Interest due and accrued on collateral loans		1,403 43
Net premiums in course of collection not more than three months due		75,359 76
All other property belonging to the company		350 00
Aggregate amount of all the assets of the company stated at their actual value		$ 1,551,953 68

III. LIABILITIES.

Gross losses adjusted or in process of adjustment or in suspense, including all reported and supposed losses	$ 60,075 54	
Losses resisted, including interest, costs and other expenses	3,587 50	
Net amount of unpaid losses		$ 63,663 04
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, $456,485.14; unearned premiums (50 per cent.)	$ 228,242 57	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, $240,734.48; unearned premiums (pro rata)	129,153 45	
Total unearned premiums		357,396 02
Total amount of liabilities, except capital stock and net surplus		$ 421,059 06
Joint stock capital actually paid up in cash		1,000,000 00
Surplus beyond capital and all other liabilities		130,894 62
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$ 1,551,953 68

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	$ 92,629 67	
Deduct amount of same not collected	8,436 65	
Net collected	$ 84,193 02	
Gross premiums on risks written or renewed during the year	694,166 63	
Total	$ 778,359 65	
Deduct premiums and bills in course of collection at this date	87,322 92	
Entire premiums collected during the year	$ 691,036 73	
Deduct re-insurance, rebate, abatement and return premiums	119,916 91	
Net cash actually received for premiums		$ 571,119 82
Received for interest on bonds and mortgages		13,810 61
Received for interest and dividends on stock, bonds and collateral loans		53,963 92
Income received from all other sources		715 00
Aggregate amount of income actually received during the year in cash		$ 639,609 35

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including $58,806.97, losses occurring in previous years)	$ 354,130 35	
Deduct all amounts actually received for salvages, $701 57, and all amounts actually received for re-insurance in other companies, $12,840.05; total deductions	13,541 62	
Net amount paid during the year for losses		$ 340,588 73
Cash dividends actually paid stockholders		20,000 00
Paid for commissions and brokerage		87,777,96
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés		42,115 71
Paid for State, National and local taxes in this and other States		13,662 98
All other payments and expenditures		55,551 88
Aggregate amount of actual expenditures during the year in cash		$ 559,697 26

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	*Premiums thereon.*
In force on the 31st day of December of the preceding year	$ 49,016,242	$ 626,721 97
Written or renewed during the year	50,972,716	694,166 63
Total	$ 99,988,958	$ 1,320,888 60
Deduct those expired and marked off as terminated	44,514,876	609,793 14
In force at the end of the year	$ 55,474,082	$ 711,095 46
Deduct amount re-insured	1,125,544	13,875 84
Net amount in force December 31, 1885	$ 54,348,538	$ 697,219 62

Schedule of Fire Risks and Unearned Premiums.

Year written.	*Term.*	*Amount covered.*	*Gross pre's charged.*	*Frac. un'rn'd.*	*Amount premiums unearned.*
1885	One year	$ 32,651,721	$ 456,485 14	1-2	$ 228,242 57
1884	Two years	137,052	1,384 61	1-4	346 15
1885		77,693	610 42	3-4	457 82
1883	Three years	3,599,410	38,403 27	1-6	6,400 54
1884		4,677,842	48,662 02	1-2	24,331 01
1885		6,048,946	62,508 28	5-6	52,090 23
1882	Four years	154,892	1,480 46	1-8	185 06
1883		123,281	1,197 15	3-8	448 93
1884		139,197	1,273 01	5-8	795 63
1885		85,815	877 30	7-8	767 64
1881	Five years	1,191,742	15,342 26	1-10	1,534 22
1882		1,313,481	16,972 28	3-10	5,091 68
1883		1,339,586	17,261 25	1-2	8,630 63
1884		1,279,273	16,060 23	7-10	11,242 16
1885		1,528,607	18,701 94	9-10	16,831 75
		$ 54,348,538	$ 697,219 62		$ 357,396 02

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	$ 4,868,070 65
Losses paid from organization to date	2,875,750 38
Total amount of cash dividends declared since the company commenced business	625,000 00
Dividends declared payable in stock from organization	100,000 00
Total amount of the company's stock owned by the directors at par value	127,000 00
Loaned to stockholders and officers	128,910 00
Losses incurred during the year	338,153 30
Amount deposited in different States for the security of policy-holders	25,000 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	$ 322,885 00
Premiums received	4,632 68
Losses paid	4,741 83
Losses incurred	3,634 79

PENNSYLVANIA INSURANCE COMPANY,

OF

PITTSBURGH, PENNSYLVANIA.

Incorporated 1854.

CHRISTIAN YEAGER, *President.* THOMAS D. KELLEY, *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.

	Par val.	*Market val.*
Braddock's Borough school bonds	$ 20,000 00	$ 22,400 00
McKeesport school bonds	8,200 00	8,400 00
Belle Vernon school bonds	500 00	560 00
Allegheny county school bonds	733 33	733 33
Allegheny county riot bonds	1,000 00	1,000 00
Pittsburgh water loan bonds	5,000 00	6,350 00
Pittsburgh street improvement bonds	1,000 00	1,000 00
Monongahela Incline Plane Co. bonds	4,000 00	4,080 00
U. S. bonds, coupon	200 00	244 00

Shares of Stock.	*Par value.*	*Market val.*
25 Third National Bank, of Pittsburgh stock	$ 2,500 00	$ 3,800 00
70 Third National Bank of Alegheny stock	7,000 00	7,770 00
50 German National Bank of Alegheny stock	5,000 00	5,450 00
20 Pittsburgh National Bank of Commerce stock	2,000 00	3,200 00
50 Consolidated Gas Co. stock	2,500 00	2,500 00
Totals	$ 59,633 33	$ 67,487 33

Total market value of stocks and bonds		$ 67,487 33
Market value of real estate owned by the company		49,200 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		124,774 16
Loans on bond and mortgage (first liens) upon which more than one year's interest is due		9,043 00
Interest due and accrued on said bond and mortgage loans		2,760 82
Value of lands mortgaged, exclusive of buildings and perishable improvements	$ 184,170	
Value of buildings mortgaged	223,000	
Total value of said mortgaged premises	$ 407,170 00	
Cash in company's principal office		1,859 70
Cash in bank (R. Patrick & Co.)	$ 15,973 46	
Interest due and accrued on stocks and bonds		1,281 15
Gross premiums in course of collection, not more than three months due		10,639 91
All other property belonging to the company		1,795 00
Aggregate amount of all the assets of the company stated at their actual value		$ 284,814 53

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	$ 7,866 98	
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	2,655 00	
Losses resisted, including interest, costs and other expenses thereon	955 88	
Net amount of unpaid losses		$ 11,477 86
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, $95,268.46; unearned premiums (50 per cent)	$ 47,634 23	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, $39,263.39; unearned premiums (pro rata)	20,099 57	
Total unearned premiums		67,733 80
Cash dividends to stockholders remaining unpaid		394 00
All other demands against the company, absolute and contingent		303 04
Total amount of all liabilities except capital stock and net surplus		$ 79,908 70
Joint stock capital actually paid up in cash		200,000 00
Surplus beyond capital and other all liabilities		4,905 83
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$ 284,814 53

IV. INCOME DURING THE YEAR.

	Fire risks.	
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	$ 15,299 27	
Deduct amount of same not collected	11 40	
Net collected	$ 15,287 87	
Gross premiums on risks written and renewed during the year	$ 149,304 59	
Total	$ 164,592 46	
Deduct premiums and bills in course of collection at this date	10,726 39	
Entire premiums collected during the year	153,866 07	
Deduct re-insurance, rebate, abatement and return premiums	30,967 91	
Net cash actually received for premiums		$ 122,898 16
Received for interest on bonds and mortgages		8,774 88
Received for interest on stocks and bonds		3,814 91
Income from all other sources		2,870 26
Aggregate amount of income actually received during the year in cash		$ 138,358 21

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses, including $23,367.06, losses occuring in previous years	$ 113,307 10	
Deduct all amounts actually received for salvages, and reinsurances	792 44	
Net amount paid during the year for losses		$ 112,514 66
Cash dividends actually paid stockholders		488 50
Paid for commissions and brokerage		23,412 35
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés		7,935 00
Paid for State, National and local taxes in this and other States		4,151 19
All other payments and expenditures		12 022 35
Aggregate amount of actual expenditures during the year in cash		$ 160,524 05

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	*Premiums thereon.*
In force on the 31st day of December of the preceding year	$ 12,132,197 00	$ 164,524 31
Written or renewed during the year	11,133,099 00	149,304 59
Total	$ 23,265,296 00	$ 313,828 90
Deduct those expired and marked off as terminated	12,685,371 00	176,659 74
In force at the end of the year	$ 10,579,925 00	$ 137,169 16
Deduct amount re-insured	183,909 00	2,637 31
Net amount in force December 31, 1885	$ 10,396,016 00	$ 134,531 85

Schedule of Fire Risks and Unearned Premiums.

Year written.	*Term.*	*Amount covered.*	*Gross pre's charged.*	*Frac un'rn'd.*	*Premiums unearned.*
1885	One year	$ 7,059,499 00	$ 95,268 46	1-2	$47,634 23
1884	Two years	15,450 00	156 21	1-4	39 05
1885		4,900 00	57 74	3-4	43 31
1883	Three years	971,649 00	11,147 89	1-6	1,857 98
1884		1,144,848 00	13,530 33	1-2	6,765 17
1885		1,006,007 00	11,948 44	5-6	9,957 03
1882	Four years			1-8	
1883				3-8	
1884		10,250 00	101 57	5-8	63 48
1885				7-8	
1881	Five years	22,300 00	219 00	1-10	21,90
1882		23,000 00	310 93	3-10	93 28
1883		32,850 00	513 70	1-2	256 85
1884		59,288 00	741 55	7-10	519 09
1885		45,975 00	536 03	9-10	482 43
Totals		$ 10,396,016 00	$ 134,531 85		$ 67,733 80

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	$ 1,905,758 80
Losses paid from organization to date	1,029,645 27
Total amount of cash dividends declared since the company commenced business	152,753 29
Dividends declared payable in stock since organization	37,339 47
Total amount of company's stock owned by the directors at par value	55,150 00
Loaned to stockholders and officers	3,200 00
Fire losses incurred during the year	100,625 46

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	$ 123,900 00
Premiums received	1,574 45
Losses paid	509 25
Losses incurred	509 25

PENNSYLVANIA FIRE INSURANCE COMPANY,

OF

PHILADELPHIA, PENNSYLVANIA.

Incorporated March, 1825.

JOHN DEVEREUX, *President.* JOHN L. THOMPSON, *Secretary.*

I. CAPITAL.

Whole amount of joint stock or guaranteed capital authorized	$ 400,000 00
Whole amount of capital actually paid up in cash	400,000 00

II. ASSETS.

Account of Stocks and Bonds owned by the Company,

	Par value.	*Market val.*
United States 3½ per cent. loan	$ 1,000 00	$ 1,035 00
Philadelphia city loans	50,000 00	64,230 00
P., W. & B. R. R. stock trust cer., 4 per cent. loan	100,000 00	101,750 00
Phil., Wil. & Bal. Railroad stock, 6 per cent. loan	10,000 00	11,100 00
Phil. & Erie Railroad gen. mort. 5 per cent. loan	75,000 00	82,500 00
Pennsylvania Railroad consol. 5 per cent. loan	71,000 00	78,100 00
Pennsylvania Railroad con. mort. 6 per cent. loan	28,000 00	34,300 00
United Com. of N. J. con. mort. 6 per cent. loan	60,000 00	69,000 00
Easton & Amboy R. R. Co. con. 5 per cent. loan	50,000 00	55,500 00
Phil. & Reading R. R. Co. con. 7 per cent. loan	20,000 00	24,000 00
Phil. & Read. R. R. Co. 1st mor. 6 per cent. loan	17,500 00	21,000 00
Phil. & Read. R. R. Co. gen. mor. 6 per cent. loan	75,000 00	60,000 00
Phil. & Read. R. R. Co. car trust 6 per cent. loan	24,000 00	24,360 00
P. & Read. R. R. Co. receiv. cer. 6 per cent. loan	20,000 00	20,000 00
Phil. & Read. Coal and Iron Co. 7 per cent. loan	20,000 00	11,000 00
Lehigh Valley R.R Co. 1st mort. 6 per cent. loan	33,000 00	40,690 00
Lehigh Val. R. R. Co. con. mor. 6 per cent. loan	22,000 00	28,820 00
E. & W. R. R. Co. 1st mortgage 6 per cent. loan	25,000 00	29,500 00
West Jersey R. R. Co. 1st mort 7 per cent. loan	10,000 00	12,600 00
Penn. & N. Y. Canal & R.R.Co. 7 per cent. loan	24,000 00	31,200 00
Delaware Railroad Co. mortgage 6 per cent. loan	15,000 00	17,250 00
West. Penn. R. R. Co. 1st mort. 6 per cent. loan	4,000 00	4,400 00
Chi. & West. Ind. Railroad Co. 6 per cent. loan	30,000 00	33,000 00

	Par value.	Market val.
C. & W. I. R. R. Co. gen'l mor. 6 per cent. loan..	$ 20,000 00	$ 21,700 00
J. S. E. R'y Co. gen'l mortgage 6 per cent. loan..	30,000 00	27 900 00
Sham., Sun. & Lewis. R. R. Co. 5 per cent. loan..	20,000 00	17,500 00
Cor. Cow. & Antrim R. R. Co. 6 per cent. loan..	30,000 00	31,500 00
T. H. & L. R. R. Co. ext. mort. 6 per cent. loan..	50,000 00	55,000 00
New York & Long Branch R. R. 5 per cent. loan..	25,000 00	25,000 00
N. P. R. R. Co. gen'l mortgage 6 per cent. loan..	40,000 00	46,000 00
Superior St. R. R. Co. first mort. 6 per cent. loan..	10,000 00	10,200 00
B., N. & L. R. R. Co. mortgage 6 per cent. loan..	20,000 00	22,000 00
St. Paul & Nor. Pac. R. R. Co. 6 per cent. loan..	10,000 00	10,950 00
Lehigh Valley Coal Company 5 per cent. loan..	25,000 00	26,250 00
Pittsburg, McK. & Y. R. R. Co 6 per cent. loan..	20,000 00	21,600 00
C.,C.,C. & I. R. R. Co. gen.mor. 6 per cent. loan..	30,000 00	30,900 00
N.Y.,L.E.& W.R.R.Co col. tr'st 6 per cent. loan..	20,000 00	20,000 00
Dixon Water Company 6 per cent. loan..	10,000 00	9,500 00
Galesburg Water Company 6 per cent. loan..	10,000 00	9,500 00
Knoxville Water Company 6 per cent. loan.	15,000 00	14,700 00
United Gas Improvement Co. 6 per cent. loan..	20,000 00	19,600 00
American Steamship Company, of Philadelphia, 6 per cent. loan	15,000 00	16,500 00
Schuylkill Navigation Company, 1st mortgage 6 per cent. loan	8,000 00	7,760 00
Schuylkill Navigation Company, 2d mortgage 6 per cent. loan	12,700 00	7,401 25
Lehigh Coal & Navigation Co. 6 pr. ct. gold loan..	20,000 00	23,350 00
Chesapeake and Delaware Canal Company 1st mortgage 6 per cent. loan	10,000 00	8,300 00
Delaware Division Canal Co. 6 per cent. loan..	20,000 00	20,600 00
The Pennsylvania Company 6 per cent. loan..	11,000 00	12,100 00
The Central New Jersey car trust 6 per cent. loan..	2,000 00	2,030 00
The N. Y. & P. Car Trust Asso. 7 per cent. loan..	72,000 00	72,420 00
Car Trust of New York, No. 2 6 per cent. loan..	20,000 00	17,000 00
Central Railroad Company of New Jersey Car Trust Association 6 per cent. loan	30,000 00	30,450 00
Iron Mountain Car Trust 6 per cent. loan..	2,000 00	2,000 00
Colorado Rolling Stock Trust 7 per cent. loan..	20,000 00	20,000 00
Harrisburg City 6 per cent. loan..	18,000 00	20,520 00
St. Louis City 6 per cent. loan..	25,000 00	29,500 00
Camden County 6 per cent. loan..	12,000 00	12,960 00
Cincinnati City 7 3-10 per cent. loan..	38,000 00	50,540 00
Cincinnati City 7 per cent. loan..	10,000 00	12,300 00
Cincinnati City 6 per cent. loan..	5,000 00	5,550 00
Pittsburgh City 7 per cent. water loan..	56,000 00	62,940 00
Pittsburgh City 5 per cent. Stanton Avenue loan..	10,000 00	10,125 00
Newark City 7 per cent. loan..	20,000 00	24,300 00
Philadelphia National Bank, 200 shares stocks	20,000 00	44 200 00
Totals	$1,640,200 00	$1,787,981 25

Total market value of stocks and bonds	$ 1,787,981 25
Value of real estate owned by the Company (unincumbered)	115,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due	147,370 00
Interest due and accrued on all said bond and mortgage loans	2,676 54
Value of buildings mortgaged (ins'd for $124,500 as collateral).. $ 444,500 00	

Loans on Collaterals.

	Par value.	*Market value.*	*Loaned thereon.*
75 shares Penn. R. R. Co. stock	$ 3,750 00	$ 4,078 00	$ 3,800 00
47 shares First Nat. Bank of Camden	4,700 00	7,050 00	5,500 00
100 shares Lehigh Val. R. R. Co. st'k.	5,000 00	5,650 00	50,000 00
200 shares Pennsylvania Railroad Co.	10,000 00	10,875 00	
500 shares Bethlehem Iron Co. stock	50,000 00	30,000 00	
700 shares Central R. R. of N. J. st'k.	70,000 00	30,137 50	
600 shares Ins. Co. of N. A. stock	6,000 00	21,750 00	25,000 00
95 shares Calumet & Hecla Mining Company stock	2,375 00	20,040 00	
110 shares United Fireman's Insurance Company stock	1,100 00	1,512 50	1,000 00
100 shares North Penn. R. R. Co. st'k.	5,000 00	6,900 00	6,000 00
$ 1,000 Summit Branch R. R. Co. 7s	1,000 00	1,000 00	900 00
50,000 Pittsburgh and Lake Erie Railroad Co. 1st mortgage, 6s	50,000 00	59,000 00	50,000 00
22,000 Lehigh Coal and Navigation Company gen. mortg., 4½s	22,000 00	24,530 00	50,000 00
20,000 Norfolk and Western R. R. Co. Improvement loan, 6s	20,000 00	18,000 00	
10,000 Central Car Trust special, 6s	10,000 00	10,000 00	
10,000 Railroad Equipment Company special, 6s	10,000 00	10,000 00	
Total par and market value and amount loaned thereon	$ 270,925 00	$ 260,523 00	$ 192,200 00

Amount loaned on collaterals		$ 192,200 00
Cash in company's principal office		1,768 87
Cash deposited in bank:		
Philadelphia National Bank	$ 25,803 17	
Commercial National Bank	192,823 05	
Total		218,626 22
Interest due and accrued on collateral loans		1,084 80
Gross premiums in course of collection, not more than three months due		85,172 29
All other property belonging to the Company		736 84
Aggregate amount of all the assets of the company stated at their actual value		$ 2,552,616 81

III. LIABILITIES.

Net losses in process of adjustment or in suspense, including all reported and supposed losses		$ 79,884 89
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, $576,619.48; unearned premiums (50 per cent)	$ 288,309 74	
Gross premiums received and receivable, upon all unexpired fire risks running more than one year from date of policy, $462,062.23; unearned premiums (pro rata)	242,616 51	
Total unearned premiums		530,926 25
Amount reclaimable by the insured on perpetual fire insurance policies, being 95 per cent. of the premium on deposit received		484,606 90

Total amount of liabilities, except capital stock and net surplus	$ 1,095,418 04
Joint stock capital actually paid up in cash	400,000 00
Surplus beyond capital and all other liabilities	1,057,198 77
Aggregate amount of all liabilities, including paid up capital stock and net surplus	$ 2,552,616 81

IV. INCOME DURING THE YEAR.

	From fire risks.	
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	$ 72,599 94	
Gross premiums on risks written and renewed during the year	1,046,295 53	
Total	$ 1,118,895 47	
Deduct premiums and bills in course of collection at this date	85,172 29	
Entire premiums collected during the year	$ 1,033,723 18	
Deduct re-insurance, rebate, abatement and return premiums	136,059 62	
Net cash actually received for premiums		$ 897,663 56
Received for interest on bonds and mortgages		8,406 33
Received for interest and dividends on stocks, bonds and collateral loans		98,845 49
Income received from all other sources		953 57
Deposit premiums received for perpetual fire risks	$ 30,070 96	
Aggregate amount of income actually received during the year in cash		$ 1,005.868 95

V. EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses		$ 544,140 43
Cash dividends actually paid stockholders		40,000 00
Paid for commissions and brokerage		204,294 23
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés		27,062 58
Paid for State, National and local taxes in this and other States		23,219 84
All other payments and expenditures		50,824 40
Amount of deposit premiums returned during the year on perpetual fire risks	$ 10,942 02	
Aggregate amount of actual expenditures during the year, in cash		$ 889,541 48

VI. MISCELLANEOUS.

Risks and Premiums—Excluding Perpetuals.

	Fire Risks.	*Premiums.*
In force on the 31st day of December of the preceding year	$ 80,433,924 00	$ 999,145 13
Written or renewed during the year	76,680,940 00	1,046,295 53
Total	$157,114,864 00	$ 2,045,440 66
Deduct those expired and marked off as terminated	72,160,702 00	967,314 56
In force at the end of the year	$ 84,954,162 00	$ 1,078,126 10
Deduct amount re-insured	2 511,579 00	39,444 39
Net amount in force December 31, 1885	$ 82,442,583 00	$ 1,038,681 71

Perpetual Risks.

	Am't of risks.	*Total deposits*
Perpetual risks in force on the 31st of December of preceding year	$ 19,294,545 00	$ 501,389 96
Perpetual risks written during the year	1,242,453 00	30,070 96
Total	$ 20,536,998 00	$ 531,460 92
Deduct those marked off as cancelled	396,491 00	10,492 02
In force December 31, 1885	$ 20,140,507 00	$ 520,968 90

Schedule of Fire Risks and Unearned Premiums.

Year written.	*Term.*	*Amount covered.*	*Gross pre's charged.*	*Frac. un'rn'd.*	*Premiums unearned.*
1885	1 year or less	$ 44,109,592 00	$ 576,619 48	1-2	$ 288,309 74
1884	Two years	282,900 00	3,219 65	1-4	804 92
1885		571,900 00	7,089 11	3-4	5,316 86
1883	Three years	6,638,500 00	65,600 96	1-6	10,933 49
1884		7,074,420 00	79,329 36	1-2	39,624 63
1885		7,762,735 00	88,339 24	5-6	73,616 04
1882	Four years	522,450 00	5,652 30	1-8	706 52
1883		660,542 00	7,040 50	3-8	2,641 86
1884		420,863 00	4,723 35	5-8	2,752 10
1885		364,167 00	4,187 75	7-8	3,664 28
1881	Five years	2,230,500 00	30,100 10	1-10	3,010 01
1882		3,000,510 00	40,952 75	3-10	12,285 82
1883		2,450,570 00	33,600 57	1-2	16,800 29
1884		2,489,334 00	33,683 33	7-10	23,578 33
1885		3,338,267 00	45,599 41	9-10	41,039 47
1879-1885	Seven years	525,333 00	12,943 85		5,841 89
Totals		$ 82,442,583 00	$ 1,038,681 71		$ 530,926 25

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Co. to date	$13,031,280 00
Losses paid from organization to date	8,421,726 00
Total amount of cash dividends declared since the Co. commenced business	2,219,000 00
Total amount of the company's stock owned by the directors at par value	59,500 00
Losses incurred during the year (fire)	524,741 55

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	$ 710,512 00
Premiums received	18,869 44
Losses paid	9,769 79
Losses incurred	6,361 43

PHENIX INSURANCE COMPANY,

OF

BROOKLYN, NEW YORK.

Incorporated September 10, 1853.

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 and Bonds owned by the Company.

	Par value.	*Market val.*
United States 4 per cent. bonds, registered	$ 437,500 00	$ 542,500 00
United States 4½ per cent. bonds, registered.....	250,000 00	282,500 00
United States 3 per cent. bonds, registered.	200,000 00	208,000 00
United States currency 6 per cent. bonds.....	50,000 00	66,500 00
Mississippi State warrants.....	20,000 00	20,000 00
Virginia deferred certificates.....	14,772 33	1,920 40
City of Brooklyn bonds, 6 per cent.....	15,000 00	20,250 00
1,158 shares Citizens' Gas Light Co., Brooklyn, stock.....	23,160 00	20,149 20
Nassau Gas Light Co., Brooklyn, certificates.....	17,000 00	17,170 00
900 shrs Nassau Gas Light Co., Brooklyn, stk	22,500 00	29,475 00
285 shrs N.Y. Mutual Gas Light Co.,N.Y.,stk	28,500 00	39,045 00
295 shrs People's Gas Light Co., Brooklyn, stk	2,950 00	2,537 00
352 shrs Brooklyn Gas Light Co , Brooklyn,stk	8,800 00	11,440 00
240 shrs Consol. Gas Light Co., N.Y., stock...	24,000 00	24,000 00
150 shrs Fulton Municipal Gas Light Co., Brooklyn, stock	15,000 00	24,450 00
New York Mutual Gas Light Co., N. Y., bonds	37,000 00	39,220 00
People's Gas Light Co , Brooklyn, bonds, 7 p'r ct	52,000 00	55,120 00
People's Gas Light Co., Brooklyn, bonds, 6 p'r ct	10,000 00	10,000 00
N. Y. Equitable Gas Light Co., N. Y., bonds...	10,000 00	11,300 00
4,975 shrs Brooklyn City Railroad Co., Brooklyn, stock.....	49,750 00	102,485 00
150 shrs Central Park, N. & E. R. R. R. Co., New York, stock	15,000 00	21,450 00
100 shrs Christopher and Tenth Street Railroad Company, New York, stock.....	10,000 00	15,000 00
135 shrs Second Ave. R. R. Co., N.Y., stock..	13,500 00	28,350 00
500 N. Y. Cent. & H. R.R.R.Co., N.Y., stock	50,000 00	53,000 00
Broadway and Seventh Ave. R. R. Co , bonds...	25,000 00	27,000 00
Houston and Texas Central R. R. Co., bonds...	3,000 00	3,060 00
Central Railroad of New Jersey, bonds.....	3,000 00	3,210 00

	Par value.	*Market val.*
Toledo, Ann Arbor and Grand Trunk Railroad Company, bonds	$ 75,000 00	$ 75,000 00
Ohio Southern Railroad Co., bonds	25,000 00	25,000 00
N. Y. Elevated R. R. Co., New York, bonds	25,000 00	32,000 00
13 shrs Merchants' Nat. Bank, N. Y., stock	650 00	812 50
500 shrs Metropolitan Nat Bank, N.Y., stock	50,000 00	15,000 00
500 shrs American Ex. Bank, N. Y., stock	50,000 00	62,500 00
200 shrs Central Nat. Bank, N. Y., stock	20,000 00	24,000 00
50 shrs National Shoe and Leather Bank, New York, stock	5,000 00	6,750 00
300 shrs St. Nicholas Bank, N. Y., stock	30,000 00	37,800 00
286 shrs Nat. Bank of Republic, N.Y., stock	28,600 00	35,759 00
87 shrs Nat. Bank of Commerce, N.Y., stock	8,700 00	14,355 00
200 shrs Fourth National Bank, N. Y., stock	20,000 00	25,000 00
40 shrs Mechanics' Nat. Bank, N. Y., stock	1,000 00	1,450 00
100 shrs Mercantile Nat. Bank, N. Y., stock	10,000 00	12,500 00
100 shrs National Park Bank, N. Y., stock	10,000 00	16,000 00
80 shrs Commercial Bank, Brooklyn, stock	4,800 00	6,432 00
290 shrs Mechanics' Bank, Brooklyn, stock	14,500 00	30,450 00
93 shrs Nat. City Bank, Brooklyn, stock	4,650 00	13,950 00
250 shrs Brooklyn Trust Co., Brooklyn, stock	6,250 00	14,375 00
500 shrs Western Union Telegraph Co., stock	50,000 00	37,500 00
Long Island Railroad Co., bonds	100,000 00	108,000 00
Long Island City & Flushing R. R. Co., bonds	15,000 00	15,000 00
N. Y., Chicago & St. Louis R. R. Co., bonds	100,000 00	100,000 00
South Side R. R., L. I., bonds	25,000 00	27,500 00
Smithtown & Port Jefferson R. R. Co., bonds	10,000 00	10,000 00
Pittsburg, Cleveland & Toledo R. R. Co., bonds	50,000 00	53,250 00
Detroit, Mackinac & Marquette R.R.Co., bonds	100,000 00	55,000 00
East Tenn., Vir. & Georgia R. R. Co., bonds	50,000 00	35,500 00
Nashville, Chat. & St. Louis R. R. Co., bonds	20,000 00	20,400 00
Board of Trade, Chicago, certificate	2,700 00	2,700 00
Totals	$ 2,319,282 33	$ 2,593,106 10

Total market value of stocks and bonds	$ 2,593,106 10
Market value of real estate owned by the company (unincumbered)	738,512 58
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due	342,750 00
Interest due and accrued on said bond and mortgage loans	5,696 51
Value of lands mortgaged, exclusive of buildings	$ 268,550 00
Value of buildings mortgaged (insured for $340,400 as collateral)	403,750 00
Total value of said mortgaged premises	$ 672,300 00

Loans on Collaterals.

Shares of Stock.	*Par value.*	*Market value.*	*Loaned thereon.*
50 Fireman's Trust Ins. Co., Brooklyn	$ 500	$ 125 00	$ 1,100
7 Market National Bank, New York	700	1,085 00	
People's Gas Light Co., Brooklyn, bonds	4,000	4,240 00	3,500
30 Standard Fire Ins. Co., New York	1,500	1,575 00	1,200
8 Home Fire Ins. Co., New York	800	1,080 00	1,500
50 Hamilton Fire Ins. Co., New York	750	862 50	
5 American Ex. Fire Ins. Co., N. Y.	500	595 00	400
30 Citizens' Nat. Bank, New York	750	825 00	3,000
25 Hanover Nat. Bank, New York	2,500	3,625 00	

Shares of Stock.	*Par value.*	*Market value.*	*Loaned thereon.*
5 Chicago, Bur. & Quincy R. R. Co....	$ 500	$ 575 00	$ 500
40 Williamsburgh City Fire Insurance Co., Brooklyn.....	2,000	4,620 00	3,000
Central Pacific R. R. Co.....	2,000	2,300 00	1,950
18 N. Y. Nat. Exchange Bank, N.Y.....	1,800	1,980 00	1,800
18 Watkins' Automatic Telegraph Co....	450	112 50	
15 Home Fire Ins. Co., New York.....	1,500	2,025 00	900
150 Consolidated Gas Light Co., N. Y....	15,000	15,000 00	9,250
40 National Park Bank, New York.....	4,000	6,400 00	8,000
20 National Bank of Commerce, N. Y...	2,000	3,300 00	
N. Y. City Stock, Central Park Loan.....	2,000	2,400 00	1,000
Assignment of mortgage on property on Macon street, Brooklyn.....	15,000	15,000 00	7,000
10 Home Fire Ins. Co., New York.....	1,000	1,350 00	1,000
16 Rutgers Fire Ins. Co., New York.....	400	480 00	350
50 Central Park, N. & E. R. R. R. Co..	5,000	7,150 00	5,000
Totals.....	$ 64,650	$ 76,615 00	$ 50,450

Total amount loaned on collaterals.....		$ 50,450 00
Cash in company's principal office.....	$ 496 67	
Cash deposited in bank:		
St. Nicholas Bank, New York.....	200,000 00	
National Park Bank, New York.....	258,319 38	
Total cash items.....		458,816 05
Interest due and accrued on stocks and bonds.....		7,123 00
Interest due and accrued on collateral loans.....		507 20
Gross premiums in course of collection not more than three months due.....		661,535 85
Bills receivable, not matured, taken for fire, marine and inland risks.....		62,230 87
All other property belonging to the company.....		3,158 57
Amount of installment notes now owned and held by the Co.....	$ 780,622 40	
Aggregate amount of all the assets of the company stated at their actual value.....		$ 4,923,886 73

III. LIABILITIES.

Gross losses in process of adjustment, including all reported and supposed losses.....	$ 316,255 63	
Losses resisted, including interest, costs and other expenses thereon.....	28,218 00	
Net amount of unpaid losses.....		$ 344,473 63
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, $1,951,221.56; unearned premiums (50 per cent.).....	$ 975,610 78	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, $3,227,783 93: unearned premiums (pro rata).....	1,726,990 43	
Gross premiums received and receivable upon all unexpired inland navigation risks, $33,137.72; unearned premiums (50 per cent.).....	16,568 86	
Gross premiums received and receivable upon all unexpired marine risks.....	125,878 77	
Total unearned premiums.....		2,845,048 84
Due and accrued for salaries, rent and miscellaneous expenses.....		3,000 00
All other demands against the company, absolute and contingent.....		17,196 84

Total amount of liabilities, except capital stock and net surplus	$ 3,209,719 31
Joint stock capital actually paid up in cash	1,000,000 00
Surplus beyond capital and all other liabilities	714,167 42
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	$ 4,923,886 73
Amount of unearned premiums represented by installment notes	780,622 40

IV. INCOME DURING THE YEAR.

	From fire risks.	*Marine and inland risks.*	
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	$ 57,377 82	$ 148,702 44	
Gross premiums on risks written and renewed during the year	4,394,660 45	1,377,439 22	
Total	$ 4,452,038 27	$ 1,526,141 66	
Deduct premiums and bills in course of collection at this date	33,575 76	229,571 01	
Entire premiums collected during the year	$ 4,418,462 51	$ 1,296,570 65	
Deduct re-insurance, rebate abatement and return premiums	654,809 19	176,261 06	
	$ 3,763,653 32	$ 1,120,309 59	
Net cash actually received for premiums			$ 4,883,962 91
Received for interest on bonds and mortgages			18,402 27
Received for interest and dividends on stocks, bonds and collateral loans			139,694 85
Income received from all other sources			31,258 75
Aggregate amount of income actually received during the year in cash			$ 5,073,318 78

V. EXPENDITURES DURING THE YEAR.

	On fire risks.	*Marine and inland risks.*	
Gross amount actually paid for losses (including $266,196.22, losses occurring in previous years)	$ 2,000,804 98	$ 1,007,739 57	
Deduct amount received for salvages and amt's received for re-insurance in other companies	81,635 35	63,058 72	
	$ 1,919,169 63	$ 944,680 85	
Net amount paid during the year for losses			$ 2,863,850 48
Cash dividends actually paid stockholders			100,000 00
Paid for commissions and brokerage			951,891 28
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés			278,763 85
Paid for State, National and local taxes in this and other States			66,799 22
All other payments and expenditures			317,409 98
Aggregate amount of actual expenditures during the year in cash			$ 4,578,714 81

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	*Premiums.*	*Marine and inland risks*	*Premiums.*
In force on the 31st day of December of the preceding year...	$ 356,094,754	$ 4,293,915 19	$ 13,728,967	$ 102,420 69
Written or renewed during the year.....	375,656,927	4,394,660 45	190,086,622	1,377,439 22
Total.....	$ 731,751,681	$ 8,688,575 64	$ 203,815,589	$ 1,479,859 91
Deduct those expired and marked off as terminated.....	304,794,084	3,302,590 52	182,276,392	1,320,843 42
In force at the end of the year.....	$ 426,957,597	$ 5,385,985 12	$ 21,539,197	$ 159,016 49
Deduct amount re-insured.....	24,194,690	206,979 63		
Net amount in force December 31, 1885.....	$ 402,762,907	$ 5,179,005 49	$ 21,539,197	$ 159,016 49

Schedule of Fire Risks and Unearned Premiums.

Year written.	*Term.*	*Amount covered.*	*Gross pre's charged.*	*Frac. un'rn'd.*	*Premiums unearned.*
1885.....	One y'r or less	$ 179,945,744 00	$ 1,951,221 56	1-2	$ 975,610 78
1884.....	Two years.....	1,047,380 00	9,847 41	1-4	2,461 85
1885		2,553,448 00	19,685 08	3-4	14,763 81
1883.....	Three years ...	24,639,669 00	224,244 24	1-6	37,374 04
1884.....		28,179,474 00	271,785 52	1-2	135,892 76
1885.....		33,007,588 00	301,125 63	5-6	250,938 01
1882.....	Four years.....	1,036,786 00	5,671 56	1-8	708 94
1883		559,357 00	6,508 16	3-8	2,440 56
1884.....		804,623 00	9,082 57	5-8	5,676 61
1885.....		627,669 00	7,357 94	7-8	6,438 21
1881.....	Five years.....	18,296,833 00	257,980 10	1-10	25,798 01
1882.....		22,782,898 00	352,126 07	3-10	105,637 80
1883.....		35,853,922 00	729,642 85	1-2	364,821 42
1884.....		35,987,444 00	773,734 10	7-10	541,613 87
1885..... ...		17,386,912 00	257,972 64	9-10	232,175 34
1881..... ...	Six years.....	10,000 00	75 00	3-12	18 75
188				9-12	
1879.....	Seven years....	5,000 00	47 80	1-14	3 41
1880.....		29,500 00	612 50	3-14	131 25
1881.....		5,500 00	250 00	5-14	89 28
188				11-14	
1879.....	Eight years....	3,160 00	34 76	3-16	6 51
Totals.....		$ 402,762,907 00	$ 5,179,005 49		$ 2,702,601 21

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date.....$ 51,645,946 21

Losses paid from organization to date 26,113,709 41

Total amount of cash dividends declared since the company commenced business..... 2,714,000 00

Total amount of the company's stock, owned by the directors, at par value...	$ 118,600 00
Loaned to stockholders and officers	87,450 00
Losses incurred during the year: Fire, $1,952,816.39; Marine and Inland, $967,679.85. Total	2,920,496 24

Amount deposited in various States:

	Deposit.	*Liabilities.*
Virginia	$ 50,000 00	$ 23,319 85
North Carolina	10,000 00	8,395 73
Georgia	25,000 00	17,048 95
Mississippi	25,000 00	61,865 88
Canada	100,000 00	35,615 65
Oregon	50,000 00	6,924 92

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	$ 1,098,735 00
Premiums received	23,322 45
Losses paid	4,636 22
Losses incurred	3,441 40

PHŒNIX INSURANCE COMPANY,

OF

HARTFORD, CONNECTICUT.

Incorporated May, 1854.

H. KELLOGG, *President.* D. W. C. SKILTON, *Secretary.*

I. CAPITAL.

Whole amount of capital actually paid up in cash	$ 2,000,000 00
Whole amount of capital authorized	5,100,000 00

II. ASSETS.

Account of Stocks and Bonds owned by the Company.

Shares of Stock.	*Par value.*	*Market val.*
300 Ætna National Bank, Hartford	$ 30,000 00	$ 34,500 00
1000 American National Bank, Hartford	50,000 00	72,500 00
100 American Loan and Trust Co., New York	10,000 00	11,200 00
150 Central Trust Co., New York	15,000 00	49,500 00
162 Charter Oak National Bank, Hartford	16,200 00	22,680 00
100 Citizens National Bank, Cincinnati	10,000 00	13,500 00

Shares of Stock.	*Par value.*	*Market val.*
200 City Bank, Hartford	$ 20,000 00	$ 13,000 00
100 Connecticut River Bank, Hartford	5,000 00	5,000 00
450 Farmers' & Mechanics' Nat. Bank, Hartford	45,000 00	45,000 00
168 First National Bank, Wallingford	16,800 00	19,320 00
1040 Hartford, National Bank, Hartford	104,000 00	171,600 00
400 Hartford Trust Company, Hartford	40,000 00	46,000 00
75 Imperial Bank, Toronto, Ontario	7,500 00	10,500 00
250 Metropolitan National Bank, Cincinnati	25,000 00	26,250 00
108 Merchants' Ex. Nat. Bank, New York	5,400 00	5,400 00
800 Mercantile National Bank, Hartford	80,000 00	84,000 00
100 Nat. Shoe and Leather Bank, New York	10,000 00	13,500 00
324 National Exchange Bank, Hartford	16,200 00	23,490 00
250 National German American Bank, St. Paul	25,000 00	28,500 00
200 New Britain National Bank, New Britain	20,000 00	30,000 00
750 Phœnix National Bank, Hartford	75,000 00	105,000 00
200 Queen City National Bank, Cincinnati	20,000 00	19,000 00
192 State Bank, Hartford	19,200 00	19,200 00
400 Waterbury National Bank, Waterbury	20,000 00	40,000 00
500 Avon, Geneseo & Mt. Morris R. R. Co	50,000 00	50,000 00
500 Atchison, Topeka & Santa Fé R. R. Co	50,000 00	43,375 00
500 Chicago, Burlington & Quincy R. R. Co	50,000 00	68,750 00
1000 Chicago, Rock Island & Pacific R. R. Co	100,000 00	130,000 00
500 Cleveland & Pittsburgh R. R. Co	25,000 00	36,500 00
250 Ft. Wayne & Jackson R. R. Co., preferred	25,000 00	26,250 00
120 Hartford & Conn. Western R. R. Co	12,000 00	1,800 00
1200 Illinois Central R. R. Co	120,000 00	168,000 00
85 Illinois Central R. R. Co. (leased line)	8,500 00	7,905 00
1000 New York, N. H. & H. R. R. R. Co	100,000 00	207,000 00
250 New York & Harlem R. R. Co	12,500 00	26,875 00
500 N. Y. Central & Hudson River R. R. Co	50,000 00	53,000 00
50 Pittsburgh, Ft. Wayne & Chicago R. R. Co.	5,000 00	7,050 00
500 Peoria & Bureau Valley R. R. Co	50,000 00	80,000 00
500 Rensselaer & Saratoga R. R. Co	50,000 00	80,000 00
660 Holyoke Water Power Co	66,000 00	138,600 00
Bonds.		
United States "consols of 1907," 4 per cent. interest	100,000 00	124,000 00
United States, 4½ per cent. interest	1,200 00	1,344 00
Mississippi state, 4 per cent. interest	20,000 00	21,200 00
South Carolina "consols," 6 per cent interest	17,551 37	19,306 50
Tennessee state, 6 per cent. interest	18,025 10	10,995 31
Atlantic Dock Co., 5 per cent. interest	75,000 00	81,000 00
Avondale town, Ohio, 6 per cent. interest	11,000 00	11,330 00
Hannibal school, Missouri, 7 per cent. interest	57,000 00	58,710 00
Leavenworth city and Fort Leavenworth water, 6 per cent. interest	25,000 00	26,000 00
Washington School District of Hartford, 5 per cent. interest	15,000 00	15,750 00
Cedar Rapids, Iowa Falls & Northwestern Railway, 6 per cent. interest	50,000 00	55,000 00
Chicago & Northwestern Railway sinking fund, 5 per cent. interest	50,000 00	59,000 00
Chicago & Western Indiana R. R., 6 per cent interest	60,000 00	67,200 00
Chicago, Burlington & Quincy R. R. Co (Denver extension), 4 per cent. interest	20,000 00	19,600 00

Bonds.	*Par value.*	*Market val.*
Columbus & Greenville R. R., 6 per cent. interest	$ 50,000 00	$ 54,000 00
Columbus & Western R. R. (guaranteed), 6 per cent. interest	100,000 00	100,000 00
Erie Railway, first mortgage consols, 7 per cent. interest	100,000 00	128,000 00
Harlem River & Port Chester R. R. (guaranteed), 7 per cent. interest	50,000 00	66,500 00
Indianapolis & Cincinnati R. R., 7 per cent. interest	51,000 00	58,395 00
Minneapolis Union Railway Co., 6 per cent. interest	50,000 00	55,000 00
New York, Lackawanna & Western R. R. (guaranteed), 6 per cent. interest	50,000 00	64,000 00
Pittsburgh, Cleveland & Toledo R. R., 6 per cent. interest	50,000 60	53,000 00
Terre Haute & Logansport R. R. (extension guaranteed), 6 per cent. interest	50,000 00	55,000 00
Toledo, Ann Arbor & Grand Trunk, 6 per cent. interest	50,000 00	47,000 00
Totals	$ 2,580,076 47	3,285,075 81

Total market value of stocks and bonds		$ 3,285,075 81
Market value of real estate owned by the Company (unincumbered)		168,255 31
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		407,880 00
Interest due and accrued on said bond and mortgage loans		9,282 59
Value of lands mortgaged, exclusive of buildings	$ 955,820 00	
Value of buildings mortgaged (insured for $110,775) as collateral	289,930 00	
Total value of said mortgaged premises	$ 1,245,750 00	

Loans on Collaterals.

Shares of Stock.	*Par value.*	*Market value.*	*Loaned thereon.*
11 New York, New Haven & Hartford R. R. Co	$ 1,100 00	$ 2,200 00	$ 900 00
69 Adams Express Co	6,900 00	9,660 00	3,350 00
179 Travelers Insurance Co	17,900 00	44,750 00	20,340 00
10 Holyoke Water Power Co	1,000 00	2,000 00	150 00
20 Hartford Carpet Co	2,000 00	4,000 00	1,980 00
20 Chicago, Rock Island & Pacific R. R. Co	2,000 00	2,500 00	1,440 00
10 Union Pacific R. R. Co	1,000 00	530 00	350 00
2 C., B. & Q. R. R	200 00	268 00	
240 Landers, Frary & Clark	6,000 00	7,500 00	10,000 00
70 Southern New England Telephone Co	7,000 00	4,550 00	
800 Benedict & Burnham Manufacturing Co	20,000 00	60,000 00	40,000 00
400 Southern New England Telephone Co	40,000 00	26,000 00	20,000 00
10 First National Bank	1,000 00	1,050 00	900 00
	$ 106,100 00	$ 165,008 00	$ 99,410 00

Amount loaned on collaterals		$ 99,410 00
Cash in company's principal office	$ 32,139 92	
Cash deposited in bank:		
Hartford National Bank	123,892 98	
Hartford Trust Company	75,000 00	
Mechanics National Bank, New York	64,808 07	
Anglo-California Bank, San Francisco	12,177 31	
Total cash items		$ 308,018 28
Interest due and accrued on collateral loans and bank deposits		3,926 46
Net premiums in course of collection not more than three months due		205,459 75
All other property belonging to the company		912 50
Aggregate amount of all the assets of the company stated at their actual value		$ 4,488,220 70

III. LIABILITIES.

Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	$ 192,590 83	
Losses resisted, including interest, costs and other expenses thereon	38,882 89	
Net amount of unpaid losses		$ 231,473 72
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, $1,116,907.19; unearned premiums (50 per cent.)	$ 558,453 59	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, $1,449,666.80; unearned premiums (pro rata)	776,478 77	
Total unearned premiums		1,334,932 36
Total amount of liabilities, except capital stock and net surplus		$ 1,566,406 08
Joint stock capital actually paid up in cash		2,000,000 00
Surplus beyond capital and all other liabilities		921,814 62
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$ 4,488,220 70

IV. INCOME DURING THE YEAR.

Gross premiums received during the year	$ 2,202,626 36	
Deduct re-insurance, rebate, abatement and return premiums	159,793 62	
Net cash actually received for premiums		$ 2,042,832 74
Received for interest on bonds and mortgages		7,187 14
Received for interest and dividends on stocks, bonds and collateral loans		177,555 54
Income received from all other sources		4,495 85
Aggregate amount of income actually received during the year in cash		$ 2,232,071 27

V. EXPENDITURES DURING THE YEAR.

Net amount actually paid for losses (including $244,981.30, losses occurring in previous years	$ 1,236,635 48
Cash dividends actually paid stockholders	280,000 00
Paid for commissions and brokerage	334,572 03
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés	96,989 87
Paid for State, National and local taxes in this and other States	65,205 64
All other payments and expenditures	177,239 09
Aggregate amount of actual expenditures during the year in cash	$ 2,190,642 11

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire and tornado risks.	*Premiums thereon.*
In force on the 31st day of December of the preceding year	$ 208,150,227	$ 2,427,930 29
Written or renewed during the year	175,614,242	2,202,626 36
Total	$ 383,764,469	$ 4,630,556 65
Deduct those expired and marked off as terminated	166,801,038	2,063,982 66
Net amount in force December 31, 1885	$ 216,963,431	$ 2,566,573 99

Recapitulation of Fire and Tornado Risks and Premiums.

Year written.	*Term.*	*Amount covered.*	*Gross pre's charged.*	*Frac. un'rn'd.*	*Amount premiums unearned.*
1885	One y'r or less	$ 88,956,004 00	$ 1,116,907 19	1-2	$ 558,453 59
1884	Two years	480,619 00	4,997 41	1-4	1,249 35
1885		408,086 00	4,334 44	3-4	3,250 84
1883	Three years	21,939,599 00	225,765 20	1-6	37,627 53
1884		26,409,476 00	284,086 07	1-2	142,043 03
1885		26,582,799 00	277,315 25	5-6	231,096 04
1882	Four years	1,741,851 00	17,932 89	1-8	2,241 61
1883		1,627,072 00	16,673 65	3-8	6,252 62
1884		1,028,584 00	10,784 79	5-8	6,740 49
1885		817,211 00	8,559 00	7-8	7,489 13
1881	Five years	7,015,811 00	86,297 24	1-10	8,629 72
1882		7,854,718 00	95,510 81	3-10	28,653 24
1883		8,727,934 00	110,751 85	1-2	55,375 93
1884		11,181,857 00	150,815 70	7-10	105,570 99
1885		12,191,810 00	155,842 50	9-10	140,258 25
		$ 216,963,431 00	$ 2,566,573 99		$ 1,334,932 36

Answers to General Interogatories.

Total amount of premiums received from the organization of the company to date	$33,823,497 55
Losses paid from organization to date	20,222,563 55
Total amount of cash dividends declared since the company commenced business	3,885,000 00
Total amount of the company's stock owned by the directors at par value	144,700 00
Loaned to stockholders not officers	92,910 00
Loaned to officers and directors	70,000 00
Losses incurred during the year: Fire and tornado	1,205,624 20

Amounts deposited in various States:

Oregon	$ 50,000 00
Georgia	25,000 00
North Carolina	10,000 00
Mississippi	25,000 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	$ 1,012,411 00
Premiums received	14,855 57
Losses paid	1,350 89
Losses incurred	2,006 30

UNITED STATES BRANCH

OF THE

PHŒNIX ASSURANCE COMPANY OF LONDON,

OF

LONDON, ... ENGLAND.

Incorporated, 1782.

A. D. IRVING, *Manager.* E. B. CLARK, *Assistant Manager.*

I. CAPITAL.

No Capital in the United States.

II. ASSETS.

Account of Stocks and Bonds owned by the Company.

	Par value.	*Market val.*
United States 4 per cent. bonds, registered, held by trustees	$ 505,000 00	$ 621,781 25
United States 4½ per cent. bonds, registered, held by trustees	233,000 00	262,707 50
United States 4 per cent. bonds, deposited with the various State departments	505,000 00	621,781 25
Totals	$ 1,243,000 00	$ 1,506,270 00

Total market value of stocks and bonds		$ 1,506,270 00
Cash deposited in American Exchange National Bank	$ 125,109 31	
Cash in hands of Pacific department	7,732 00	
Cash in hands of United States trustees	5,926 21	
Total cash items		138,767 52
Interest due and accrued on stocks and bonds		10,100 00
Gross premiums in course of collection, not more than three months due		89,603 06
Aggregate amount of all the assets of the Company, stated at their actual value		$ 1,744,740 58

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	$ 30,413 00	
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	191,197 00	
Losses resisted, including interest, costs and other expenses thereon	30,200 00	
Total gross amount of claims for losses	$ 251,810 00	
Deduct re-insurance thereon	83,323 00	
Net amount of unpaid losses		$ 168,487 00
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, $1,144,274.33; unearned premiums (50 per cent.)	$ 557,993 23	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, $988,618.86; unearned premiums (pro rata)	480,894 50	
Total unearned premiums		1,038,887 73
Total amount of liabilities, except net surplus, in the United States		$ 1,207,374 73
Surplus beyond all liabilities		537,365 85
Aggregate amount of all liabilities, including net surplus, in the United States		$ 1,744,740 58

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	$ 86,085 09	
Gross premiums on risks written and renewed during the year	2,266,727 77	
Total	$ 2,352,812 86	
Deduct premiums and bills in course of collection at this date	89,603 06	
Entire premiums collected during the year	$ 2,263,209 80	
Deduct re-insurance, rebate, abatement and return premiums	448,504 86	
Net cash actually received for premiums		$ 1,814,704 94
Received for interest and dividends on stocks and bonds, collateral loans and from all other sources		48,665 30
Aggregate amount of income actually received during the year in cash in the United States		$ 1,863,370 24

V. EXPENDITURES DURING THE YEAR.

Gross amount paid during the year for losses	$ 1,148,521 48	
Deduct amounts received for salvages and amounts received for re-insurance in other companies	98,000 62	
Net amount paid during the year for losses		$ 1,050,520 86
Paid for commissions and brokerage		352,058 45
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés		86,713 41
Paid for State, National and local taxes in this and other States		41,312 64
All other payments and expenditures		122,796 06
Aggregate amount of actual expenditures during the year in the United States		$ 1,653,401 42

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	*Prem. thereon*
In force on the 31st day of December of the preceding year	$ 172,096,095	$ 1,593,513 75
Written or renewed during the year	312,227,136	2,266,727 77
Total	$ 484,323,231	$ 3,860,241 52
Deduct those expired and marked off as terminated	241,007,737	1,590,815 52
In force at the end of the year	$ 243,315,494	$ 2,269,426 00
Deduct amount re-insured	19,018,772	136,532 81
Net amount in force December 31, 1885	$ 224,296,722	$ 2,132,893 19

Schedule of Fire Risks and Unearned Premiums.

Year written.	*Term.*	*Amount covered.*	*Gross pre's charged.*	*Frac. un'rn'd.*	*Premiums unearned.*
1885	One year	$ 111,875,399 00	$ 1,144,274 33	1-2	$ 557,993 23
1884	Two years	6,210,534 00	47,957 81	1-4	11,989 45
1885		2,273,912 00	26,166 87	3-4	19,625 16
1883	Three years	16,151,985 00	138,350 96	1-6	23,058 49
1884		19,153,127 00	159,754 13	1-2	79,877 06
1885		18,768,071 00	143,005 89	5-6	119,171 58
1882	Four years	360,756 00	3,448 47	1-8	431 06
1883		458,868 00	4,141 87	3-8	1,553 20
1884		701,545 00	5,175 61	5-8	3,234 76
1885		399,968 00	3,644 47	7-8	3,188 91
1881	Five years	8,635,482 00	80,530 09	1-10	8,053 00
1882		11,948,554 00	105,059 35	3-10	31,517 80
1883		12,283,096 00	120,119 00	1-2	60,059 50
1884		8,257,591 00	80,801 62	7-10	56,561 13
1885		6,747,784 00	68,903 18	9-10	62,012 86
1884	Six years	19,300 00	206 52	9-12	154 89
1880	Seven years	18,000 00	697 77	3-14	149 52
1881		800 00	12 00	5-14	4 29
1882		18,000 00	305 00	7-14	152 50
1884		4,500 00	42 50	11-14	33 40
1879	Eight years	3,500 00	245 00		22 81
1884	Ten years	5,950 00	50 75	17-20	43 13
		$ 224,296,722 00	$ 2,132,893 19		$ 1,038,887 73

Answers to General Interrogatories.

Total amount of premiums received by the United States branch to date	$ 6,360,219 65
Losses paid from organization of this branch to date	3,795,693 43
Losses incurred during the year (fire)	1,045,594 86

Amount deposited in various States:

	Deposit.	*Liabilities.*
Ohio	$ 123,125 00	$ 34,760 90
Virginia	24,625 00	23,351 92
North Carolina	12,312 50	6,384 67
Georgia	30,781 25	18,782 67
Oregon	61,062 50	9,826 56

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	$ 379,625 67
Premiums received	6,204 32
Losses paid	4,546 98
Losses incurred	4,370 00

PROVIDENCE WASHINGTON INSURANCE COMPANY,

OF

PROVIDENCE, RHODE ISLAND.

Incorporated 1799.

J. H. DE WOLF, *President.* J. B. BRANCH, *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.

Bonds.	*Par value.*	*Market val.*
United States 4 per cent. registered	$ 75,000	$ 92,437
United States 4 per cent. coupon	50,000	61,625
Union Pacific Railroad Company first mortgage	20,000	22,900
New York, Providence and Boston Railroad Co.	31,000	39,292
Rensellaer and Saratoga Railroad Company	12,000	17,040
Boston, Clinton and Fitchburg Railroad Co.	2,000	2,237
Atlantic Mutual Insurance Co.'s scrip	1,860	1,860

Shares of Stock.	*Par value.*	*Market val.*
50 National Bank of Commerce, New York...	$ 5,000	$ 8,000
300 New York Mutual Gas Light Co., N. Y.....	30,000	40,500
800 American National Bank, Providence.....	40,000	36,800
1600 Blackstone Canal Nat'l Bank, Providence..	40,000	40,000
300 Commercial National Bank, Providence ...	15,000	14,400
200 Lime Rock National Bank, Providence	10,000	10,600
500 Merchants' National Bank, Providence	25,000	31,250
200 Mechanics' National Bank, Providence	10,000	14,400
100 Roger Williams' Nat'l Bank, Providence ..	7,500	8,600
300 National Bank of Commerce, Providence ..	15,000	16,200
350 Nat'l Bank of North America, Providence	17,500	20,650
200 Weybosset National Bank, Providence	10,000	12,400
500 Providence Gas Company.....	25,000	37,500
50 Bath Gas Light Company, Bath, Maine ...	5,000	5,000
400 Atchison, Topeka and Santa Fé R. R. Co.	40,000	35,200
500 Chicago and Alton Railroad Company.....	50,000	70,000
20 Chicago, Burlington and Quincy R. R. Co.	2,000	2,750
300 Chicago, Rock Island & Pacific R. R. Co.	30,000	38,550
100 Illinois Central Railroad Company....	10,000	14,000
187 What Cheer Corporation (real estate) Company's office.	20,000	20,000
Totals.....	$ 598,860	$ 714,191

Total market value of stocks and bonds		$ 714,191 00
Cash in company's office	$ 374 44	
Cash deposited in banks:		
Blackstone Canal National Bank.....	32,412 23	
Bank of Montreal	5,170 95	
National Park Bank, New York.....	4,840 37	
Brown, Shipley & Co.....	11,891 03	
Total cash items.....		54,689 02
Net premiums in course of collection not more than three months due		71,264 63
Bills receivable, not matured, taken for fire, marine and inland risks.....		120,284 58
Amount of premiums unpaid on policies which have been issued more than three months	$ 4,500 95	
Aggregate amount of all the assets of the company stated at their actual value		$ 960,429 23

III. LIABILITIES.

Gross claims for adjusted and unpaid losses, due and to become due	$ 2,162 19	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	73,307 21	
Losses resisted, including interest, costs, and other expenses thereon.....	5,450 00	
Total gross amount of claims for losses.....	$ 80,919 40	
Deduct re-insurance thereon	13,451 27	

Net amount of unpaid losses		$ 67,468 13
Gross premiums, received and receivable, upon all unexpired fire risks, running one year or less from date of policy, $356,-859.73; unearned premiums (50 per cent.)	$ 178,429 86	
Gross premiums, received and receivable, upon all unexpired fire risks, running more than one year from date of policy $270,851.25; unearned premiums (pro rata)	136,349 78	
Gross premiums, received and receivable, upon all unexpired inland navigation risks, $9,707.70; unearned premiums (50 per cent.)	4,853 85	
Gross premiums, received and receivable, upon all unexpired marine risks	108,173 39	
Total unearned premiums		427,806 88
Total amount of liabilities, except capital stock and net surplus		$ 495,275 01
Joint stock capital actually paid up in cash		400,000 00
Surplus beyond capital and all other liabilities		65,154 22
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$ 960,429 23

IV. INCOME DURING THE YEAR.

	From fire risks.	*Marine and inland risks.*	
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	$ 41,395 97	$ 146,001 75	
Deduct amount of same not collected	3,754 62	1,561 57	
Net collected	$ 37,641 35	$ 144,440 18	
Gross premiums on risks written and renewed during the year	574,878 00	458,689 31	
Total	$ 612,519 35	$ 603,129 49	
Deduct premiums and bills in course of collection at this date	37,166 17	154,656 38	
Entire premiums collected during the year	$ 575,353 18	$ 448,473 11	
Deduct re-insurance, rebate, abatement and return premiums	102,619 61	142,595 00	
	$ 472,733 57	$ 305,878 11	
Net cash actually received for premiums			$ 778,611 68
Received for interest and dividends on stocks and bonds, collateral loans and and from all other sources			32,548 98
Aggregate amount of income actually received during the year in cash			$ 811,160 66

V. EXPENDITURES DURING THE YEAR.

	On fire risks.	*Marine and inland risks.*
Gross amount actually paid for losses, including $154,265.11, losses occurring in previous years	$ 301,262 99	$ 364,889 60
Deduct amounts received for salvages and amounts received for re-insurances in other companies	42,078 77	116,606 08
	$ 259,184 22	$ 248,283 52

Net amount paid during the year for losses	$ 507,467 74
Paid for commissions and brokerage	129,243 50
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés	30,675 79
Paid for State, National and local taxes in this and other States	14,041 24
All other payments and expenditures	63,939 77
Aggregate amount of actual expenditures during the year in cash	$ 745,368 04

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	*Premiums thereon.*	*Marine and inland risks.*	*Premiums thereon.*
In force on the 31st day of December of the preceding year	$ 65,002,619 00	$ 681,567 64	$ 2,640,311 00	$ 126,017 57
Written or renewed dur'g the year	48,321,512 00	574,878 00	46,005,694 00	458,689 31
Total	$113,324,131 00	$ 1,256,445 64	$48,646,005 00	$ 584,706 88
Deduct those expired and marked off as terminated	53,845,793 00	576,210 81	45,655,897 00	427,823 87
In force at the end of the year	$ 59,478,338 00	$ 680,234 83	$ 2,990,108 00	$ 156,883 01
Deduct amount re-insured	4,093,495 00	52,523 85	842,312 00	39,001 92
Net amount in force December 31, 1885	$ 55,384,843 00	$ 627,710 98	$ 2,147,796 00	$ 117,881 09

Schedule of Fire Risks and Unearned Premiums.

Year written.	*Term.*	*Amount covered.*	*Gross pre's charged.*	*Frac. un'rn'd.*	*Premiums unearned.*
1885	One year	$ 28,404,191 00	$ 356,859 73	1-2	$ 178,429 86
1884	Two years	264,226 00	1,673 74	1-4	418 43
1885		290,860 00	2,294 41	3-4	1,720 81
1883	Three years	4,916,246 00	42,509 05	1-6	7,084 84
1884		3,657,233 00	35,544 58	1-2	17,772 29
1885		3,256,055 00	38,563 13	5-6	32,135 94
1882	Four years	98,995 00	841 77	1-8	105 22
1883		172,525 00	1,199 32	3-8	449 75
1884		60,832 00	791 44	5-8	494 65
1885		132,925 00	1,344 03	7-8	1,176 03
1881	Five years	1,623,306 00	22,610 67	1-10	2,261 07
1882		3,050,724 00	26,850 67	3-10	8,055 18
1883		4,374,100 00	41,076 31	1-2	20,538 15
1884		2,750,932 00	29,297 47	7-10	20,508 23
1885		2,331,693 00	26,254 66	9-10	23,629 19
		$ 55,384,843 00	$ 627,710 98		$ 314,779 64

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	$ 11,386,380 85
Losses paid from organization to date	6,696,014 21
Total amount of cash dividends declared since the company commenced business	1,794,563 39
Total amount of the company's stock owned by the directors at par value	52,750 00
Losses incurred during the year: Fire, $255,392.60; marine and inland, $208,350.18. Total	463,742 78

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	$ 610,667 00
Premiums received	15,282 00
Losses paid	3,752 08
Losses incurred	1,752 08

PRUSSIAN NATIONAL INSURANCE COMPANY,

OF

STETTIN, ... PRUSSIA.

Incorporated Oct. 31, 1845.

GEORGE BARTELS, *President.* FRED LIPPERT, *Manager.*

I. CAPITAL.

Whole amount of capital actually paid up in cash	$ 562,500 00

II. ASSETS.

Account of Stocks and Bonds owned by the Company.

	Par val.	*Market val.*
4 per cent. preferred bonds I Berlin Stettin R. R.	$ 63,750	
4 per cent. preferred bonds III Berlin Stettin R.R.	31,500	
4¼ per cent. original shares Stargard Posen R. R	26,625	
4 per cent. pref. bonds I Stargard Posen R. R	9,375	
4½ per cent. pref. bonds II Stargard Posen R. R.	24,750	
4½ per cent. pref. bonds III Stargard Posen R. R.	42,000	
4 per cent. pref. bonds I Bergish Markish R. R.	4,500	
3½ per cent. pref. bonds III Bergish Markish R. R.	32,925	

	Par value.	Market val.	
4 per cent pref. bonds Nordbarm	$ 37,200		
4½ per cent. pref. bonds Berlin Dresden R. R.	26,700		
4 per cent. State bonds of Luxemburg, 1859	1,000		
4 per cent. State bonds of Luxemburg, 1863	4,050		
4 per cent. Prussian consols (government loan)	172,150		
4 per cent. Province of Pomerania bonds	39,300		
3½ per cent. Province of Pomerania bonds	37,500		
4 per cent. City of Breslau loans, 1880	3,375		
Totals	$ 556,700	$ 569,443 30	
Total market value of stocks and bonds			$ 569,443 30
Market value of real estate owned by the Company			50,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			545,162 50
Interest due and accrued on all said bond and mortgage loans			47,546 33
Amount loaned on collaterals			22,250 00
Cash in company's principal office			172,373 42
Cash deposited in bank			1,250 00
Cash in hands of agents			110,155 61
Interest due and accrued on stocks and bonds			2,178 31
Aggregate amount of all the assets of the company stated at their actual value			$ 1,520,359 47

III. LIABILITIES.

Gross losses in process of adjustment or in suspense, including all reported or supposed losses	$ 42,861 00	
Losses resisted, including interest, costs and other expenses thereon	13,407 50	
Total gross amount of claims for losses	$ 56,268 50	
Deduct re-insurance thereon	22,368 50	
Net amount of unpaid losses		$ 33,900 00
Gross premiums received and receivable upon all unexpired fire risks, $494,504.82; unearned premiums (pro rata)	$ 313,370 50	
Gross premiums received and receivable upon all unexpired inland navigation risks; unearned premiums (50 per cent.)	59,740 00	
Gross premiums received and receivable on all unexpired marine risks	6,055 86	
Total unearned premiums		379,166 36
Interest due and declared remaining unpaid		401 37
Cash dividends to stockholders remaining unpaid		81 00
All other demands against the company, absolute and contingent		37,812 90
Total amount of liabilities, except capital stock and net surplus		$ 451,361 63
Joint stock capital actually paid up in cash		562,500 00
Surplus beyond capital and all other liabilities		506,497 84
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$ 1,520,359 47

IV. INCOME DURING THE YEAR.

	From fire risks.	*Marine and inland risks.*	
Entire premiums collected during the year	$ 794,825 45	$ 44,112 14	
Deduct re-insurance, rebate, abatement and return premiums	329,753 38	13,316 58	
Totals	$ 465,072 07	$ 30,795 56	
Net cash actually received for premiums			$ 495,867 63
Received for interest and dividends on stocks, mortgages and bonds, collateral loans and from all other sources			53 946 73
Aggregate amount of income actually received during the year in cash			$ 549,814 36

V. EXPENDITURES DURING THE YEAR.

	From fire risks.	*Marine and Inland.*	
Net amount actually paid for losses (including $19,659.53, losses occurring in previous years	$ 370,750 31	$ 32,657 82	
Deducts amounts received for salvages and re-insurance in other companies	158,058 63	20,537 36	
	$ 212,691 68	$ 12,120 46	
Net amount paid during the year for lossses			$ 224,812 14
Cash dividends actually paid stockholders			146,250 00
Paid for commissions and brokerage			103,200 07
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés			28,475 00
Paid for State, National and local taxes in this and other States			3,655 00
All other payments and expenditures			43,422 15
Aggregate amount of actual expenditures during the year in cash			$ 549,814 36

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	*Premiums.*	*Marine and inland risks*	*Premiums.*
In force on the 31st day of December of the preceding year	$ 306,690,294	$ 343,677 75	$ 52,608	$ 6,936 16
Written or renewed during the year	415,731,239	824,258 20	11,745,008	43,231 84
Totals	$ 722,421,533	$ 1,167,935 95	$ 11,797,616	$ 50,168 00
Deduct those expired and marked off as terminated	278,897,169	465,072 07	8,171,764	31,906 25
In force at the end of the year	$ 443,524,364	$ 702,863 88	$ 3,625,852	$ 18,261 75
Deduct amount re-insured	128,617,601	329,753 38	3,579,677	12,205 89
Net amount in force December 31, 1885	$ 314,906,763	$ 373,110 50	$ 46,175	$ 6,055 86

Answers to General Interogatories.

Total amount of premiums received from the organization of the company to date	$21,048,534 00
Total amount of cash dividends declared since the company commenced business	2,845,036 00
Losses incured during the year: Fire, $364,071.56; marine and inland, $33,257.81. Total	397,329 37
Amount deposited in different States and countries for the security of all the company's policy-holders:	
Luxemburg	$5,050 00
Brazil	3,750 00

COLORADO BUSINESS.

Business in the State during the Year.

Premiums received	$3,050 14
Losses paid	29 54

UNITED STATES BRANCH

OF THE

QUEEN INSURANCE COMPANY,

OF

LIVERPOOL, ENGLAND.

Commenced business in the United States, 1866.

JAMES A. MACDONALD ..... *Manager*

I. CAPITAL.

Whole amount of capital actually paid up in cash $873,169 75

II. ASSETS.

Account of Stocks and Bonds owned by the Company.

Bonds.	*Par value.*	*Market val.*
United States 4 per cent	$672,300 00	$827,769 37
United States 4½ per cent	84,000 00	94,395 00
Mississippi State 4 per cent	20,000 00	20,000 00
N. Y., Lacka. & Western R. R. 6 per cent	100,000 00	109,139 39
Chicago & Southwestern R. R. 7 per cent	10,000 00	12,750 00

Bonds.	*Par value.*	*Market val.*	
North Wisconsin R. R. 6 per cent	$ 10,000 00	$ 12,750 00	
Chi., Burlington & Quincy R. R. 7 per cent	10,000 00	13,450 00	
Chi., Rock Island & Pacific R. R. 6 per cent	5,000 00	6,600 00	
Fremont, Elkhorn & Missouri R. R. 6 per cent.	10,000 00	11,450 00	
Chi., Mil & St. P. R R. (Dubuque div.) 6 per cent	10,000 00	11,300 00	
C., M. & St. P. R. R. (Chi. & Pacific div) 5 per cent	10,000 00	10,300 00	
C., M. & St. P. R. R. (Wis. & Minn. div.) 5 per cent	10,000 00	10,270 00	
Chicago & Northwestern R. R. 5 per cent	10,000 00	10,818 75	
Baltimore & Ohio Railroad 5 per cent	10,000 00	10,737 50	
Pennsylvania Company 4½ per cent	10,000 00	10,275 00	
Farmers' Loan and Trust Co. stock	10,000 00	40,000 00	
Totals	$ 991,300 00	$ 1,212,005 01	
Total market value of stocks and bonds			$ 1,212,005 01
Market value of real estate owned by the company (unincumbered)			357,928 92
Cash in company's principal office		$ 14,150 91	
Cash deposited in bank:			
Corn Exchange National Bank, New York		14,583 36	
First National Bank, Chicago		780 36	
Bank of British Columbia, San Francisco		500 19	
Farmers' Loan and Trust Company, New York		70,000 00	
Nevada Bank, San Francisco		350 11	
Granger's Bank, San Francisco		812 92	
Bank of Commerce, Louisville		2,734 64	
With trustees of the Company		1,317 37	
In hands of agents in course of transmission		135,201 34	
Total cash items			240,431 20
Interest due and accrued on stocks and bonds			11,797 99
Net premiums in course of collection not more than three months due			16,506 30
All other property belonging to the company			2,866 70
Aggregate amount of all the assets of the company, stated at their actual value			$ 1,841,536 12

III. LIABILITIES.

Gross claims for adjusted and unpaid losses, due and to become due	$ 51,289 89	
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	67,457 73	
Losses resisted, including interest, costs and other expenses thereon	32,538 89	
Total gross amount of claims for losses	$ 151,286 51	
Deduct re-insurance thereon	12,943 48	
Net amount of unpaid losses		$ 138,343 03
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, $1,062,-839.91; unearned premiums (50 per cent.)	$ 531,419 94	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, $800,-139.34; unearned premiums (pro rata)	446,232 87	
Total unearned premiums		977,662 81
Total amount of all liabilities except net surplus		$ 1,116,005 84
Surplus beyond all liabilities		725,530 28
Aggregate amount of all liabilities, including net surplus		$ 1,841,536 12

IV. INCOME DURING THE YEAR.

	From fire risks.	
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	$ 19,475 97	
Gross premiums on risks written and renewed during the year	1,666,898 28	
Total	$ 1,686,374 25	
Deduct premiums and bills in course of collection at this date	16,506 30	
Entire premiums collected during the year	$ 1,669,867 95	
Deduct re-insurance, rebate, abatement and return premiums	403,830 66	
Net cash actually received for premiums		$ 1,266,037 29
Received for interest and dividends on stock, bonds and collateral loans		45,092 48
Income received from all other sources		10,265 33
Aggregate amount of income actually received during the year in cash		$ 1,321,395 10

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including $132,796.04, losses occurring in previous years)	$ 892,086 76	
Deduct amounts received for salvages, and amounts received for re-insurances in other companies	63,787 28	
Net amount paid during the year for losses		$ 828,299 48
Paid for commissions and brokerage		176,901 81
Paid for salaries, fees, and other charges of officers, clerks, agents and all other employés		82,963 24
Paid for State, National and local taxes in this and other States		38,524 78
All other payments and expenditures		76,975 00
Aggregate amount of actual expenditures during the year in cash		$ 1,203,664 31

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	*Prems. thereon*
In force on the 31st day of December of the preceding year	$ 157,142,903 00	$ 1,649,889 78
Written or renewed during the year	153,673,267 00	1,666,898 28
Total	$ 310,816,170 00	$ 3,316,788 06
Deduct those expired and marked off as terminated	132,270,986 00	1,394,940 02
In force at the end of the year	$ 178,545,184 00	$ 1,921,848 04
Deduct amount re-insured	6,062,296 00	58,868 69
Net amount in force December 31, 1885	$ 172,482,888 00	$ 1,862,979 35

Schedule of Fire Risks and Unearned Premiums.

Year written.	*Term.*	*Amount covered.*	*Gross prem's charged.*	*Frac. un'rn'd.*	*Premiums unearned.*
1885	One year	$ 90,568,954 00	$ 1,062,839 91	1-2	$ 531,419 94
1884	Two years	1,471,681 00	5,365 83	1-4	1,341 45
1885		408,636 00	3,655 99	3-4	2,741 98
1883	Three years	11,347 939 00	104,890 12	1-6	17,481 67
1884		14,392,695 00	124,688 00	1-2	62,343 99
1885		15,480,355 00	146,904 72	5-6	122,420 60
1882	Four years	179,968 00	1,658 44	1-8	207 30
1883		313,058 00	3,108 06	3-8	1,165 50
1884		1,719,643 00	8,357 42	5-8	5,223 29
1885		333,784 00	3,772 93	7-8	3,301 31
1881	Five years	4,202,406 00	46,926 72	1-10	4,692 67
1882		6,514,615 00	68,100 28	3-10	20,430 08
1883		7,205,825 00	77,024 88	1-2	38,512 43
1884		8,515,788 00	93,683 92	7-10	65,578 69
1885		9,827,541 00	112,002 13	9-10	100,801 91
		$ 172,482,888 00	$ 1,862,979 35		$ 977,662 81

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date		$ 16,508,301 00
Losses paid from organization to date		10,688,430 00
Total amount of losses incurred during the year (fire)		814,150 42
Amount deposited in various States and countries for the security of all the Company's policy-holders		246,250 00
Amount deposited in various States :		
Ohio	$ 123,125 00	
Oregon	61,562 50	
Virginia	61,562 50	
Georgia	30,781 25	
North Carolina	12,312 50	
Mississippi	26,156 25	
Dakota	30,781 25	

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	$ 763,123 00
Premiums received	16,357 48
Losses paid	4,310 57
Losses incurred	2,414 95

UNITED STATES BRANCH

OF THE

ROYAL INSURANCE COMPANY,

OF

LIVERPOOL, ENGLAND.

Incorporated 1845.

CHARLES H. CASE.....Manager for the Western States.

I. CAPITAL.

No Capital in the United States.

II. ASSETS.

Account of Stocks and Bonds owned by the Company.

	Par Value.	*Market Val.*	
United States, 4 per cent., registered bonds.....	$ 235,000 00	$ 289,343 75	
United States, 6 per cent., coupon bonds.....	1,525,000 00	2,025,715 00	
Totals	$ 1,760,000 00	$ 2,315,058 75	
Total market value of stocks and bonds			$ 2,315,058 75
Market value of real estate owned by the company (unincumbered)..			1,776,301 56
Cash in the company's principal offices.....		$ 796 14	
Cash deposited in banks, principally in the Merchants' National of New York.....		279,414 93	
Total cash items.....			280,211 07
Interest due and accrued on stocks and bonds			48,100 00
Gross premiums in course of collection not more than three months due.....			290,130 01
All other property belonging to the company.....			3,097 77
Aggregate amount of all the assets of the company stated at their actual value			$ 4 712,899 16

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	$ 13,298 20
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	171,731 99
Losses resisted, including interest, costs and other expenses thereon.....	60,062 14
Total gross amount of claims for losses.....	$ 245,092 33
Deduct re-insurance thereon.....	63,188 26

Net amount of unpaid losses		$ 181,904 07
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, $1,876,593.65; unearned premiums (50 per cent.)	$ 938,296 83	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, $1,780,576.28; unearned premiums (pro rata)	922,764 95	
Total unearned premiums		1,861,061 78
Amount reclaimable by the insured on perpetual fire insurance policies		68,360 81
Net premiums, reserve and all other liabilities, except capital under the life insurance or any other special department		136,675 00
Due and accrued for salaries, rent and miscellaneous expenses		1,195 98
All other demands against the company, absolute and contingent		119,230 52
Total amount of liabilities in the United States, except net surplus		$ 2,368,428 16
Surplus beyond all other liabilities		2,344,471 00
Aggregate amount of all liabilities, including net surplus		$ 4,712,899 16

IV. INCOME DURING THE YEAR.

	From fire risks.	
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	$ 265,490 40	
Deduct amount of same not collected	252 18	
Net collected	$ 265,238 22	
Gross premiums on risks written and renewed during the year.	3,209,554 06	
Total	$ 3,474,792 28	
Deduct premiums and bills in course of collection at this date	297,906 97	
Entire premiums collected during the year	$ 3,176,885 31	
Deduct re-insurance, rebate, abatement and return premiums	723,668 54	
Net cash actually received for premiums		$ 2,453,216 77
Received for interest and dividends on stocks, bonds and collateral loans		97,304 15
Income received from all other sources		74,717 54
Deposit premiums (less 5 per cent) received for perpetual fire risks	$ 6,248 30	
Aggregate amount of income actually received during the year in cash		$ 2,625,238 46

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including $311,711.49, losses occurring in previous years)	$ 1,611,891 62	
Deduct amounts received for salvages, and amounts received for re-insurances in other companies	177,829 22	
Net amount paid during the year for losses		$ 1,434,062 40
Paid for commissions and brokerage		437,242 17
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés		157,230 97
Paid for State, National and local taxes in this and other States		59,448 39
All other payments and expenditures		123,520 64
Amount of deposit premiums returned during the year on perpetual fire risks	$ 1,560 93	
Aggregate amount of actual expenditures during the year in cash in the United States		$ 2,211,504 57

VI. MISCELLANEOUS.

Risks and Premiums.

In force on the 31st day of December of the preceding year..	$ 352,734,394 02	$ 3,574,197 54
Written or renewed during the year	341,760,032 67	3,209,554 06
Total	$ 694,494,426 69	$ 6,783,751 60
Deduct those expired and marked off as terminated:	299,294,799 37	2,805,553 95
In force at the end of the year	$ 395,199,627 32	$ 3,978,197 65
Deduct amount re-insured	39,785,501 84	321,027 72
Net amount in force December 31, 1885	$ 355,414,125 48	$ 3,657,169 93

Schedule of Fire Risks and Unearned Premiums.

Year written.	*Term.*	*Amount covered.*	*Gross pre's charged.*	*Frac. un'rn'd.*	*Amount premiums unearned.*
1885	One year	$ 179,958,403 85	$ 1,876,593 65	1-2	$ 938,269 83
1884	Two years	6,147,529 71	57,173 96	1-4	14,293 49
1885		2,658,346 05	24,560 41	3-4	18,420 31
1883	Three years	25,668,336 79	238,233 05	1-6	39,705 51
1884		26,963,724 07	236,700 57	1-2	118,350 28
1885		29,788,492 46	279,053 71	5-6	232,544 76
1882	Four years	870,036 00	9,908 23	1-8	1,238 53
1883		856,147 35	9,273 58	3-8	3,477 59
1884		699,385 89	6,730 19	5-8	4,206 37
1885		589,265 25	11,908 09	7-8	10,419 58
1881	Five years	11,453,690 16	123,981 01	1-10	12,398 10
1882		17,906,316 11	178,684 25	3-10	53,605 27
1883		17,371,478 13	176,497 34	1-2	88,248 67
1884		13,910,817 40	189,355 55	7-10	132,548 88
1885		15,463,032 26	182,000 73	9-10	163,800 66
Various	Six years	315,750 00	4,075 66		1,299 50
	Seven years	2,273,450 00	38,428 80		19,386 73
	Eight years	6,000 00	2,175 00		1,767 19
	Nine years	12,000 00	300 00		216 67
	Ten years	498,924 00	11,402 40		6,757 68
	Eleven years	500 00	8 75		8 35
	Fifteen years	2,500 00	125 00		70 83
		$ 355,414,125 48	$ 3,657,169 93		$ 1,861,061 78

Answers to General Interrogatories.

Losses incurred during the year (fire) ..... $ 1,327,539 68

Amount deposited in various States:

	Deposit.	*Liabilities.*
New York	$ 235,000 00	
Ohio	100,000 00	$ 168,223 92
Virginia	50,000 00	40,111 19
Oregon	50,000 00	6,374 34
Georgia	25,000 00	42,482 43
North Carolina	10,000 00	13,806 04

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	$ 521,493 14
Premiums received	7,173 46
Losses paid	2,872 78
Losses incurred	2,872 78

UNITED STATES BRANCH

OF THE

SCOTTISH UNION AND NATIONAL INSURANCE COMPANY,

OF

EDINBURGH, . . SCOTTLAND.

Incorporated, 1824.

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

I. CAPITAL.

Whole amount of capital authorized	$ 30,000,000 00
Whole amount of capital actually paid up in cash	1,412,855 00

II. ASSETS.

Account of Stocks and Bonds owned by the Company.

	Par value	*Market val.*	
United States 4 per cent. registered bonds	$ 405,000 00	$ 498,150 00	
County of Middlesex debentures	50,000 00	57,875 00	
City of Toronto bonds	61,185 00	64,798 00	
Ontario Railway subsidy bonds	51,912 00	29,494 40	
Totals	$ 568,097 00	$ 650,317 40	
Total market value of stocks and bonds			$ 650,317 40
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			353,000 00
Interest due and accrued on said bond and mortgage loans			7,382 37
Value of lands mortgaged, exclusive of buildings		$ 340,000 00	
Value of buildings mortgaged (ins'd for $367,200 as collateral)		440,000 00	
Total value of said mortgaged premises		$ 780,000 00	
Cash in Company's principal office		$ 642 49	
Cash deposited in National Exchange Bank		78,056 38	
Total cash items			78,698 87
Interest due and accrued on stocks and bonds			4,050 00
Net premiums in course of collection not more than three months due			59,770 34
Aggregate amount of all the assets of the company stated at their actual value			$ 1,153,218 98

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	$ 23,597 00	
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	15,000 00	
Losses resisted, including interest, costs and other expenses thereon	10,000 00	
Net amount of unpaid losses		$ 48,597 00
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, $329,205.28; unearned premiums (50 per cent)	$ 164,602 64	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, $126,551.78; unearned premiums (pro rata)	68,568 42	
Total unearned premiums		233,171 06
Total amount of liabilities except net surplus		$ 281,768 06
Surplus beyond all liabilities		871,450 92
Aggregate amount of all liabilities, including net surplus		$ 1,153,218 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	$ 61,077 45	
Add amount of under estimate	7,911 89	
Net collected	$ 68,989 34	
Gross premiums on risks written and renewed during the year	746,738 13	
Total	$ 815,727 47	
Deduct premiums and bills in course of collection at this date	59,770 34	
Entire premiums collected during the year	$ 755,957 13	
Deduct re-insurance, rebate, abatement and return premiums	381,212 80	
Net cash actually received for premiums		$ 374,744 33
Received for interest on bonds and mortgages		16,884 47
Received for interest and dividends on stock and bonds, collateral loans, and from all other sources		24,930 12
Aggregate amount of income actually received during the year in cash		$ 416,558 92

V. EXPENDITURES DURING THE YEAR.

Net amount actually paid for losses (including $33,345.62, losses occurring in previous years)	$ 243,635 22
Paid for commissions and brokerage	54,201 09
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés	27,939 00
Paid for State, National, and local taxes in this and other States	10,227 73
All other payments and expenditures	15,805 40
Aggregate amount of actual expenditures during the year in cash	$ 351,808 44

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	*Premiums thereon.*
In force on the 31st day of December of the preceding year...	$ 50,515,764 00	$ 590,092 73
Written or renewed during the year	62,288,188 00	746,738 13
Total	$ 112,803,952 00	$ 1,336,830 86
Deduct those expired and marked off as terminated	58,125,573 00	651,705 42
In force at the end of the year	$ 54,678,379 00	$ 685,125 44
Deduct amount re-insured	16,300,196 00	229,368 38
Net amount in force December 31, 1885	$ 38,378,183 00	$ 455,757 06

Schedule of Fire Risks and Unearned Premiums.

Year written.	*Term.*	*Amount covered.*	*Gross pre's charged.*	*Frac. un'rn'd.*	*Premiums unearned.*
1885	One year	$ 27,991,287 00	$ 329,205 28	1-2	$ 164,602 64
1884	Two years	54,925 00	828 18	1-4	207 05
1885		236,159 00	2,048 12	3-4	1,536 09
1883	Three years	2,042,606 00	22,419 97	1-6	3,736 66
1884		2,336,299 00	29,872 92	1-2	14,936 46
1885		3,041,800 00	34,909 85	5-6	29,091 54
1882	Four years	17,450 00	60 00	1-8	7 50
1883		7,300 00	163 15	3-8	61 18
1884		23,150 00	218 84	5-8	136 78
1885		14,763 00	157 14	7-8	137 49
1881	Five years	534,273 00	6,619 19	1-10	661 92
1882		553,283 00	6,949 72	3-10	2,084 92
1883		423,580 00	6,228 42	1-2	3,114 21
1884		511,547 00	8,060 12	7-10	5,642 08
1885		589,761 00	8,016 16	9-10	7,214 54
		$ 38,378,183 00	$ 455,757 06		$ 233,171 06

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	$ 1,892,607 96
Losses paid from organization to date	1,104,442 15
Losses incurred during the year (fire)	243,770 67

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	$ 650,144 00
Premiums received	11,895 47
Losses paid	2,071 00
Losses incurred	2,071 00

SECURITY INSURANCE COMPANY,

OF

NEW HAVEN, CONNECTICUT.

Incorporated April, 1841.

CHARLES S. LUTE, *President.* HERBERT MASON, *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.

	Par value.	*Market val.*
Tradesmen's National Bank stock, New Haven	$ 3,200 00	$ 4,864 00
Second National Bank stock, New Haven	15,500 00	21,235 00
Merchants National Bank stock, New Haven	10,550 00	12,132 50
New Haven National Bank stock, New Haven	9,100 00	14,105 00
New Haven County National Bank stock, New Haven	10,000 00	13,000 00
Yale National Bank stock, New Haven	20,000 00	22,800 00
American Exchange National Bank stock, New York	10,000 00	12,800 00
Commerce National Bank stock, New York	5,000 00	8,000 00
New York, New Haven & Hartford R. R stock	10,000 00	20,000 00
Shore Line (Connecticut) R. R. stock	7,700 00	12,705 00
Chicago, Burlington & Quincy R. R. stock	11,000 00	15,125 00
Chicago, Rock Island & Pacific R. R. stock	10,000 00	12,850 00
Housatonic (preferred) R. R. stock	11,000 00	13,200 00
New Haven Water Co. stock	7,850 00	12,952 50
New Haven & Northampton R. R. consolidated bonds	15,000 00	16,950 00
Holyoke & Westfield R. R. first mortgage bonds	7,000 00	7,630 00
Housatonic R. R. bonds	10,000 00	10,000 00
Minn. & St. Louis R. R. (Iowa division) first mortgage bonds	4,000 00	4,800 00
Chicago, Milwaukee & St. Paul R. R. (Dubuque division) first mortgage bonds	5,000 00	5,662 50
Chicago, Milwaukee & St. Paul R. R. (Chicago and Milwaukee div.) first mortgage bonds	7,000 00	8,995 00
Chicago, Milwaukee & St. Paul R. R. (River division) first mortgage bonds	3,000 00	3,855 00

	Par value.	Market val.	
Mahoning Coal R. R. (Lake Shore guarantee) first mortgage bonds	$ 10,000 00	$ 9,950 00	
Chicago, Burlington & Northern R. R. first mortgage bonds	444 00	444 00	
City of Jersey City, N. J., bonds	7,000 00	7,350 00	
Totals	$ 209,344 00	$ 271,405 50	
Total market value of stocks and bonds			$ 271,405 50
Loans on bond and mortgage (first liens), upon which not more than one year's interest is due			85,450 00
Interest due and accrued on said bond and mortgage loans			438 56
Value of lands mortgaged, exclusive of buildings		$ 138,445 00	
Value of buildings mortgaged (insured for $68,950 as collateral)		$ 85,190 00	
Total value of said mortgaged premises		$ 223,635 00	

Loans on Collaterals.

	Par value	Market val.	Loaned thereon.	
New Haven and Northampton R. R. consolidated bonds	$ 4,000 00	$ 4,520 00		
Second National Bank stock	2,500 00	3,425 00		
Tradesmen's Nat. Bank stock	2,500 00	3,800 00	$ 8,000 00	
Fair Haven and Westville H. R. R. stock	2,500 00	3,000 00		
New Haven Water Co.'s stock	1,100 00	1,815 00	1,600 00	
City Bank (New Haven) stock	2,300 00	2,852 00		
Mechanics Bank (New Haven) stock	360 00	432 00	7,000 00	
Produce Exchange Nat. Bank, New York, stock	4,500 00	5,175 00		
New York, New Haven & Hartford R. R. stock	800 00	1,616 00	1,300 00	
Totals	$ 20,560 00	$ 26,635 00	$ 17,900 00	
Amount loaned on collaterals				$ 17,900 00
Cash in company's principal office				96 89
Cash deposited in bank:				
Yale National, New Haven			$ 33,243 69	
American Exchange, New York			11,668 42	
St. Louis, St. Louis			666 67	
				45,578 78
Interest due and accrued on stocks and bonds				974 50
Gross premiums in course of collection not more than three months due				23,591 53
Bills receivable, not matured, taken for marine risks				5,837 25
Aggregate amount of all the assets of the company stated at their actual value				$ 451,273 01

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	$ 3,850 67
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	15,580 32
Losses resisted including interest, costs and other expenses thereon	3,529 37

Total gross amount of claims for losses	$ 22,960 36	
Deduct re-insurance thereon	500 00	
Net amount of unpaid losses		$ 22,460 36
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, $201,585.24; unearned premiums (50 per cent.)	$ 100,792 62	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, $59,458.80; unearned premiums (pro rata)	32,616 66	
Gross premiums received and receivable upon all unexpired inland navigation risks, $1,771.92; unearned premiums (50 per cent)	885 96	
Gross premiums received and receivable upon all unexpired marine risks	21,474 41	
Total unearned premiums		155,769 65
All other demands against the Company, absolute and contingent		4,177 12
Total amount of liabilities, except capital stock and net surplus		$ 182,407 13
Joint stock capital actually paid up in cash		200,000 00
Surplus beyond capital and all other liabilities		68,865 88
Aggregate amount of all liabilities, including paid-up capital and net surplus		$ 451,273 01

IV. INCOME DURING THE YEAR.

	Fire risks.	*Mar. and inland risks.*	
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	$ 19,014 21	$ 1,457 65	
Deduct amount of same not collected		741 47	
Net collected	$ 19,014 21	$ 716 18	
Gross premiums on risks written and renewed during the year	299,331 68	58,931 12	
Total	$ 318,345 89	$ 59,647 30	
Deduct premiums and bills in course of collection at this date	19,492 12	4,099 41	
Entire premiums collected during the year	$ 298,853 77	$ 55,547 89	
Deduct re-insurance, rebate, abatement and return premiums	42,181 96	6,688 81	
	$ 256,671 81	$ 48,859 08	
Net cash actually received for premiums			$ 305,530 89
Received for interest on bonds and mortgages			3,449 68
Received for interest and dividends on stocks, bonds and collateral loans			14,270 28
Income received from all other sources			340 84
Aggregate amount of income actually received during the year in cash			$ 323,591 69

V. EXPENDITURES DURING THE YEAR.

	On fire risks.	*Marine and inland risks.*	
Gross amount actually paid for losses (including $22,738.01, losses occurring in previous years)..	$ 163,879 92	$ 38,246 44	
Deduct amounts received for salvages and amounts received for re-insurances in other companies	6,189 23	3,173 16	
	$ 157,690 69	$ 35,073 28	
Net amount paid during the year for losses			$ 192,763 97
Cash dividends actually paid stockholders			14,000 00
Paid for commissions and brokerage			52,528 51
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employés			21,209 58
Paid for State, National and local taxes in this and other States			2,519 82
Aggregate amount of actual expenditures during the year in cash			$ 283,021 88

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	*Premiums thereon.*	*Marine risks.*	*Premiums thereon.*
In force on the 31st day of December of the preceding year	$ 18,002,295	$ 215,939 71	$ 705,949 00	$ 19,966 67
Written or renewed during the year	34,645,953	299,331 68	4,551,296 00	58,931 12
Totals	$ 52,648,248	$ 515,271 39	$ 5,257,245 00	$ 78,897 79
Deduct those expired and marked off as terminated	31,147,107	243,994 26	4,629,888 00	52,408 99
In force at the end of the year	$ 21,501,141	$ 271,277 13	$ 627,357 00	$ 26,488 80
Deduct amount re-insured	933,546	10,233 09	70,312 00	3,242 47
Net amount in force December 31, 1885	$ 20,567,595	$ 261,044 04	$ 557,045 00	$ 23,246 33

Schedule of Fire Risks and Unearned Premiums.

Year written.	*Term.*	*Amount covered.*	*Gross pre's charged.*	*Frac. un'rn'd.*	*Premiums unearned.*
1885	One year	$ 14,886,683 00	$ 201,585 24	1-2	$ 100,792 62
1883	Three years	807,449 00	8,236 17	1-6	1,372 69
1884		1,031,646 00	10,551 15	1-2	5,275 57
1885		1,231,449 00	12,322 13	5-6	10,268 54
1881	Five years	397,548 00	4,058 07	1-10	405 80
1882		491,355 00	5,080 66	3-10	1,524 18
1883		563,953 00	5,642 89	1-2	2,821 44
1884		482,100 00	5,469 99	7-10	3,828 93
1885		669,162 00	7,857 12	9-10	7,071 39
1877	Ten years	6,250 00	240 62	4-20	48 12
		$ 20,567,595 00	$ 261,044 04		$ 133,409 28

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	$ 4,090,441 21
Losses paid from organization to date	2,888,102 43
Total amount of cash dividends declared since the company commenced business	310,281 00
Dividends declared payable in stock from organization	50,000 00
Total amount of the company's stock owned by the directors, at par value	34,250 00
Loaned to stockholders and officers	58,900 00
Losses incurred during the year: Fire, $158,354.17; marine and inland, $34,874.87. Total	193,229 04

No business in Colorado in 1885.

SOUTH BRITISH FIRE AND MARINE INSURANCE CO.,

OF

AUCKLAND, NEW ZEALAND.

Incorporated August 15, 1872.

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

I. CAPITAL.

Whole amount of capital actually paid-up in cash ..... $ 646,280 00

II. ASSETS.

Account of Stocks and Bonds owned by the Company.

	Par value.	*Market val.*
United States registered bonds	$ 50,000	$ 61,375
Union Bank of Australia	27,500	82,500
Union Sash and Door Company's debentures	50,000	50,000
Union Sash and Door Company's stock	7,100	5,505
Ashburton Town Hall	150	150
Ashburton Gas Company	900	900
Auckland Fibre Company	2,500	2,500
Auckland Pedigree Stud Company	1,000	1,000
Mossell Bay Board of Executors	380	380
Patea Steam Ship Company	250	250
New Zealand Frozen Meat Company	25,000	25,000
Deutsche Bank	40,000	40,000
Equitable Company, of Wellington	15,000	15,000
Auckland Timber Company	15,000	15,000
French Deposit	20,000	21,405
Colonial Bank of New Zealand (fixed deposit)	125,000	125,000
Building Society shares	21,795	21,795
Totals	$ 401,575	$ 467,760

Total market value of stocks and bonds		$ 467,760 00
Market value of real estate owned by the company (unincumbered)		496,750 00
Loans on bond and mortgage (first liens), upon which not more than one year's interest is due		78,099 00
Interest due and accrued on said bond and mortgage loans		3,899 00
Value of premises mortgaged (insured for $74,800 as collateral)	$ 165,850 00	

Loans on Mortgage of Vessels.

	Market value.	*Loaned thereon.*
Marion	$ 3,750	$ 2,750
Omam	10,000	7,750
Darcy Pratt	9,000	2,500
Opotiki	1,000	500
Olive	1,000	250
Start	2,000	1,000
Sovereign of the Seas	1,000	400
Lizzie	2,500	1,310
Albatross	3,500	2,315
Borealis	7,250	4,000
Handa Isle	19,300	7,500
Meg Merriles	9,000	2,000
Totals	$ 69,300	$ 32,275

Amount loaned on vessels		$ 32,275
Cash deposited in bank:		
Colonial Bank of New Zealand; Chartered Bank of India, London and China; Glynn, Mills, Currie & Co		47,800 00
Interest due and accrued on stocks and bonds		7,304 00
Interest due and accrued on collateral loans		9,103 00
Gross premiums in course of collection not more than three months due		365,911 00
Bills receivable, not matured, taken for fire, marine and inland risks		15,370 00
All other property belonging to the Company		43,459 00
Aggregate amount of all the assets of the company stated at their actual value		$ 1,567,730 00

III. LIABILITIES.

Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	$ 185,650 00	
Deduct re-insurance thereon	23,275 00	
Net amount of unpaid losses		$ 162,375 00
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy; unearned premiums (50 per cent)	$ 375,822 00	
Gross premiums received and receivable upon all unexpired marine risks	147,471 00	
Total unearned premiums		523,293 00
Cash dividends to stockholders remaining unpaid		545 00
Due and accrued for salaries, rent and miscellaneous expenses		2,675 00
Due and to become due for borrowed money		94,580 00

Total amount of liabilities, except capital stock and net surplus	$ 783,468 00
Joint stock capital actually paid up in cash	646,280 00
Surplus beyond capital and all other liabilities	137,982 00
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	$ 1,567,730 00

IV. INCOME DURING THE YEAR.

	From fire risks.	*Mar. and inland risks.*	
Entire premiums collected during the year	$ 937,858	$ 952,317	
Deduct re-insurance, rebate, abatement and return premiums	135,977	328,233	
	$ 801,881	$ 624,084	
Net cash actually received for premiums			$ 1,425,965 00
Received for interest and dividends on stock, bonds and collateral loans			41,169 00
Income received from all other sources			14,290 00
Aggregate amount of income actually received during the year in cash			$ 1,481,424 00

V. EXPENDITURES DURING THE YEAR.

	On fire risks.	*Marine and inland. risks.*	
Gross amount actually paid for losses (including $95,800, losses occurring in previous years)	$ 665,495	$ 639,675	
Deduct amounts received for salvages and amounts received for re-insurances in other companies	88,892	192,558	
	$ 576,603	$ 447,117	
Net amount paid during the year for losses			$ 1,023,720 00
Cash dividends actually paid stockholders			62,627 00
Paid for commissions and brokerage			160,485 00
Paid for salaries, fees, and other charges of officers, clerks, agents and all other employés			156,657 00
Paid for State, National and local taxes in this and other States			10,110 00
All other payments and expenditures			4,975 00
Aggregate amount of actual expenditures during the year in cash			$ 1,418,574 00

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	*Premiums thereon.*	*Marine and inland risks.*	*Premiums thereon.*
In force on the 31st day of December of the preceding year	$ 122,210,135	$ 920,945	$ 49,723,877	$ 838,391
Written or renewed during the year	167,056,500	1,041,390	73,343,572	1,006,072
Total	$ 289,266,635	$ 1,962,335	$ 123,067,449	$ 1,844,463
Deduct those expired and marked off as terminated	170,352,571	1,103,075	108,129,760	1,355,142
In force at the end of the year	$ 118,914,064	$ 859,260	$ 14,937,689	$ 489,321
Deduct amount re-insured	16,423,815	107,615	5,132,974	254,195
Net amount in force December 31, 1885	$ 102,490,249	$ 751,645	$ 9,804,715	$ 235,126

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	$ 11,968,150 00
Losses paid from organization to date	8,065,966 00
Total amount of cash dividends declared since the company commenced business	638,318 00
Total amount of the company's stock owned by the directors at par value	59,810 00
Loaned to stockholders and officers	19,037 00
Losses incurred during the year	1,090,295 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	$ 313,596 00
Premiums received	9,155 25
Losses paid	883 18
Losses incurred	1,109 17

ST. PAUL FIRE AND MARINE INSURANCE CO.

OF

ST. PAUL, MINNESOTA.

Incorporated May, 1865.

CHAS. H. BIGELOW, *President.* CHAS. B. GILBERT, *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.

Shares of Stock.	*Par value.*	*Market val.*
320 First National Bank, St. Paul	$ 32,000 00	$ 52,800 00
270 Merchants' National Bank, St. Paul	27,000 00	41,850 00
100 Bank of Minnesota, St. Paul	10,000 00	12,500 00
60 St. Paul National Bank, St. Paul	6,000 00	6,300 00
20 First National Bank, Alexandria	2,000 00	2,140 00
25 St. Paul Trust Company, St. Paul	3,600 00	3,600 00
30 First National Bank, St. Peter	3,000 00	3,750 00
50 First National Bank, Glencoe	5,000 00	5,000 00

Shares of Stock.		*Par value.*	*Market val.*
22 St. Paul & S. C. R. R. Co. special		2,200 00	1,500 00
St. P. & S. C. R. R. Co. land cont., 1st lien		216 32	216 32
St. P. & S. C. R. R. Co., Chicago, St. Paul, M. & O. R. R. Co. bonds		10,000 00	11,500 00
385 St. Paul Warehouse and Elevator Company		19,250 00	19,250 00
Bonds.			
St. Paul Warehouse & Elevator Co.	7 per cent	10,000 00	10,000 00
City of Minneapolis	8 per cent	1,500 00	1,575 00
City of St. Paul	5 per cent	60,000 00	62,400 00
City of Stillwater	10 per cent	10,000 00	10,500 00
City of Mankato	7 per cent	8,500 00	8,500 00
Town of Detroit	12 per cent	1,833 00	1,924 65
Town of Sauk Center	8 per cent	3,500 00	3,587 50
Town of Vernon Center	7 per cent	7,500 00	7,500 00
Village of Detroit	7 per cent	700 00	700 00
Town of Jo. Daviess	7 per cent	5,500 00	5,500 00
Town of Elmore	7 per cent	6,500 00	6,500 00
Town of Garden City	7 per cent	7 000 00	7,000 00
Town of Winnebago City	7 per cent	15,000 00	15,000 00
Town of Pilot Grove	7 per cent	5,000 00	5,000 00
Town of Oakwood	7 per cent	7,500 00	7,500 00
Town of Blue Earth City	7 per cent	36,000 00	36,000 00
Town of Granite Falls	7 per cent	1,500 00	1,500 00
County of Pine	10 per cent	4,500 00	4,950 00
County of Rock	10 per cent	24,000 00	27,600 00
County of Custer	7 per cent	50,500 00	49,490 00
County of Ramsey	8 per cent	1,000 00	1,100 00
County of Dawson	8 per cent	1,500 00	1,500 00
County of Barnes, D. T.,	8 per cent	30,000 00	31,200 00
County of Grand Forks, D. T.,	8 per cent	4,000 00	4,200 00
County of Grant school district	8 per cent	4,000 00	4,000 00
County of Yellow Medicine sch. dis.	9 per cent	500 00	500 00
Co. of Barnes & Cass Joint sch. dis.	8 per cent	9,000 00	9,000 00
County of Carver school district	7 per cent	6,000 00	6,000 00
County of Griggs, D.T., school dis.	8 per cent	500 00	500 00
County of Jerauld, D.T., school dis.	8 per cent	2,400 00	2,400 00
County of Cass, D.T., school district	8 per cent	1,500 00	1,500 00
County of Jerauld school district	8 per cent	5,500 00	5,500 00
County of Barnes, D.T., school dis.	8 per cent	1,500 00	1,500 00
Co. of Barnes, D.T., sch. dis. orders	10 per cent	2,030 00	2,030 00
Co. of Barnes, D.T., sch. dis. orders	10 per cent	8,539 49	8,539 49
County of Ransom, D.T., warrants	10 per cent	13 00	13 00
Totals		$ 462,948 81	$ 512,615 96

Total market value of stocks and bonds	$ 512,615 96
Market value of real estate owned by the company (unincumbered)	101,264 56
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due	203,316 72
Loans on bond and mortgage (first liens) upon which more than one year's interest is due	4,550 00
Interest due and accrued on said bond and mortgage loans	6,114 53
Value of lands mortgaged, exclusive of buildings	$ 283,100 00
Value of buildings mortgaged (insured for $191,200 as collateral	239,000 00
Total value of said mortgaged premises	$ 522,100 00

Loans on Collaterals.

Shares of Stock.	*Par value.*	*Market value.*	*Loaned thereon.*
200 First National Bank, St. Paul	$ 20,000 00	$ 30,000 00	$ 25,000 00
85 Second National Bank, St. Paul	8,500 00	17,000 00	12,000 00
250 Merchants' Nat'l Bank, St. Paul	25,000 00	38,750 00	25,000 00
220 St. Paul Bank, St. Paul	22,000 00	23,100 00	15,760 00
72 Savings Bank, St. Paul	7,200 00	7,200 00	5,800 00
650 Bank of Minnesota, St. Paul	65,000 00	81,250 00	53,500 00
25 Union Nat'l Bank, Minneapolis	2,500 00	2,500 00	2,000 00
68 St. Paul & S.C.R. R. Co.'s special land stock, issue Jan'y 1, 1871	6,800 00	5,340 00	2,800 00
967 St. Paul & S. C. R. R. Co.'s special land stock, issue July 1, 1879	96,700 00	67,690 00	35,545 13
400 Inland Power Co., Minneapolis	20,000 00	30,000 00	15,000 00
400 Pioneer Press Co., St. Paul	20,000 00	20,000 00	10,000 00
200 St. Paul Harvester Co	20,000 00	20,000 00	10,000 00
6 bonds St. Paul Harvester Works	6,000 00	3,900 00	3,108 22
100 Montana Nat. Bank of Helena	10,000 00	12,500 00	10,000 00
10 Nat. Bank of Com., Minneapolis	1,000 00	1,000 00	850 00
25 Lake Superior Elevator Company	1,250 00	1,562 50	1,200 00
240 N'th Star Iron W'ks, Minneapolis	12,000 00	18,000 00	10,000 00
4 bonds Lake County, Colorado	3,500 00	2,625 00	1,500 00
7 First Nat. Bank, Glencoe, Minn	700 00	700 00	500 00
1000 Tacoma Coal Company, W. T	50,000 00	15,000 00	9,000 00
89½ St. Paul Manufacturing Co.	4,475 00	4,475 00	2,195 56
	$ 402,625 00	$ 405,592 50	$ 250,758 91

Amount loaned on collaterals		$ 250,758 91
Cash in company's principal office	$ 4,252 99	
Cash belonging to company deposited in bank:		
First National Bank	6,198 73	
Merchants' National Bank	70,103 70	
Total cash items		80,555 42
Interest due and accrued on stocks and bonds		11,404 39
Interest due and accrued on collateral loans		4,757 07
Gross premiums in course of collection not more than three months due		68,795 56
Bills receivable, not matured, taken for fire, marine and inland risks		16,833 21
All other property belonging to the company		863 00
Amount of installment notes owned and held by the Company	$ 238,939 48	
Aggregate amount of all the assets of the company stated at their actual value		$ 1,261,829 33

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	$ 9,174 10
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	26,825 08
Losses resisted, including interest, costs and other expenses thereon	7,924 42

Net amount of unpaid losses		$ 43,923 60
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, $408,525.23; unearned premiums (50 per cent.)	$ 204,262 61	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, $374,240.46; unearned premiums (pro rata)	211,409 49	
Gross premiums received and receivable upon all unexpired inland navigation risks, $20,643.54; unearned premiums (50 per cent.)	10,321 77	
Total unearned premiums		425,993 87
Total amount of liabilities, except capital stock and net surplus		$ 469,917 47
Joint stock capital actually paid up in cash		500,000 00
Surplus beyond capital and all other liabilities		291,911 86
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$ 1,261,829 33
Amount of unearned premiums represented by installment notes	$ 238,939 48	

IV. INCOME DURING THE YEAR.

	From fire risks.	*Marine and inland risks.*	
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	$ 55,569 55	$ 15,065 32	
Gross premiums on risks written and renewed during the year	758,708 38	72,989 11	
Total	$ 814,277 93	$ 88,054 43	
Deduct premiums and bills in course of collection at this date	68,795 56	16,833 21	
Entire premiums collected during the year	$ 745,482 37	$ 71,221 22	
Deduct re-insurance, rebate abatement and return premiums	139,040 31	1,397 64	
	$ 606,442 06	$ 69,823 58	
Net cash actually received for premiums			$ 676,265 64
Received for interest on bonds and mortgages			13,038 46
Received for interest and dividends on stock, bonds and collateral loans			59,187 68
Income received from all other sources			7,172 19
Aggregate amount of income actually received during the year in cash			$ 755,663 97

V. EXPENDITURES DURING THE YEAR.

	On fire risks.	*Marine and inland risks.*
Gross amount actually paid for losses (including $39,658.18, losses occurring in previous years).	$ 402,517 76	$ 49,422 92
Deduct amount received for salvages and amt's received for re-insurance in other companies..	33,953 04	310 57
	$ 368,564 72	$ 49,112 35

Net amount paid during the year for losses	$ 417,677 07
Cash dividends actually paid stockholders	50,000 00
Paid for commissions and brokerage	109,994 01
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés	37,888 60
Paid for State, National and local taxes in this and other States	10,631 28
All other payments and expenditures	44,344 78
Aggregate amount of actual expenditures during the year in cash	$ 670,535 74

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	*Premiums thereon.*	*Marine and inland.*	*Premiums thereon.*
In force on the 31st day of December of the preceding year	$ 44,350,495	$ 646,373 97	$ 262,100	$ 18,660 00
Written or renewed dur'g the y'r.	45,370,274	758,708 38	6,041,167	72,989 11
Total	$ 89,720,769	$ 1,405,082 35	$ 6,303,267	$ 91,649 11
Deduct those expired and marked off as terminated	26,642,763	561,748 43	5,876,010	71,005 57
In force at the end of the year	$ 63,078,006	$ 843,333 92	$ 427,257	$ 20,643 54
Deduct amount re-insured	5,327,409	60,568 23	.....	.....
Net amount in force December 31, 1885	$ 57,750,597	$ 782,765 69	$ 427,257	$ 20,643 54

Schedule of Fire Risks and Unearned Premiums.

Year written.	*Term.*	*Amount covered.*	*Gross pre's charged.*	*Frac. un'rn'd.*	*Amount premiums unearned.*
1885	One year	$ 30,202,160	$ 408,525 23	1-2	$ 204,262 61
1884	Two years	67,997	835 13	1-4	208 78
1885		16,175	147 02	3-4	110 25
1883	Three years	3,707,644	44,645 56	1-6	7,440 92
1884		4,311,210	52,270 88	1-2	26,135 44
1885		5,737,614	67,627 37	5-6	56,356 15
1882	Four years	7,475	111 34	1-8	13 91
1883		8,950	150 40	3-8	56 40
1884		15,880	204 74	5-8	127 95
1885		7,550	73 15	7-8	63 98
1881	Five years	1,637,616	26,809 53	1-10	2,680 95
1882		2,002,225	32,513 68	3-10	9,754 08
1883		2,383,429	38,843 15	1-2	19,421 57
1884		3,347,186	49,842 75	7-10	34,889 92
1885		4,297,486	60,165 76	9-10	54,149 19
		$ 57,750,597	$ 782,765 69		$ 415,672 10

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	$ 7,515,449 80
Losses paid from organization to date	4,992,287 40
Total amount of cash dividends declared since the company commenced business	716,696 47
Total amount of the company's stock owned by the directors at par value	205,100 00
Loaned to stockholders and officers	110,040 71
Deposited in St. Paul banks, to comply with the laws of Dakota and Nebraska	50,000 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	$ 793,749 00
Premiums received	13,016 38
Losses paid	5,848 07
Losses incurred	5,330 02

SPRINGFIELD FIRE AND MARINE INSURANCE CO.,

OF

SPRINGFIELD, MASSACHUSETTS.

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 and Bonds owned by the Company.

	Par value.	Market val.
U. S. Bonds.		
United States 6 per cent. currency, registered	$ 100,000	$ 130,000
Water Company Bonds.		
Wakefield (Mass.) 6 per cent. registered	50,000	53,000
Ann Arbor (Mich.) 6 per cent. registered	50,000	50,000
Railroad Bonds.		
Kansas City, St. Joe and Council Bluffs 7 per cent.	100,000	123,000
Union Pacific Collateral Trust 6 per cent	50,000	50,000
Chicago and Northwestern Sinking Fund 6 per cent.	50,000	55,000
Morris and Essex 7 per cent.	8,000	11,200
New York and Harlem 7 per cent.	10,000	13,800
Chicago, Milwaukee and St. Paul 7 per cent.	10,000	13,000
St. Paul, Minneapolis and Manitoba 6 per cent.	50,000	57,500
Chicago, Burlington and Quincy 4 per cent.	10,000	10,000
Detroit, Lansing and Northern 7 per cent.	2,000	2,400

	Shares of Bank Stock.	*Par value.*	*Market val.*
100	Agawam National, Springfield	$ 10,000	$ 12,500
150	John Hancock National, Springfield	15,000	18,750
104	Chicopee National, Springfield	10,400	17,160
100	Pynchon National, Springfield	10,000	17,000
28	Second National, Springfield	2,800	4,900
200	Third National, Springfield	20,000	35,000
100	City National, Springfield	10,000	12,800
100	Chapin National, Springfield	10,000	13,000
116	First National, Springfield	11,600	18,560
75	Ware National, Ware	7,500	9,000
34	First National, Northampton	3,400	4,250
100	Northampton National, Northampton	10,000	16,500
10	Monson National, Monson	1,000	1,500
31	First National, Chicopee	3,100	4,960
20	Adams National, North Adams	2,000	2,840
100	Tremont National, Boston	10,000	11,100
100	Boston National, Boston	10,000	12,100
100	New England National, Boston	10,000	14,600
100	Commonwealth National, Boston	10,000	11,800
100	Merchandise National, Boston	10,000	10,200
100	Merchants' National, Boston	10,000	14,500
100	Atlas National, Boston	10,000	12,600
200	Howard National, Boston	20,000	23,600
100	Webster National, Boston	10,000	10,500
150	Boylston National, Boston	15,000	19,500
100	Eliot National, Boston	10,000	12,400
100	National Bank of Commerce, Boston	10,000	12,000
100	Shawmut National, Boston	10,000	12,200
100	National Bank of Commerce, New York	10,000	15,500
200	Fourth National, New York	20,000	25,000
112	Continental National, New York	11,200	11,760
200	Metropolitan National, New York	20,000	6,000
100	Franklin County National, Greenfield	10,000	10,000
100	St. Paul National, St. Paul, Minn	10,000	11,000
	Shares of Railroad Stock.		
700	Boston and Albany	70,000	126,000
200	Boston and Providence	20,000	37,000
500	Connecticut River	50,000	83,500
1000	New York, New Haven and Hartford	100,000	200,000
500	Old Colony	50,000	80,000
1000	New York and Harlem	50,000	100,000
1100	Chicago, Burlington and Quincy	110,000	150,700
550	Chicago, Milwaukee and St. Paul preferred	55,000	66,000
400	Pennsylvania	20,000	22,000
	Installments Chicago, Burlington and Northern	4,884	4,884
	Totals	$ 1,372,884	$ 1,884,064

Total market value of stocks and bonds	$ 1,884,064 00
Market value of real estate owned by the company	96,528 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due	303,366 67
Interest due and accrued on said bond and mortgage loans	7,672 09
Value of lands mortgaged, exclusive of buildings $ 206,000 00	
Value of buildings mortgaged (insured for $234,650 as collateral) 322,000 00	
Total value of said mortgaged premises $ 528,000 00	

Loans on Collaterals.

Stock.	*Par value.*	*Market value.*	*Loaned thereon.*
25 shrs Quassaic National Bank, Newburgh, N.Y.	$ 500	$ 625	$ 400
100 shrs Nonotuck Paper Co., Holyoke	10,000	10,000	15,000
60 shrs Valley Paper Co., Holyoke	6,000	8,400	
1 shr Parsons Paper Co., Holyoke	1,000	10,000	
	$ 17,500	$ 29,025	$ 15,400

Amount loaned on collaterals		$ 15,400 00
Cash in company's principal office	$ 9,910 36	
Cash deposited in bank:		
Third National Bank, Springfield	51,690 89	
Agawam National Bank, Springfield	45,865 11	
Total cash items		107,466 36
Interest due and accrued on stocks and bonds		24,321 00
Interest due and accrued on collateral loans		385 00
Gross premiums in course of collection, not more than three months due		169,090 00
Bills receivable, not matured, taken for fire, marine and inland risks		194,302 73
All other property belonging to the company		840 95
Aggregate amount of all the assets of the company stated at their actual value		$ 2,803,436 80

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	$ 75,085 57	
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	42,731 06	
Losses resisted, including interest, costs and other expenses thereon	36,407 31	
Total gross amount of claims for losses	$ 154,223 94	
Deduct re-insurance thereon	11,275 73	
Net amount of unpaid losses		$ 142,948 21
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, $926,845.21; unearned premiums (50 per cent)	$ 463,422 60	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, $1,313,159 41; unearned premiums (pro rata)	761,160 14	
Total unearned premiums		1,224,582 74
All other demands against the company, absolute and contingent		25,363 50
Total amount of all liabilities except capital stock and net surplus		$ 1,392,894 45
Joint stock capital actually paid up in cash		1,000,000 00
Surplus beyond capital and other all liabilities		410,542 35
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$ 2,803,436 80

IV. INCOME DURING THE YEAR.

	Fire risks.	
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	$ 179,000 00	
Gross premiums on risks written and renewed during the year	1,826,877 31	
Total	$ 2,005,877 31	
Deduct premiums and bills in course of collection at this date	169,090 00	
Entire premiums collected during the year	$ 1,836,787 31	
Deduct re-insurance, rebate, abatement and return premiums	233,421 23	
Net cash actually received for premiums		$ 1,603,366 08
Received for interest on bonds and mortgages		15,758 64
Received for interest and dividends on stocks, bonds and collateral loans		93,749 09
Income received from all other sources		3,611 00
Aggregate amount of income actually received during the year in cash		$ 1,716,484 81

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses, including $174,007.20, losses occuring in previous years	$ 937,460 38	
Deduct all amounts actually received for salvages, and reinsurances in other companies	42,596 09	
Net amount paid during the year for losses		$ 894,864 29
Cash dividends actually paid stockholders		100,000 00
Paid for commissions and brokerage		237,692 98
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés		71,485 41
Paid for State, National and local taxes in this and other States		43,028 77
All other payments and expenditures		159 035 99
Aggregate amount of actual expenditures during the year in cash		$ 1,542,107 44

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	*Premiums thereon.*
In force on the 31st day of December of the preceding year	$ 151,350,979 00	$ 2,057,811 96
Written or renewed during the year	135,324,200 00	1,826,877 31
Total	$ 286,675,179 00	$ 3,884,689 27
Deduct those expired and marked off as terminated	119,480,040 00	1,644,684 65
Net amount in force December 31, 1885	$ 167,195,139 00	$ 2,240,004 62

Schedule of Fire Risks and Unearned Premiums.

Year written.	*Term.*	*Amount covered.*	*Gross pre's charged.*	*Frac. un'rn'd.*	*Premiums unearned.*
1885	One y'r or less	$ 65,285,222 00	$ 926,845 21	1-2	$ 463,422 60
1884	Two years	777,100 00	11,149 96	1-4	2,787 49
1885		498,100 00	6,245 02	3-4	4,683 75
1883	Three years	13,346,393 00	151,219 72	1-6	25,203 29
1884		13,584,282 00	155,092 87	1-2	77,546 43
1885		13,019,924 00	146,150 10	5-6	121,791 75
1882	Four years	561,282 00	5,528 14	1-8	691 02
1883		681,796 00	7,157 86	3-8	2,684 19
1884		393,637 00	2,754 10	5-8	1,721 30
1885		1,115,951 00	14,919 30	7-8	13,054 39
1881	Five years	6,249,982 00	76,760 45	1-10	7,676 04
1882		8,150,735 00	104,078 71	3-10	31,223 61
1883		11,204,139 00	154,233 16	1-2	77,116 58
1884		12,302,875 00	175,513 55	7-10	122,859 48
1885		20,023,721 00	302,356 47	9-10	272,120 82
		$ 167,195,139 00	$ 2,240,004 62		$ 1,224,582 74

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	$ 19,028,260 04
Losses paid from organization to date	12,106,425 72
Total amount of cash dividends declared since the company commenced business	1,892,042 00
Dividends declared payable in stock since organization	500,000 00
Total amount of company's stock owned by the directors at par value	157,200 00
Loaned to stockholders and officers	155,516 67
Losses incurred during the year (fire)	851,473 96

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	$ 939,120 00
Premiums received	19,576 59
Losses paid	3,961 20
Losses incurred	3,794 45

STATE INVESTMENT AND INSURANCE COMPANY,

OF

SAN FRANCISCO, CALIFORNIA.

Incorporated December 1, 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,

	Par value.	*Market val.*	
United States 4 per cent. bonds	$ 50,000 00	$ 62,000 00	
Sonoma County 6 per cent. bonds	10,000 00	10,800 00	
Montgomery Avenue 6 per cent. bonds	10,000 00	3,000 00	
Totals	$ 70,000 00	$ 75,800 00	
Total market value of stocks and bonds			$ 75,800 00
Market value of real estate owned by the Company (unincumbered)			150,859 13
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			72,515 00
Interest due and accrued on said bond and mortgage loans			354 00
Value of lands mortgaged exclusive of buildings		$ 116,000 00	
Value of buildings mortgaged (ins'd for $61,500 as collateral)		91,500 00	
Total value of said mortgaged premises		$ 207,500 00	
Cash in company's principal office		$ 3,828 01	
Cash deposited in bank:			
First National Bank		3,231 10	
Anglo California Bank		1,464 16	
Total cash items			8,523 27
Interest due and accrued on stocks and bonds			1,160 00
Gross premiums in course of collection, not more than three months due			30,039 98
All other property belonging to the Company			6,524 91
Aggregate amount of all the assets of the company stated at their actual value			$ 345,776 29

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	$ 3,969 02	
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	3,173 80	
Net amount of unpaid losses		$ 7,142 82
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, $119,539.58; unearned premiums (50 per cent)	$ 59,769 79	
Gross premiums received and receivable, upon all unexpired fire risks running more than one year from date of policy, $40,727.92; unearned premiums (pro rata)	22,024 12	
Total unearned premiums		81,793 91
Cash dividends to stockholders remaining unpaid		1,041 00
All other demands against the Company absolute and contingent		1,100 05
Total amount of liabilities, except capital stock and net surplus		$ 91,077 78
Joint stock capital actually paid up in cash		200,000 00
Surplus beyond capital and all other liabilities		54,698 51
Aggregate amount of all liabilities, including paid up capital stock and net surplus		$ 345,776 29

IV. INCOME DURING THE YEAR.

	From fire risks.	
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	$ 44,433 91	
Gross premiums on risks written and renewed during the year	156,430 56	
Total	$ 200,864 47	
Deduct premiums and bills in course of collection at this date	30,039 98	
Entire premiums collected during the year	$ 170,824 49	
Deduct re-insurance, rebate, abatement and return premiums	24,046 13	
Net cash actually received for premiums		$ 146,778 36
Received for interest on bonds and mortgages		4,465 80
Received for interest and dividends on stocks, bonds and collateral loans		3,709 86
Income received from all other sources		11,086 00
Aggregate amount of income actually received during the year in cash		$ 166,040 02

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses, (including $17,557.51, losses ocurring in previous years	$ 106,462 60	
Deduct amounts received for salvages and amounts received for re-insurance in other companies	6,711 16	
Net amount paid during the year for losses		$ 99,751 44
Cash dividends actually paid stockholders		23,389 00
Paid for commissions and brokerage		31,043 19
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés		15,170 00
Paid for State, National and local taxes in this and other States		2,094 03
All other payments and expenditures		19,548 58
Aggregate amount of actual expenditures during the year, in cash		$ 190,996 24

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	*Premiums.*
In force on the 31st day of December of the preceding year	$ 14,906,683 00	$ 234,861 82
Written or renewed during the year	9,666,679 00	156,430 56
Total	$ 24,573,362 00	$ 391,292 38
Deduct those expired and marked off as terminated	14,537,728 00	228,200 13
In force at the end of the year	$ 10,035,634 00	$ 163,092 25
Deduct amount re-insured	182,500 00	2,824 75
Net amount in force December 31, 1885	$ 9,853,134 00	$ 160,267 50

Schedule of Fire Risks and Unearned Premiums.

Year Written.	*Term.*	*Amount covered.*	*Gross pre's charged.*	*Frac. un'rn'd.*	*Amount premiums unearned.*
1885	One year	$ 7,364,464 00	$ 119,539 58	1-2	$ 59,769 79
1883	Three years	653,230 00	11,221 28	1-6	1,870 21
1884		851,714 00	13,304 87	1-2	6,652 43
1885		983,726 00	16,201 77	5-6	13,501 48
		$ 9,853,134 00	$ 160,267 50		$ 81,793 91

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Co. to date	$ 3,520,640 92
Losses paid from organization to date	1,651,950 12
Total amount of cash dividends declared since the Co. commenced business	465,000 00
Total amount of the company's stock owned by the directors at par value	109,500 00
Loaned to stockholders and officers	39,105 00
Losses incurred during the year (fire)	86,836 75

Amount deposited in the State of Oregon, $50,000.00; liabilities on same, $9,530.37.

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	$ 148,975 00
Premiums received	4,117 30
Losses paid	367 48
Losses incurred	1,731 51

STATE INSURANCE COMPANY,

OF

DES MOINES . . . . . IOWA.

Incorporated September, 1865.

GEO. H. MAISH, *President.* J. C. CUMMINS, *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.

	Par value.	*Market val.*	
United States 3 per cent bonds	$ 25,000	$ 26,000	
Des Moines Water Works Company's bonds	1,000	1,000	
Des Moines Water Works Company's scrip	500	500	
Des Moines Syrup Refinery bonds	1,000	500	
Old M. C. Springs Improvement Co.'s bonds	1,000	1,000	
50 shares Des Moines Water Works Co.'s stock	5,000	1,000	
20 shares Des Moines National bank stock	2,000	2,000	
30 shares Polk County Savings bank stock	3,000	3,300	
Totals	$ 38,500	$ 35,300	
Total market value of stocks and bonds			$ 35,300 00
Market value of real estate owned by the company (unincumbered)			86,400 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			51,605 00
Interest due and accrued on said bond and mortgage loans			2,133 72
Value of said mortgaged premises (insured for $20,370, as collateral)		$ 163,170 00	
Cash in company's principal office			1,993 41
Cash deposited in Iowa National bank			86,443 53
Judgment liens on real estate at 50 per cent. of their face value			13,017 92
Interest due and accrued on stocks and bonds			55 00
Gross premiums in course of collection not more than three months due			37,481 47
Bills receivable, not matured, taken for fire, marine and inland risks			302,765 94
All other property belonging to the company			15,601 85
Other assets not admitted under the laws of Colorado		$ 289,060 56	
Aggregate amount of all the assets of the company stated at their actual value			$ 632,797 84

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	$ 10,035 87	
Gross losses in process of adjustment, including all reported and supposed losses	14,778 47	
Losses resisted, including interest, costs and other expenses thereon	7,457 00	
Net amount of unpaid losses		$ 32,271 34
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, $216,620.77; unearned premiums (50 per cent.)	$ 108,310 38	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, $729,537.70; unearned premiums (pro rata)	399,482 35	
Total	$ 507,792 73	
Deduct risks re-insured in other companies, $24,078.33 at 50 per cent	12,039 16	
	$ 495,753 57	
Deduct risks on which rates are overdue, $276,845.39 at 50 per cent	138,422 69	
Total unearned premiums		357,330 88
Checks on treasurer not presented		6,233 86
All other demands against the company, absolute and contingent		8,532 56
Total amount of liabilities, except capital stock and net surplus		$ 404,368 64
Joint stock capital actually paid up in cash		200,000 00
Surplus beyond capital and all other liabilities		28,429 20
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$ 632,797 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	$ 607,271 78	
Deduct amount of same not collected	37,349 78	
Net collected	$ 569,922 00	
Gross premiums on risks written or renewed during the year	456,308 88	
Total	$ 1,026,230 88	
Deduct premiums and bills in course of collection at this date	617,093 20	
Entire premiums collected during the year	$ 409,137 68	
Deduct re-insurance, rebate, abatement and return premiums	48,961 10	
Net cash actually received for premiums		$ 360,176 58
Received for interest on bonds and mortgages		5,536 36
Received for interest and dividends on stocks, bonds, collateral loans and premium notes		7,286 03
Income received from all other sources		5,500 00
Aggregate amount of income actually received during the year in cash		$ 378,498 97

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including $31,971.19, losses occurring in previous years)	$ 162,106 96	
Deduct all amounts received for salvages, and amounts received for re-insurance in other companies	16,628 88	
Net amount paid during the year for losses		$ 145,478 08
Paid for commissions and brokerage		90,452 44
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés		48,139 51
Paid for State, National and local taxes in this and other States		9,462 33
All other payments and expenditures		33,208 70
Aggregate amount of actual expenditures during the year in cash		$ 326,741 06

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	*Premiums thereon.*
In force on the 31st of December of preceding year	$ 48,310,883 00	$ 896,318 34
Written or renewed during the year	24,934,911 00	456,308 88
Total	$ 73,245,794 00	$ 1,352,627 22
Deduct those expired and marked off as terminated	23,005,859 00	406,468 75
In force at the end of the year	$ 50,239,935 00	$ 946,158 47
Deduct amount re-insured	1,247,582 00	24,078 33
Net amount in force December 31, 1885	$ 48,992,353 00	$ 922,080 14

Schedule of Fire Risks and Unearned Premiums.

Year written.	*Term.*	*Amount covered.*	*Gross pre's charged.*	*Frac. un'rn'd.*	*Premiums unearned.*
1885	One year	$ 11,223,874 00	$ 216,620 77	1-2	$ 108,310 38
1883	Three years	1,528,184 00	21,099 15	1-6	3,516 52
1884		1,292,395 00	19,127 46	1-2	9,563 73
1885		1,405,626 00	21,646 65	5-6	18,038 88
1881	Five years	5,479,630 00	100,825 21	1-10	10,082 52
1882		6,795,221 00	114,839 35	3-10	34,451 79
1883		6,346,121 00	127,366 65	1-2	63,683 32
1884		6,989,184 00	160,121 87	7-10	112,085 36
1885		9,179,700 00	164,511 36	9-10	148,060 23
Totals		$ 50,239,935 00	$ 946,158 47		$ 507,792 73
Deduct re-insurance		1,247,582 00	24,078 33		12,039 16
		$ 48,992,353 00	922,080 14		$ 495,753 57

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	$ 2,826,898 13
Losses paid from organization to date	885,048 56
Total amount of cash dividends declared since the company commenced business	75,502 50

Dividends declared payable in stock from organization	$ 140,000 00
Total amount of company's stock owned by the directors at par value	118,050 00
Loaned to stockholders and officers	25,250 00
Losses incurred during the year (fire)	162,407 11
Amount deposited in different States and countries for the security of all policy-holders	25,000 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	$ 1,891,620 00
Premiums received	42,425 25
Losses paid	10,099 81
Losses incurred	15,321 06

STERLING FIRE INSURANCE COMPANY,

OF

NEW YORK, NEW YORK.

Incorporated January 18, 1864.

ANDREW L. SOULARD, *President.* LOUIS P. BAYARD, *Secretary.*

I. CAPITAL.

Whole amount of capital actually paid up in cash	$ 350,000 00

II. ASSETS.

Account of Stocks and Bonds owned by the Company.

	Par value.	*Market val.*
New York City 3 per cent. bonds	$ 250,000 00	$ 255,000 00
United States 4½ per cent bonds	10,000 00	11,262 50
United States 3 per cent. bonds	10,000 00	10,312 50
United States District of Columbia registered bonds	90,000 00	105,300 00
Totals	$ 360,000 00	$ 381,875 00

Total market value of stocks and bonds		$ 381,875 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		46,500 00
Loans on bond and mortgage (first liens) upon which more than one year's interest is due and is in process of foreclosure		500 00
Interest due and accrued on said bond and mortgage loans		251 25
Value of lands mortgaged, exclusive of buildings	$ 64,500 00	
Value of buildings mortgaged (insured for $36,230 as collateral)	43,000 00	
Total value of said mortgaged premises	$ 107,500 00	
Cash in Company's principal office	$ 4,084 87	
Cash deposited in National Bank of Commerce	5,592 78	
Total cash items		9,677 65
Net premiums in course of collection not more than three months due		17,367 13
Aggregate amount of all the assets of the company, stated at their actual value		$ 456,171 03

III. LIABILITIES.

Gross claims for adjusted and unpaid losses, due and to become due	$ 3,645 99	
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	4,782 00	
Total gross amount of claims for losses	$ 8,427 99	
Deduct re-insurance thereon	1,845 83	
Net amount of unpaid losses		$ 6,582 16
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, $119,029.51; unearned premiums (50 per cent.)	$ 59,514 75	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, $42,957.02; unearned premiums (pro rata)	24,597 47	
Total unearned premiums		84,112 22
Total amount of liabilities, except capital stock and net surplus		$ 90,694 38
Joint stock capital actually paid up in cash		350,000 00
Surplus beyond capital and all other liabilities		15,476 65
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$ 456,171 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	$ 19,159 59	
Deduct amount of same not collected	520 67	
Net collected	$ 18,638 92	
Gross premiums on risks written and renewed during the year	168,568 02	
Total	$ 187,206 94	
Deduct premiums and bills in course of collection at this date	20,563 87	
Entire premiums collected during the year	$ 166,643 07	
Deduct re-insurance, rebate, abatement and return premiums	19,520 65	

Net cash actually received for premiums	$ 147,122 42
Received for interest on bonds and mortgages	2,445 00
Received for interest and dividends on stocks and bonds, collateral loans, and from all other sources	11,100 84
Aggregate amount of income actually received during the year in cash	$ 160,668 26

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including $11,437 22, losses occurring in previous years)	$ 95,512 45	
Deduct amounts received for salvages, and amounts received for re-insurances in other companies	12,261 07	
Net amount paid during the year for losses		$ 83,251 38
Cash dividends actually paid stockholders		1,000 00
Paid for commissions and brokerage		30,804 02
Paid for salaries, fees and other charges of officers, clerks, agents, and all other employés		18,600 00
Paid for State, National and local taxes in this and other States		3,159 26
All other payments and expenditures		14,270 82
Aggregate amount of actual expenditures during the year in cash		$ 151,085 48

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	*Premiums thereon.*
In force on the 31st day of December, 1884	$ 16,683,984	$ 141,008 13
Written or renewed during 1885	19,377,051	168,568 02
Total	$ 36,061,035	$ 309,576 15
Deduct those expired and marked off as terminated in 1885	16,638,918	132,760 35
In force at the end of the year 1885	19,422,117	176,815 80
Deduct amount re-insured in companies licensed in New York	1,512,509	14,829 27
Net amount in force	$ 17,909,608	$ 161,986 53

Schedule of Fire Risks and Unearned Premiums.

Year written.	*Term.*	*Amount covered.*	*Gross pre's charged.*	*Frac. un'rn'd.*	*Amount premiums unearned.*
1885	One y'r or less	$ 12,522,082 00	$ 119,029 51	1–2	$ 59,514 75
1884	Two years	19,700 00	86 98	1–4	21 74
1885		27,630 00	188 33	3–4	141 25
1883	Three years	1,087,816 00	8,119 43	1–6	1,353 24
1884		1,488,195 00	11,410 51	1–2	5,705 25
1885		1,862,549 00	14,477 18	5–6	12,064 30
1882	Four years	14,541 00	123 16	1–8	15 39
1883		18,658 00	201 73	3–8	75 65
1884		5,350 00	47 93	5–8	30 00
1885		4,500 00	39 50	7–8	34 57
1881	Five years	16,000 00	204 00	1–10	20 40
1882		119,195 00	1,358 12	3–10	407 43
1883		229,377 00	2,016 82	1–2	1,008 41
1884		262,864 00	2,475 78	7–10	1,733 05
1885		231,151 00	2,207 55	9–10	1,986 79
Total		$ 17,909,608 00	$ 161,986 53		$ 84,112 22

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	$ 1,580,941 00
Losses paid from organization to date	771,049 00
Total amount of cash dividends declared since the company commenced business	275,000 00
Total amount of the company's stock owned by the directors at par value	80,400 00
Losses incurred during the year (fire)	78,384 28

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	$ 174,775 00
Premiums received	2,286 37
Losses paid	614 94
Losses incurred	614 94

SUN INSURANCE COMPANY,

OF

SAN FRANCISCO, ... CALIFORNIA.

Incorporated Feb. 1, 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 and Bonds owned by the Company.

	Par value.	*Market val.*
United States 3 per cent. bonds	$ 50,000 00	$ 52,000 00
Merced County, Cal., bonds	34,500 00	34,898 50
Stockton City, Cal., bonds	40,000 00	42,000 00
Totals	$ 124,500 00	$ 128,898 50

Total market value of stocks and bonds		$ 128,898 50
Market value of real estate owned by the Company (unincumbered)		90,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		180,211 00
Interest due and accrued on said bond and mortgage loans		2,431 30
Value of lands mortgaged, exclusive of buildings	$ 531,500 00	
Value of buildings mortgaged (insured for $96,100) as collateral	150,000 00	
Total value of said mortgaged premises	$ 681,500 00	
Cash in company's principal office		5,588 83
Cash belonging to company deposited in bank:		
Grangers'	$ 4,340 98	
Union	1,374 54	
D. O. Mills	796 92	
First National	341 20	
Anglo-Californian	5,176 56	
		12,030 20
Interest due and accrued on stocks and bonds		2,312 50
Gross premiums in course of collection not more than three months due		37,573 09
Bills receivable, not matured, taken for fire, marine and inland risks		9,333 33
All other property belonging to the company		2,117 85
Aggregate amount of all the assets of the company stated at their actual value		$ 470,496 60

III. LIABILITIES.

Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	$ 7,360 00	
Losses resisted, including interest, costs and other expenses thereon	1,100 00	
Net amount of unpaid losses		$ 8,460 00
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, $130,773.12; unearned premiums (50 per cent.)	$ 65,386 56	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, $34,237.84; unearned premiums (pro rata)	20,585 21	
Gross premiums received and receivable upon all unexpired inland risks (100 per cent)	2,812 09	
Gross premiums received and receivable on all unexpired marine risks	19,508 18	
Total unearned premiums		108,292 04
All other demands against the company absolute and contingent		3,416 08
Total amount of liabilities, except capital stock and net surplus		$ 120,168 12
Joint stock capital actually paid up in cash		300,000 00
Surplus beyond capital and all other liabilities		50,328 48
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$ 470,496 60

IV. INCOME DURING THE YEAR.

	From fire risks.	*Marine and inland risks.*	
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	$ 29,669 74	$ 18,113 68	
Gross premiums on risks written and renewed during the year	217,476 00	70,587 04	
Total	$ 247,145 74	$ 88,700 72	
Deduct premiums and bills in course of collection at this date	34,260 05	12,646 37	
Entire premiums collected during the year	$ 212,885 69	$ 76,054 35	
Deduct re-insurance, rebate, abatement and return premiums	66,584 08	14,383 89	
	$ 146,301 61	$ 61,670 46	
Net cash actually received for premiums			$ 207,972 07
Received for interest on bonds and mortgages			14,075 40
Received for interest and dividends on stocks and bonds			4,535 04
Income received from all other sources			5,574 00
Aggregate amount of income actually received during the year in cash			$ 232,156 51

V. EXPENDITURES DURING THE YEAR.

	On fire risks.	*Marine and inland risks.*	
Net amount actually paid for losses, (including $13,653.22, losses occurring in previous years).	$ 86,678 81	$ 34,900 87	
Total			$ 121,579 68
Cash dividends actually paid during the year			22,500 00
Paid for commissions and brokerage			31,608 56
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés			28,825 64
Paid for State, National and local taxes in this and other States			2,929 99
All other payments and expenditures			21,486 05
Aggregate amount of actual expenditures during the year in cash			$ 228,929 92

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	*Premiums thereon.*	*Marine and inland risks.*	*Premiums thereon.*
In force on the 31st day of December of the preceding year	$ 11,577,886 00	$ 157,994 32	$ 1,162,302 00	$ 42,262 39
Written or renewed dur'g the year	15,027,653 00	217,476 00	2,254,842 00	70,587 04
Total	$ 26,605,539 00	$ 375,470 32	$ 3,417,144 00	$ 112,849 43
Deduct those expired and marked off as terminated	13,945,636 00	187,591 19	2,571,623 00	64,794 50
In force at the end of the year	$ 12,659,903 00	$ 187,879 13	$ 845,521 00	$ 48,054 93
Deduct amount re-insured	1,438,075 00	22,868 17	233,724 00	6,226 47
Net amount in force December 31, 1885	$ 11,221,828 00	$ 165,010 96	$ 611,797 00	$ 41,828 46

Schedule of Fire Risks and Unearned Premiums.

Year written.	*Term.*	*Amount covered.*	*Gross pre's charged.*	*Frac. un'rn'd.*	*Premiums unearned.*
1885	One year	$ 8,992,401 00	$ 130,773 12	1-2	$ 65,386 56
1884	Two years	13,266 00	211 24	1-4	52 25
1885		11,435 00	172 68	3-4	129 51
1883	Three years	446,220 00	6,857 62	1-6	1,142 94
1884		655,813 00	9,524 04	1-2	4,762 02
1885		1,010,557 00	15,803 37	5-6	13,169 47
1882	Four years			1-8	
1883				3-8	
1884		3,900 00	42 50	5-8	26 50
1885		8,850 00	159 25	7-8	139 34
1881	Five years			1-10	
1882				3-10	
1883		5,850 00	138 75	1-2	69 37
1884		27,611 00	508 71	7-10	356 09
1885		45,925 00	819 68	9-10	737 72
		$ 11,221,828 00	$ 165,010 96		$ 85,971 77

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date		$ 937,862 00
Total losses paid from organization to date		322,775 70
Total cash dividends declared since the company commenced business		52,500 00
Total amount of the company's stock owned by the directors at par value		75,250 00
Total amount of fire losses incurred during the year	$ 81,785 59	
Total amount of marine and inland losses during the year	34,900 87	
Total losses during the year		116,686 46

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	$ 356,520 00
Premiums received	4,396 71
Losses paid	2,092 52
Losses incurred	1,412 07

UNITED STATES BRANCH

OF THE

SUN FIRE OFFICE COMPANY,

OF

LONDON, . . . ENGLAND.

Incorporated, 1710.

U. S. GILBERT.....Manager of the United States branch.

I. CAPITAL.

No Capital in the United States.

II. ASSETS.

Account of Stocks and Bonds owned by the Company.

	Par value.	*Market val.*	
United States 3 per cent. registered bonds	$ 380,000 00	$ 397,500 00	
United States 4 per cent. registered bonds	20,000 00	24,625 00	
Totals	$ 400,000 00	422,125 00	
Total market value of stocks and bonds			$ 422,125 00
Market value of real estate owned by the Company (unincumbered)			20,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			1,014,000 00
Interest due and accrued on said bond and mortgage loans			7,875 00
Value of lands mortgaged, exclusive of buildings		$ 1,073,000 00	
Value of buildings mortgaged (insured for $556,000 as collateral)		620,000 00	
Total value of said mortgaged premises			1,693,000 00
Cash in company's principal office			4,280 25
Cash in hands of trustees			20,000 00
Cash deposited in bank:			
National Bank and Loan Co., Watertown, N. Y.		$ 1,169 06	
United States National bank, New York		4,669 19	
Total cash items			30,118 50
Interest due and accrued on stocks and bonds			2,100 00
Interest due and accrued on bank balances			90 71
Gross premiums in course of collection, not more than three monrhs due			240,594 95
Bills receivable, not matured, taken for fire, marine and inland risks			13,868 95
Aggregate amount of all the assets of the company stated at their actual value			$ 1,750,773 11

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	$ 41,260 00	
Gross losses in process of adjustment or in suspense, including all reported or supposed losses	47,260 00	
Losses resisted, including interest, costs and other expenses thereon	16,705 00	
Net amount of unpaid losses		$ 105,225 00
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, $706,530 68; unearned premiums (50 per cent.)	$ 353,265 34	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, $1,296,044.71; unearned premiums (pro rata)	725,721 00	
Total unearned premiums		1,078,986 34
All other demands against the company, absolute and contingent		38,411 82
Total amount of liabilities, except net surplus		$ 1,222,623 16
Surplus beyond liabilities		528,149 95
Aggregate amount of all liabilities, including net surplus		$ 1,750,773 11

IV. INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at the close of last previous year, as shown by that year's statement	$ 202,075 00	
Deduct amount of same not collected	733 96	
Net collected	$ 201,341 04	
Gross premiums on risks written and renewed during the year	1,463,293 94	
Total	$ 1,664,634 98	
Deduct premiums and bills in course of collection at this date	216,052 08	
Entire premiums collected during the year	$ 1,448,582 90	
Deduct re-insurance, rebate, abatement and return premiums	286,825 01	
Net cash actually received for premiums		$ 1,161,757 89
Received for interest on bonds and mortgages		46,696 11
Received for interest and dividends on stocks, bonds, and collateral loans and from all other sources		15,424 51
Aggregate amount of income actually received during the year in cash		$ 1,223,878 51

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including $147,621.30, losses occurring in previous years	$ 809,145 18	
Deducts amounts received for salvages and amounts received for re-insurance in other companies	9,757 93	
Net amount paid during the year for losses		$ 799,387 25
Paid for commissions and brokerage		216,080 55
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés		88,592 39
Paid for State, National and local taxes in this and other States		31,032 49
All other payments and expenditures		127,686 42
Aggregate amount of actual expenditures during the year in cash		$ 1,262,779 10

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	*Prem. thereon*
In force on the 31st day of December of the preceding year	$ 197,229,796	$ 1,956,459 35
Written or renewed during the year	146,414,603	1,463,293 94
Total	$ 343,644,399	$ 3,419,753 29
Deduct those expired and marked off as terminated	134,174,084	1,395,542 71
In force at the end of the year	$ 209,470,315	$ 2,024,210 58
Deduct amount re-insured	2,982,081	21,635 19
Net amount in force December 31, 1885	$ 206,488,234	$ 2,002,575 39

Schedule of Fire Risks and Unearned Premiums.

Year written.	*Term.*	*Amount covered.*	*Gross pre's charged.*	*Frac. un'rn'd.*	*Premiums unearned.*
1885	One year	$ 71,852,802 00	$ 706,530 68	1-2	$ 353,265 34
1883	Three years	27,903,982 00	251,734 79	1-6	41,955 80
1884		35,311,873 00	319,579 32	1-2	159,789 66
1885		32,372,821 00	294,573 95	5-6	245,478 29
1881	Five years	1,094,493 00	15,256 28	1-10	1,525 63
1882		5,724,833 00	66,024 56	3-10	19,807 36
1883		6,188,598 00	71,222 58	1-2	35,611 29
1884		13,741,294 00	141,674 64	7-10	99,172 24
1885		12,297,538 00	135,978 59	9-10	122,380 73
Totals		$ 206,488,234 00	$ 2,002,575 39		$ 1,078,986 34

Answers to General Interrogatories.

Total amount of premiums received from the organization of the United States branch to date	$ 4,049,071 51
Losses paid from organization of the United States branch to date	2,504,987 16
Losses incurred during the year (fire)	753,337 00
Amount deposited in various States and countries for the security of all the company's policy-holders	728,625 00

Amount deposited in various States:

	Deposit.	*Liabilities.*
Ohio	$ 104,800 00	$ 64,030 00
Virginia	10,400 00	22,520 00
Georgia	26,050 00	18,365 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	$ 702,300 00
Premiums received	11,735 01
Losses paid	3,199 59
Losses incurred	3,135 00

TRADERS' INSURANCE COMPANY,

OF

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.

	Par value.	*Market val.*	
United States 4 per cent. bonds	$ 350,000 00	$ 434,000 00	
Chicago & Northwestern Railway gold bonds	50,000 00	64,000 00	
Chicago, Burlington & Quincy R. R. bonds	50,000 00	49,500 00	
Chicago, St. L. & N. O. R. R. bonds	20,000 00	22,200 00	
Chicago City Railway bonds	20,000 00	20,000 00	
Chicago Board of Trade bonds	20,000 00	20,800 00	
Cook County bonds	25,000 00	28,502 50	
City of Chicago bonds	11,000 00	13,165 00	
Evanston water loan bonds	16,000 00	17,280 00	
Lincoln Park bonds	5,000 00	5,350 00	
National Bank of America stock	6,500 00	9,100 00	
Chicago City Railway stock	60,000 00	168,000 00	
Chicago West Division Railway stock	10,400 00	44,720 00	
Chicago & Northwestern Railway stock	25,000 00	27,500 00	
Chicago & Northwestern Railway stock, preferred	25,000 00	34,000 00	
Chicago, Burlington & Quincy R. R. stock	15,000 00	20,550 00	
Chicago, Rock Island & Pacific R. R. stock	15,000 00	19,125 00	
Chicago & Alton R. R. stock	10,000 00	14,000 00	
Totals	$ 733,900 00	$ 1,011,792 50	
Total market value of stocks and bonds			$ 1,011,792 50
Market value of real estate owned by the company (unincumbered)			12,195 98
Loans on bond and mortgage (first liens), upon which not more than one year's interest is due			90,000 00
Interest due and accrued on said bond and mortgage loans			162 50
Value of lands mortgaged, exclusive of buildings		$ 90,000 00	
Value of buildings mortgaged (insured for $45,000 as collateral)		50,000 00	
Total value of said mortgaged premises		$ 140,000 00	

Cash in company's principal office	$ 457 30	
Cash deposited in Corn Exchange Bank, Chicago	53,169 58	
Total cash items		$ 53,626 88
Interest due and accrued on stocks and bonds		1,462 50
Gross premiums in course of collection not more than three months due		29,762 19
All other property belonging to the company		29,342 87
Aggregate amount of all the assets of the company stated at their actual value		$ 1,228,345 42

III. LIABILITIES.

Gross claims for adjusted and unpaid losses, due and to become due	$ 13,380 51	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	51,083 73	
Losses resisted, including interest, costs and other expenses thereon	13,310 18	
Total gross amount of claims for losses	$ 77,774 42	
Deduct re-insurance thereon	5,135 62	
Net amount of unpaid losses		$ 72,638 80
Gross premiums, received and receivable, upon all unexpired fire risks, running one year or less from date of policy, $404,248.89; unearned premiums (50 per cent.)	$ 202,124 44	
Gross premiums, received and receivable, upon all unexpired fire risks, running more than one year from date of policy $114,225.84; unearned premiums (pro rata)	62,392 08	
Total unearned premiums		264,516 52
All other demands against the company, absolute and contingent		31,287 32
Total amount of liabilities, except capital stock and net surplus		$ 368,442 64
Joint stock capital actually paid up in cash		500,000 00
Surplus beyond capital and all other liabilities		359,902 78
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$ 1,228,345 42

IV. INCOME DURING THE YEAR.

	From fire risks.	*Marine and Inland.*
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	$ 28,502 74	$ .....
Gross premiums on risks written and renewed during the year	644,702 27	4,167 51
Total	$ 673,205 01	$ 4,167 51
Deduct premiums and bills in course of collection at this date	29,762 19	.....
Entire premiums collected during the year	$ 643,442 82	$ 4,167 51
Deduct re-insurance, rebate, abatement and return premiums	165,751 83	.....
	$ 477,690 99	$ 4,167 51

Net cash actually received for premiums	$ 481,858 50
Received for interest on bonds and mortgages	2,250 00
Received for interest and dividends on stock, bonds and collateral loans	41,623 69
Income received from all other sources	2,402 25
Aggregate amount of income actually received during the year in cash	$ 528,134 44

V. EXPENDITURES DURING THE YEAR.

	On fire risks.	*Marine and inland.*	
Gross amount paid during the year for losses (including $57,408.21, losses occurring in previous years)	$ 387,881 95	$ 122 99	
Deduct amounts received for salvages and amounts received for re-insurance in other companies	60,560 31	.....	
	$ 327,321 64	$ 122 99	
Net amount paid during the year for losses			$ 327,444 63
Cash dividends actually paid stockholders			50,000 00
Paid for commissions and brokerage			78,696 98
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés			34,588 34
Paid for State, National and local taxes in this and other States			20,846 32
All other payments and expenditures			14,002 78
Aggregate amount of actual expenditures during the year in cash			$ 525,579 05

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	*Premiums.*	*Marine and inland risks*	*Premiums.*
In force on the 31st day of December of the preceding year	$ 35,703,362	$ 498,127 16	$	$ .....
Written or renewed during the year	45,328,120	644,702 27	1,111,986	4,167 51
Totals	$ 81,031,482	$ 1,142,829 43	$ 1,111,986	$ 4,167 51
Deduct those expired and marked off as terminated	42,402,729	557,269 35	1,111,986	4,167 51
In force at the end of the year	$ 38,628,753	$ 585,560 08	.....	.....
Deduct amount re-insured	3,619,962	67,085 35	.....	.....
Net amount in force December 31, 1885	$ 35,008,791	$ 518,474 73	.....	.....

Schedule of Fire Risks and Unearned Premiums.

Year written.	*Term.*	*Amount covered.*	*Gross pre's charged.*	*Frac. un'rn'd.*	*Premiums unearned.*
1885	One year	$ 25,885,258 00	$ 404,248 89	1–2	$ 202,124 44
1884	Two years	23,950 00	238 76	1–4	59 69
1883	Three years	1,984,709 00	24,347 12	1–6	4,057 85
1884		2,344,313 00	28,747 40	1–2	14,373 70
1885		2,310,673 00	28,164 13	5–6	23,470 11
1882	Four years	1,500 00	23 54	1–8	2 94
1883		3,400 00	103 41	3–8	48 77
1881	Five years	223,070 00	3,194 55	1–10	319 45
1882		205,419 00	3,159 36	3–10	947 79
1883		486,103 00	5,787 23	1–2	2,893 61
1884		833,513 00	10,980 62	7–10	7,686 42
1885		706,883 00	9,479 72	9–10	8,531 75
		$ 35,008,791 00	$ 518,474 73		$ 264,516 52

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	$ 5,043,458 56
Losses paid from organization to date	2,964,527 37
Total amount of cash dividends declared since the company commenced business	672,500 00
Total amount of the company's stock, owned by the directors, at par value	85,300 00
Losses incurred during the year: Fire, $336,403.07; marine and inland, $122.99. Total	336,526 06

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	$ 433,921 00
Premiums received	10,472 91
Losses paid	1,399 07
Losses incurred	2,268 20

UNION INSURANCE COMPANY,

OF

SAN FRANCISCO, CALIFORNIA.

Incorporated April 28, 1865.

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

I. CAPITAL.

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

II. ASSETS.

Account of Stocks and Bonds owned by the Company.

	Par val.	*Market val.*	
United States 4 per cent. bonds	$ 500,000 00	$ 615,000 00	
Oakland City bonds	8,000 00	10,000 00	
Alameda Town bonds	10,000 00	11,000 00	
Montgomery Avenue bonds, S. F.	120,000 00	36,000 00	
Totals	$ 638,000 00	$ 672,000 00	
Total market value of stocks and bonds			$ 672,000 00
Market value of real estate owned by the Company (unincumbered)			110,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			203,699 47
Interest due and accrued on said bond and mortgage loans			1,200 00
Value of lands mortgaged exclusive of buildings		$ 307,000 00	
Value of buildings mortgaged (ins. for $140,950 as collateral)		228,000 00	
Total value of said mortgaged premises		$ 535,000 00	

Loans on Collaterals.

	Par value.	*Market value.*	*Loaned thereon.*
111 shares Spring Valley Water Works stock	$ 11,100 00	$ 10,656 00	$35,000 00
400 shares Presidio & Ferries R. R. Company stock	40,000 00	18,400 00	
125 shares San Francisco Gas Company stock	12,500 00	6,875 00	
60 shares Bank of California stock	6,000 00	9,900 00	
Totals	$ 69,600 00	$ 45,831 00	$ 35,000 00

Amount loaned on collaterals		$ 35,000 00
Cash in the company's principal offices	$ 20,290 07	
Cash deposited in banks:		
Bank of California, S. F	6,000 00	
Donohoe, Kelly & Co , S. F	6,000 00	
Laidlow & Co , N. Y	27,623 35	
Merchants' National Bank, Chicago	3,375 77	
Total cash items		63,289 19
Gross premiums in course of collection not more than three months due		29,164 70
Bills receivable, not matured, taken for fire, marine and inland risks		11,610 80
Aggregate amount of all the assets of the company stated at their actual value		$ 1,125,964 16

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	$ 8,026 29	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	16,494 00	
Losses resisted, including interest, costs and other expenses thereon	4,000 00	
Net amount of unpaid losses		$ 28,520 29
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, $275,528.21; unearned premiums (50 per cent.)	$ 137,764 10	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, $124,413 01; unearned premiums (pro rata)	66,798 82	
Gross premiums received and receivable upon all unexpired marine and inland navigation risks	7,408 65	
Gross premiums, received and receivable, upon all unexpired marine time risks, 50 per cent	14,920 00	
Total unearned premiums		226,891 57
Unused balances of bills and notes taken in advance for premiums on open marine and inland policies		2,246 23
Cash dividends to stockholders remaining unpaid		582 00
Total amount of liabilities, except capital stock and net surplus		$ 258,240 09
Joint stock capital actually paid up in cash		750,000 00
Surplus beyond capital and all other liabilities		117,724 07
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$ 1,125,964 16

IV. INCOME DURING THE YEAR.

	From fire risks.	*Marine and inland risks.*	
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	$ 20,212 03	$ 13,905 20	
Deduct amount of same not collected	2,348 50	.....	
Net collected	$ 17,863 53	$ 13,905 20	
Gross premiums on risks written and renewed during the year	390,234 48	112,355 55	
Total	$ 408,098 01	126,260 75	
Deduct premiums and bills in course of collection at this date	23,668 40	17,107 10	
Entire premiums collected during the year	$ 384,429 61	$ 109,153 65	
Deduct re-insurance, rebate, abatement and return premiums	39,113 36	22,983 47	
	$ 345,316 25	$ 86,170 18	
Net cash actually received for premiums			$ 431,486 43
Received for interest on bonds and mortgages			13,835 09
Received for interest and dividends on stocks, bonds and collateral loans			23,119 15
Income received from all other sources			8,902 00
Aggregate amount of income actually received during the year in cash			$ 477,342 67

V. EXPENDITURES DURING THE YEAR.

	On fire risks.	*Marine and inland risks.*	
Gross amount actually paid for losses (including $49,833.98, losses occurring in previous years)	$ 163,959 08	$ 73,504 36	
Deduct amounts received for salvages and amounts received for re-insurances in other companies	3,972 21	4,602 46	
	$ 159,986 87	$ 68,901 90	
Net amount paid during the year for losses			$ 228,888 77
Cash dividends actually paid stockholders			59,628 00
Paid for commissions and brokerage			84,358 44
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés			41,598 83
Paid for State, National and local taxes in this and other States			12,235 91
All other payments and expenditures			34,734 71
Aggregate amount of actual expenditures during the year in cash			$ 461,444 66

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	*Premiums.*	*Marine and inland risks.*	*Premiums.*
In force on the 31st day of December of the preceding year...	$ 26,582,929	$ 359,658 56	$ 956,492 00	$ 37,513 30
Written or renewed during the year	31,240,027	390,234 48	9,472,571 00	112,355 55
Totals	$ 57,822,956	$ 749,893 04	$10,429,063 00	$ 149,868 85
Deduct those expired and marked off as terminated	27,302,700	339,285 32	9,493,387 00	107,906 40
In force at the end of the year	$ 30,520,256	$ 410,607 72	$ 935,676 00	$ 41,962 45
Deduct amount re-insured	795,458	10,666 50	127,040 00	4,713 75
Net amount in force December 31, 1885	$ 29,724,798	$ 399,941 22	$ 808,636 00	$ 37,248 70

Schedule of Fire Risks and Unearned Premiums.

Year written.	*Term.*	*Amount covered.*	*Gross pre's charged.*	*Frac. un'rn'd.*	*Premiums unearned.*
1885	One year	$ 20,552,385 00	$ 275,528 21	1-2	$ 137,764 10
1884	Two years	2,200 00	11 35	1-4	2 84
1885		79,647 00	2,017 69	3-4	1,513 27
1883	Three years	1,869,674 00	24,058 48	1-6	4,009 75
1884		2,420,820 00	34,454 90	1-2	17,227 45
1885		2,801,761 00	37,248 82	5-6	31,040 67
1882	Four years	1,000 00	8 00	1-8	1 00
1883		6,450 00	65 50	3-8	24 56
1884				5-8	
1885				7-8	
1881	Five years	448,350 00	5,399 30	1-10	539 93
1882		447,232 00	5,777 49	3-10	1,733 24
1883		356,590 00	5,290 45	1-2	2,645 22
1884		358,805 00	5,060 20	7-10	3,542 14
1885		379,884 00	5,020 83	9-10	4,518 75
		$ 29,724,798 00	$ 399,941 22		$ 204,562 92

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	$ 7,629,514 35
Losses paid from organization to date	4,094,779 28
Total amount of cash dividends declared since the company commenced business	2,107,500 00
Total amount of the company's stock, owned by the directors, at par value	259,000 00
Loaned to stockholders and directors	35,000 00
Losses incurred during the year: Fire, $138,933 70; marine and inland, $68,641 38. Total	207,575 08
Amount deposited in various States and countries for the security of all the Company's policy-holders	25,000 00

Amount deposited in:

	Deposit.	*Liabilities.*
Oregon	$ 50,000 00	$ 8,360 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	$ 296,237 00
Premiums received	5,743 04
Losses paid	None
Losses incurred	None

UNION FIRE AND MARINE INSURANCE COMPANY,

OF

CHRISTCHURCH, NEW ZEALAND.

Incorporated, August 7, 1877.

J. T. PEACOCK, *Chairman.* W. DEVENISH MEARES, *General Manager.*

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.

	Par value.	*Market val.*	
United States 4 per cent. bonds	$ 42,000 00	$ 52,390 63	
California Dry Dock bonds	4,000 00	4,343 75	
Parnell Borough debentures	5,250 00	5,040 00	
Totals	$ 51,250 00	$ 61,774 38	
Total market value of stocks and bonds			$ 61,774 38
Market value of real estate owned by the company (unincumbered)			26,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			569,420 00
Interest due and accrued on said bond and mortgage loans			13,195 08
Value of lands mortgaged, exclusive of buildings		$ 796,625 00	
Value of buildings mortgaged (insured for $229,800, as collateral)		286,025 00	
Total value of said mortgaged premises		$ 1,082,650 00	

Cash in company's principal and branch offices		$ 1,014 92
Cash deposited in bank:		
Union Bank of Australia	$ 41,367 52	
At branches in United States	42,256 34	
San Francisco Savings and Loan Society	5,678 08	
Savings Union	13,268 62	
Loan Association of Canterbury	22,500 00	
Total cash items		125,070 56
Interest due and accrued on stocks and bonds		461 09
Interest due and accrued on deposits		978 96
Net premiums in course of collection not more than three months due		122,437 04
Bills receivable not matured, taken for fire, marine and inland risks		15,588 45
All other property belonging to the company		8,759 86
Amount of premiums unpaid on policies which have been issued more than three months	$ 15,588 45	
Aggregate amount of all the assets of the company, stated at their actual value		$ 944,700 34

III. LIABILITIES.

Gross claims for adjusted and unpaid losses, due and to become due	$ 85,725 00	
Deduct re-insurance thereon	39,225 00	
Net amount of unpaid losses		$ 46,500 00
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, $161,437.12; unearned premiums (50 per cent.)	$ 80,718 56	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, $7,562.50; unearned premiums (pro rata)	4,460 10	
Gross premiums received and receivable upon all unexpired inland navigation risks	36,346 36	
Gross premiums received and receivable upon all unexpired marine time risks, $62,431; unearned premiums (50 per cent)	31,215 50	
Total unearned premiums		152,740 52
Cash dividends to stockholders remaining unpaid		3,523 10
Due and accrued for salaries, rent and miscellaneous expenses		6,477 61
Due and to become due for borrowed money		34,929 58
All other demands against the company, absolute and contingent		48,588 25
Total amount of all liabilities except capital stock and net surplus		$ 292,759 06
Joint stock capital actually paid up in cash		500,000 00
Surplus beyond capital and all other liabilities		151,941 28
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$ 944,700 34

IV. INCOME DURING THE YEAR.

	From fire risks.	*Marine and inland risks.*	
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	$ 19,149 58	$ 98,296 38	
Gross premiums on risks written and renewed during the year	310,213 16	479,260 17	
Total	$ 329,362 74	$ 577,556 55	
Deduct premiums and bills in course of collection at this date	22,491 63	115,533 86	
Entire premiums collected dur'g the y'r	$ 306,871 11	$ 462,022 69	
Deduct re-insurance, rebate, abatement and return premiums	62,253 27	154,201 25	
	$ 244,617 84	$ 307,821 44	
Net cash actually received for premiums			$ 552,439 28
Received for interest on bonds, mortgages and deposits			46,022 10
Income received from all other sources			36,356 25
Aggregate amount of income actually received during the year in cash			$ 634,817 63

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid during the year for losses	$ 457,933 46	
Deduct amounts received for re-insurances in other companies.	104,173 90	
Net amount paid during the year for losses		$ 353,759 56
Cash dividends actually paid stockholders		50,272 02
Paid for salaries, fees, brokerage, commissions and taxes		161,340 16
All other payments and expenditures		21,000 00
Aggregate amount of actual expenditures during the year in cash		$ 586,371 74

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	*Premiums thereon.*	*Marine and inland risks.*	*Premiums thereon.*
In force on the 30th day of November, 1884	$ 30,773,365	$ 206,494 64	$ 9,309,800	$ 106,578 33
Written or renewed during the year	39,640,570	310,213 16	40,131,255	479,260 17
Total	$ 70,413,935	$ 516,707 80	$ 49,441,055	$ 585,838 50
Deduct those expired and marked off as terminated	42,541,385	305,138 22	29,413,470	356,641 83
In force at the end of the year	$ 27,872,550	$ 211,569 58	$ 20,027,585	$ 229,196 67
Deduct amount re-insured	6,147,200	42,569 96	11,753,235	130,419 31
Net amount in force November 30, 1885	$ 21,725,350	$ 168,999 62	$ 8,274,350	$ 98,777 36

Schedule of Fire Risks and Unearned Premiums.

Year written.	*Term.*	*Amount covered.*	*Gross pre's charged.*	*Frac. un'rn'd.*	*Amount premiums unearned.*
1885	One year	$ 21,225,550 00	$ 161,437 12	1-2	$ 80,718 56
1884	Two years	278,500 00	3,950 50	3-4	
1885	Three years	200,750 00	3,271 50	5-6	4,460 10
188	Four years	4,200 00	65 00	7-8	
188	Five years	16,350 00	275 50	9-10	
Total		$ 21,725,350 00	$ 168,999 62		$ 85,178 66

Answers to General Interogatories.

Total amount of premiums received from the organization of the company to date	$ 3,489,867 92
Losses paid from organization to date	2,105,559 67
Total amount of cash dividends declared since the company commenced business	284,375 00
Total amount of the company's stock owned by the directors at par value	29,050 00
Loaned to stockholders, officers and directors	33,125 00
Losses incured during the year: Fire, $136,871.30; marine and inland, $194,988.26. Total	331,859 56

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	$ 207,228 00
Premiums received	6,052 71
Losses paid	2,126 47
Losses incurred	3,566 00

UNITED STATES FIRE INSURANCE COMPANY,

OF

NEW YORK, NEW YORK.

Incorporated April 1, 1824.

W. W. UNDERHILL, *President.* GEORGE E. COCK, *Secretary.*

I. CAPITAL.

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

II. ASSETS.

Account of Stocks and Bonds owned by the Company.

United States 4 per cent. registered bonds: Par value, $230,000; market val...		$ 283,475 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		254,950 00
Interest due and accrued on said bond and mortgage loans		1,585 52
Value of lands mortgaged, exclusive of buildings	$ 240,000 00	
Value of buildings mortgaged (ins'd for $282,200 as collateral)	385,000 00	
Total value of said mortgaged premises	$ 625,000 00	

Loans on Collaterals.

	Par value.	*Market value.*	*Loaned thereon.*	
Mil. & St. Paul 1st mortg. bonds	$ 2,000 00	$ 2,520 00	$ 2,000 00	
Chi. Bur. & Q., 1st mortg. bonds.	2,500 00	3,350 00	2,500 00	
Totals	$ 4,500 00	$ 5,870 00	$ 4,500 00	
Amount loaned on collaterals				$ 4,500 00
Cash in Company's principal office				1,082 44
Interest due and accrued on stocks and bonds				2,200 00
Interest due and accrued on collateral loans				35 00
Gross premiums in course of collection not more than three months due				13,550 06
Aggregate amount of all the assets of the company stated at their actual value				$ 561,378 02

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	$ 2,062 31	
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	4,125 00	
Net amount of unpaid losses		$ 6,187 31
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, $101,747.60; unearned premiums (50 per cent.)	$ 50,873 80	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, $32,521.00; unearned premiums (pro rata)	19,851 54	
Gross premiums received and receivable upon all unexpired inland navigation risks, $8,803.75; unearned premiums (50 per cent)	4,401 87	
Total unearned premiums		75,127 21
Cash dividends to stockholders remaining unpaid		96 25
All other demands against the Company, absolute and contingent		2,558 25
Total amount of liabilities, except capital stock and net surplus		$ 83,969 02
Joint stock capital actually paid up in cash		250,000 00
Surplus beyond capital and all other liabilities		227,409 00
Aggregate amount of all liabilities, including paid-up capital and net surplus		$ 561,378 02

IV. INCOME DURING THE YEAR.

	Fire risks.	*Mar. and inland risks.*	
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	$ 18,102 51	$ 805 15	
Deduct amount of same not collected	1,144 45	100 02	
Net collected	$ 16,958 06	$ 705 13	
Gross premiums on risks written and renewed during the year	135,708 56	10,565 48	
Total	$ 152,666 62	$ 11,270 61	
Deduct premiums and bills in course of collection at this date	12,670 71	877 35	
Entire premiums collected during the year	$ 139,995 91	$ 10,393 26	
Deduct re-insurance, rebate, abatement and return premiums	12,981 81	160 84	
	$ 127,014 10	$ 10,232 42	
Net cash actually received for premiums			$ 137,246 52
Received for interest on bonds and mortgages			15,606 51
Received for interest and dividends on stocks, bonds and collateral loans			8,830 17
Income received from all other sources			235 00
Aggregate amount of income actually received during the year in cash			$ 161,918 20

V. EXPENDITURES DURING THE YEAR.

	On fire risks.	*Marine and inland risks.*	
Gross amount actually paid for losses (including $2,842.70, losses occurring in previous years)....	$ 55,289 07	$ 4,523 27	
Deduct amounts received for salvages and amounts received for re-insurances in other companies.....	1,690 05		
	$ 53,599 02	$ 4,523 27	
Net amount paid during the year for losses..			$ 58,122 29
Cash dividends actually paid stockholders.....			25,010 00
Paid for commissions and brokerage.....			26,198 40
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employés			11,792 92
Paid for State, National and local taxes in this and other States.....			4,426 25
All other payments and expenditures.....			13,640 96
Aggregate amount of actual expenditures during the year in cash.....			$ 139,190 82

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	*Premiums thereon.*	*Marine and inland risks.*	*Premiums thereon.*
In force on the 31st day of Dec. of the preceding year.....	$ 15,654,319 00	$ 109,970 10	$ 232,000 00	$ 7,047 07
Written or renewed dur'g the y'r	17,665,453 00	135,708 56	468,992 00	10,565 48
Total	$ 33,319,772 00	$ 245,678 66	$ 700,992 00	$ 17,612 55
Deduct those expired and marked off as terminated.....	15,804,722 00	108,855 13	378,092 00	8,808 80
In force at the end of the year.....	$ 17,515,050 00	$ 136,823 53	$ 322,900 00	$ 8,803 75
Deduct amount re-insured.....	363,345 00	2,554 93		
Net amount in force Dec. 31, 1885	$ 17,151,705 00	$ 134,268 60	$ 322,900 00	$ 8,803 75

Schedule of Fire Risks and Unearned Premiums.

Year written.	*Term.*	*Amount covered.*	*Gross prem's charged.*	*Frac. un'rn'd.*	*Premiums unearned.*
1885.....	One year.....	$ 12,164,168 00	$ 101,747 60	1-2	$ 50,873 80
1884.....	Two years	8,100 00	68 50	1-4	17 12
1885.....		8,600 00	72 93	3-4	54 69
1883.....	Three years ...	1,087,055 00	5,492 23	1-6	915 37
1884.....		1,394,732 00	9,292 57	1-2	4,646 28
1885.....		2,002,650 00	13,078 33	5-6	10,898 61
1884.....	Four years.....	26,250 00	262 50	5-8	164 06
1885.....		31,350 00	335 60	7-8	293 65
1881.....	Five years.....			1-10	
1882.....		17,050 00	159 33	3-10	47 80
1883.....		81,500 00	766 75	1-2	383 37
1884.....		152,025 00	1,312 20	7-10	918 54
1885.....		178,225 00	1,680 06	9-10	1,512 05
		$ 17,151,705 00	$ 134,268 60		$ 70,725 34

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	$ 3,329,800 00
Losses paid from organization to date	1,768,537 00
Total amount of cash dividends declared since the company commenced business	1,589,091 00
Total amount of the company's stock owned by the directors, at par value	48,600 00
Loaned to stockholders and officers	4,500 00
Losses incurred during the year: Fire, $56.094.53; marine and inland, $4.-872.27. Total	60,966 80

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	$ 87,265 00
Premiums received	1,355 43
Losses paid	None
Losses incurred	300 00

WASHINGTON FIRE AND MARINE INSURANCE CO.,

OF

BOSTON, MASSACHUSETTS.

Incorporated Dec. 31, 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 and Bonds owned by the Company.

Shares of Stock.	*Par value.*	*Market val.*
345 Atlas National bank	$ 34,500	$ 43,470
160 Blackstone National bank	16,000	17,640
581 Columbian National bank	58,100	76,400
88 Continental National bank	8,800	9,725
50 Eliot National bank	5,000	6,200

Shares of Stock.	*Par val.*	*Market val.*
80 Freemans National bank	$ 8,000	$ 8,400
25 Globe National bank	2,500	2,480
110 Hamilton National bank	11,000	14,300
15 Massachusetts National bank	3,750	3,750
550 Merchants' National bank	55,000	79,750
60 Merchandise National bank	6,000	6,120
170 North National bank	17,000	23,120
200 New England National bank	20,000	29,200
11 Old Boston National bank	550	660
125 State National bank	12,500	15,500
20 Shawmut National bank	2,000	2,440
85 Suffolk National bank	8,500	9,945
25 Tremont National bank	2,500	2,795
12 Union Market National bank	1,200	1,680
65 Washington National bank	6,500	8,710
85 National Bank of Commerce	8,500	10,220
100 National Bank of the Commonwealth	10,000	11,800
75 National Bank of North America	7,500	7,820
135 National City bank	13,500	14,885
116 National Eagle bank	11,600	12,700
100 National Hide and Leather bank	10,000	11,910
204 National Revere bank	20,400	25,705
47 National Union bank	4,700	6,720
40 National Webster bank	4,000	4,240
40 Norwich and Worcester Railroad	4,000	6,680
200 New York Central and Hudson River R.R.	20,000	21,175
350 Old Colony Railroad	35,000	56,000
200 Union Pacific Railroad	20,000	11,150
210 Chicago, Burlington and Quincy Railroad	21,000	28,875
300 Boston and Lowell Railroad	30,000	36,600
143 Boston and Albany Railroad	14,300	25,740
100 Northern Pacific Railroad, preferred	10,000	6,200
110 Chicago, Milwaukee & St. Paul R. R. pref.	11,000	13,725
100 Chicago & Northwestern R. R., preferred	10,000	13,600
10 Boston Gas Light Company	5,000	8,000
Bonds.		
United States 4½ per cent	95,000	106,995
United States 4 per cent	50,000	61,500
City of Boston, 6 per cent. (due 1894)	80,000	95,600
City of Boston, 6 per cent (due 1903)	30,000	39,900
Chicago, Burlington & Quincy Railroad, 7 per cent. (1903)	10,000	13,400
Eastern Railroad, 6 per cent	61,500	74,720
Old Colony, 7 per cent. (1897)	20,000	24,325
Union Pacific Railroad, 6 per cent	20,000	22,700
Union Pacific Railroad, 8 per cent. (S. F. 1893)	10,000	11,925
Cedar Rapids and Missouri River Railroad, 7 per cent. (1916)	5,000	6,400
Cedar Rapids and Missouri River Railroad, 7 per cent. (1909)	5,000	6,125
Pueblo and Arkansas Valley Railroad, 7 pr. ct.	20,000	24,400
Northern Pacific Railroad, 6 per cent. (general mortgage)	30,000	33,300
Northern Pacific Railroad, 6 per cent. (Pend d' Oreille division)	10,000	10,350
Oregon and Transcontinental Co., 6 per cent	10,000	9,500

Bonds.	*Par value.*	*Market val.*
Saginaw and Western Railroad, 6 per cent	$ 5,000	$ 5,250
Fremont, Elkhorn and Missouri Valley Railroad, 6 per cent	5,000	5,760
Kansas City, Springfield and Memphis Railroad, 6 per cent	10,000	11,050
Kansas City, Lawrence & Southern Railroad, 6 per cent	10,000	10,975
Kansas City, St. Jo. and Council Bluffs Railroad, 7 per cent	10 000	12,300
Kansas City, Clinton and Springfield Railroad, 5 per cent	20,000	20,800
Nodaway Valley Railroad, 7 per cent	10,000	11,000
Oregon Railway and Navigation Co., 6 per cent	20,000	22,650
Oregon R'y & Navigation Co., 5 pr. cent. (1925)	5,000	5,000
Maine Central Railroad (collateral trust), 5 per cent	10,000	10,250
St. Paul, Minneapolis and Manitoba Railroad (Dakota Ex) 6 per cent	10,000	11,775
St. Paul, Minneapolis and Manitoba Railroad (Consolidated) 6 per cent	5,000	5,850
Chicago, Milwaukee and St. Paul Railroad (Dubuque division) 6 per cent	5,000	5,700
Chicago, Milwaukee and St. Paul Railroad (C. & P. W. division) 5 per cent	5,000	5,235
Marion and McPherson Railroad, 7 per cent	4,000	4,880
Chicago, Burlington and Northern R.R. Blocks	2,220	3,120
Oregon Short Line Railway, 6 per cent	10,000	9,600
Atchison, Topeka and Santa Fé Railroad 5 per cent. (S. F. 1920)	15,000	14,175
Louisville and Nashville Railroad (N. O. & M. division) 6 per cent. (1930)	10,000	10,475
Totals	$ 1,177,620	$ 1,423,015

Total market value of stocks and bonds		$ 1,423,015 00
Loans on bond and mortgage (first liens), upon which not more than one year's interest is due		41,500 00
Interest due and accrued on said bond and mortgage loans		759 00
Value of lands mortgaged, exclusive of buildings	$ 27,000 00	
Value of buildings mortgaged (insured for $46,500 as collateral)	51,500 00	
Total value of said mortgaged premises	$ 78,500 00	

Loans on Collaterals.

	Par value.	*Market val.*	*Loaned thereon.*
320 shares Indian Orchard Mills	$ 32,000 00	$ 40,000 00	$ 25,000 00
10 shares Commercial Wharf Co.	10,000 00	20,000 00	8,000 00
250 shares Central Mills Co	25,000 00	25,000 00	20,000 00
Totals	$ 67,000 00	$ 85,000 00	$ 53,000 00

Amount loaned on collaterals	$ 53,000 00
Cash in company's principal office	11,714 85
Cash deposited in Columbian National bank	106,619 05
Interest due and accrued on stocks and bonds	4,103 00
Interest due and accrued on collateral loans	383 00
Gross premiums in course of collection not more than three months due	96,232 64
Bills receivable, not matured, taken for fire, marine and inland risks	72,946 62
Aggregate amount of all the assets of the company stated at their actual value	$ 1,810,273 16

III. LIABILITIES.

Net amount of unpaid losses		$ 107,060 00
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, $555,963.70; unearned premiums (50 per cent)	$ 277,981 85	
Gross premiums received and receivable, upon all unexpired fire risks running more than one year from date of policy, $300,132.42; unearned premiums (pro rata)	198,324 21	
Gross premiums received and receivable upon all unexpired marine risks	93,405 48	
Total unearned premiums		569,711 54
All other demands against the company, absolute and contingent		934 10
Total amount of liabilities except capital stock and net surplus		$ 677,705 64
Joint stock capital actually paid up in cash		1,000,000 00
Surplus beyond capital and all other liabilities		132,567 52
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$ 1,810,273 16

IV. INCOME DURING THE YEAR.

	From fire risks.	*Marine and Inland risks.*	
Entire premiums collected during the year	$ 978,800 76	$ 220,322 63	
Deduct re-insurance, rebate, abatement and return premiums	235,924 04	15,081 17	
Total	$ 742,876 72	$ 205,241 46	
Net cash actually received for premiums			$ 948,118 18
Received for interest on bonds and mortgages			2,131 67
Received for interest and dividends on stock and bonds, collateral loans, and from all other sources			65,293 44
Aggregate amount of income actually received during the year in cash			$ 1,015,543 29

V. EXPENDITURES DURING THE YEAR.

	On fire risks.	*Marine and inland risks.*
Gross amount actually paid for losses (including $127,320, losses occurring in previous years)	$ 443,659 99	$ 202,518 78
Deduct amounts received for salvages and amounts received for re-insurances in other companies	43,304 05	33,120 80
Total	$ 400,355 94	$ 169,397 98

Net amount paid during the year for losses	$ 569,753 92
Paid for commissions and brokerage	169,537 18
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés	23,200 00
Paid for State, National, and local taxes in this and other States	26,821 60
All other payments and expenditures	135,979 01
Aggregate amount of actual expenditures during the year in cash	$ 925,291 71

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	*Premiums thereon.*	*Marine and inland.*	*Premiums thereon.*
In force on the 31st day of December of the preceding year	$ 55,290,189	$ 708,125 88	$ 1,724,012	$ 66,763 57
Written or renewed dur'g the y'r.	84,163,974	998,402 96	9,387,103	231,841 15
Total	$ 139,454,163	$ 1,706,528 84	$ 11,111,115	$ 298,604 72
Deduct those expired and marked off as terminated	62,622,777	773,293 49	8,738,339	203,760 00
In force at the end of the year	$ 76,831,386	$ 933,235 35	$ 2,372,776	$ 94,844 72
Deduct amount re-insured	5,524,177	77,139 23	106,331	1,439 24
Net amount in force December 31, 1885	$ 71,307,209	$ 856,096 12	$ 2,266,445	$ 93,405 48

Schedule of Fire Risks and Unearned Premiums.

Year written.	*Term.*	*Amount covered.*	*Gross pre's charged.*	*Frac. un'rn'd.*	*Amount premiums unearned.*
1885	One year	$ 43,004,369 00	$ 555,963 70	1-2	$ 277,981 85
1884	Two years	144,730 00	1,706 00	1-4	426 50
1885		377,715 00	2,827 62	3-4	2,120 71
1883	Three years	1,364,962 00	18,152 01	1-6	3,025 33
1884		6,729,119 00	67,329 21	1-2	33,664 60
1885		9,458,715 00	86,188 68	5-6	71,823 90
1882	Four years	26,335 00	259 18	1-8	32 40
1883		24,080 00	96 44	3-8	36 16
1884		97,156 00	935 45	5-8	584 65
1885		35,443 00	702 05	7-8	604 32
1881	Five years	460,936 00	5,133 76	1-10	513 37
1882		511,714 00	6,388 83	3-10	1,916 64
1883		1,486,941 00	19,289 01	1-2	9,644 50
1884		3,153,597 00	40,402 89	7-10	28,281 96
1885		4,431,397 00	50,721 29	9-10	45,649 17
		$ 71,307,209 00	$ 856,096 12		$ 476,306 06

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	$ 6,000,889 84
Losses paid from organization to date	3,042,480 36
Total amount of cash dividends declared since the company commenced business	370,000 00
Dividends declared payable in stock from organization	200,000 00
Total amount of the company's stock owned by the directors at par value	207,900 00
Losses incurred during the year: Fire, $366,990.94; marine and inland, $182,502.98; total	549,493 92

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	$ 438,281 00
Premiums received	7,120 19
Losses paid	2,294 50
Losses incurred	2,294 50

WESTCHESTER FIRE INSURANCE COMPANY,

OF

NEW YORK, NEW YORK.

Incorporated March 14, 1837.

GEORGE R. CRAWFORD, *President.* JOHN Q. UNDERHILL, *Secretary.*

I. CAPITAL.

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

II. ASSETS.

Account of Stocks and Bonds owned by the Company.

	Par Value.	*Market Val.*
United States 4 per cent. bonds	$ 500,000 00	$ 615,000 00
Georgia State bonds	20,000 00	22,500 00
New York Central Railroad bonds	10,000 00	10,600 00
New York, Lackawanna & Western R.R.stock.	50,000 00	50,000 00
New York and Harlem Railroad stock	30,000 00	63,600 00
Rens. and Saratoga Railroad stock	50,000 00	80,000 00
Totals	$ 660,000 00	$ 841,700 00

Total market value of stocks and bonds		$ 841,700 00
Market value of real estate owned by the company (unincumbered)		2,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		153,100 00
Interest due and accrued on said bond and mortgage loans		1,675 62
Value of lands mortgaged, exclusive of buildings	$ 146,900 00	
Value of buildings mortgaged (insured for $150,850 as collateral	180,000 00	
Total value of said mortgaged premises	$ 326,900 00	

Loans on Collaterals.

	Par value.	*Market value.*	*Loaned thereon.*	
Central Bank, Westchester county	$ 2,500 00	$ 2,500 00	$ 1,500 00	
United States 4 per cent. bonds	500 00	615 00	325 00	
Totals	$ 3,000 00	$ 3,115 00	$ 1,825 00	
Amount loaned on collaterals				$ 1,825 00
Cash deposited in bank:				
Chatham National Bank, New York			$ 53,762 21	
Union Trust Company, New York			20,161 41	
Total				73,923 62
Gross premiums in course of collection not more than three months due				68,344 27
Aggregate amount of all the assets of the company stated at their actual value				$ 1,142,568 51

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	$ 13,655 14	
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	22,551 00	
Losses resisted, including interest, costs and other expenses thereon	4,000 00	
Net amount of unpaid losses		$ 40,206 14
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, $516,666.88; unearned premiums (50 per cent.)	$ 258,333 44	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, $561,580.19; unearned premiums (pro rata)	308,676 96	
Total unearned premiums		567,010 40
All other demands against the company, absolute and contingent		9,147 30
Total amount of liabilities, except capital stock and net surplus		$ 616,363 84
Joint stock capital actually paid up in cash		300,000 00
Surplus beyond capital and all other liabilities		226,204 67
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$ 1,142,568 51

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	$ 62,014 31	
Deduct amount of same not collected	2,515 99	
Net collected	$ 59,498 32	
Gross premiums on risks written and renewed during the year	825,943 57	
Total	$ 885,441 89	
Deduct premiums and bills in course of collection at this date	68,344 27	
Entire premiums collected during the year	$ 817,097 62	
Deduct re-insurance, rebate abatement and return premiums	70,194 21	
Net cash actually received for premiums		$ 746,903 41
Received for interest on bonds and mortgages		8,400 65
Received for interest and dividends on stock, bonds and collateral loans		25,806 25
Income received from all other sources		2,234 46
Aggregate amount of income actually received during the year in cash		$ 783,344 77

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including $54,200.64, losses occurring in previous years)	$ 384,592 51	
Deduct amount received for salvages and amounts received for re-insurance in other companies	15,526 52	
Net amount paid during the year for losses		$ 369,065 99
Cash dividends actually paid stockholders		30,000 00
Paid for commissions and brokerage		131,888 74
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés		28,969 61
Paid for State, National and local taxes in this and other States		18,477 20
All other payments and expenditures		91,254 02
Aggregate amount of actual expenditures during the year in cash		$ 669,655 56

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	*Premiums*
In force on the 31st day of December of the preceding year	$ 98,210,630	$ 868,869 62
Written or renewed during the year	85,149,720	825,943 57
Total	$ 183,360,350	$ 1,694,813 19
Deduct those expired and marked off as terminated	74,553,174	599,470 38
In force at the end of the year	$ 108,807,176	$ 1,095,342 81
Deduct amount re-insured	1,741,159	17,095 74
Net amount in force December 31, 1885	$ 107,066,017	$ 1,078,247 07

Schedule of Fire Risks and Unearned Premiums.

Year written.	*Term.*	*Amount covered.*	*Gross pre's charged.*	*Frac. un'rn'd.*	*Amount premiums unearned.*
1885	One year	$ 48,853,665	$ 516,666 88	1-2	$ 258,333 44
1884	Two years	347,104	3,387 59	1-4	846 89
1885		352,270	3,306 37	3-4	2,479 78
1883	Three years	12,990,369	108,907 18	1-6	18,151 19
1884		14,220,051	129,046 93	1-2	64,523 47
1885		15,703,624	144,069 01	5-6	120,057 51
1882	Four years	102,135	725 95	1-8	90 74
1883		182,635	1,541 59	3-8	578 09
1884		149,225	1,637 98	5-8	1,023 74
1885		180,537	1,801 68	7-8	1,576 47
1881	Five years	1,642,391	18,078 53	1-10	1,807 85
1882		2,142,853	24,856 90	3-10	7,457 07
1883		2,739,183	32,006 24	1-2	16,003 12
1884		3,697,701	44,558 90	7-10	31,191 23
1885		3,762,274	47,655 34	9-10	42,889 81
		$ 107,066,017	$ 1,078,247 07		$ 567,010 40

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	$10,335,387 60
Losses paid from organization to date	5,716,572 61
Total amount of cash dividends declared since the company commenced business	408,000 00
Dividends declared payable in stock from organization	100,000 00
Total amount of the company's stock owned by the directors at par value	86,370 00
Loaned to stockholders and officers	6,500 00
Losses incurred during the year (fire)	355,070 49

Amount deposited in various States:

	Amt. of deposit	*Liabilities.*
Georgia	$ 25,000 00	$ 14,233 66
Virginia	10,000 00	5,037 72
North Carolina	10,000 00	1,000 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	$ 134,149 00
Premiums received	2,009 79
Losses paid	1,186 06
Losses incurred	1,186 06

UNITED STATES BRANCH

OF THE

WESTERN ASSURANCE COMPANY,

OF

TORONTO, . . . CANADA.

Incorporated August, 1851.

A. M. SMITH, *President.* JAMES BOOMER, *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.

Bonds.	*Par value.*	*Market val.*	
United States, 4½ per cent., registered	$ 200,000 00	$ 225,500 00	
United States, 4 per cent., registered	201,000 00	247,732 50	
United States, 3 per cent., registered	100,000 00	103,000 00	
Cash deposited with the State of Mississippi	15,000 00	15,000 00	
Georgia State bonds	25,000 00	27,000 00	
Totals	$ 541,000 00	$ 618,232 50	
Total market value of stocks and bonds			$ 618,232 50
Cash in the company's principal office		$ 8,351 54	
Cash deposited in bank :			
Deposited with Chicago agency of Canadian Bank of Commerce in name of United States trustees, Chicago		133,000 00	
Corn Exchange Bank, Chicago		5,259 71	
Farmers' and Mechanic's National Bank, Buffalo.		623 93	
J. H. Goadley and B. E. Walker, agents Canadian Bank of Commerce, New York		71,494 78	
Total cash items			218,729 96
Gross premiums in course of collection not more than three months due			82,874 62
Bills receivable, not matured, taken for fire and marine risks			15,062 51
All other property belonging to the Company			4,859 23
Aggregate amount of all the assets of the company stated at their actual value			$ 939,758 82

III. LIABILITIES.

Gross losses in process of adjustment or in suspense, including all reported and supposed losses	$ 61,135 28	
Losses resisted, including interest, costs and other expenses thereon	5,300 00	
Total gross amount of claims for losses	$ 66,435 28	
Deduct re-insurance thereon	1,000 00	
Net amount of unpaid losses		$ 65,435 28
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, $639,318.64; unearned premiums (50 per cent)	$ 319,659 32	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, $228,973.22; unearned premiums (pro rata)	120,684 78	
Gross premiums, received and receivable, upon all unexpired inland navigation risks, $16,302.98; unearned premiums (50 per cent.)	8,151 49	
Total unearned premiums		448,495 59
All other demands against the company, absolute and contingent		19,474 92
Total amount of all liabilities, except capital stock and net surplus		$ 533,405 79

IV. INCOME DURING THE YEAR.

	From fire risks.	*Mar. and inland risks.*	
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	$ 91,099 34	$ 3,411 45	
Deduct amount of same not collected	4,461 66		
Net collected	$ 86,637 68	$ 3,411 54	
Gross premiums on risks written and renewed during the year	993,310 35	116,272 98	
Total	$ 1,079,948 03	$ 119,684 52	
Deduct premiums and bills in course of collection at this date	97,374 62	562 51	
Entire premiums collected dur'g the y'r	$ 982,573 41	$ 119,122 01	
Deduct re-insurance, rebate, abatement and return premiums	205,550 65	10,518 91	
	$ 777,022 76	$ 108,603 10	
Net cash actually received for premiums			$ 885,625 86
Received for interest and dividends on stock and bonds, collateral loans and from all other sources			26,643 40
Aggregate amount of income actually received during the year in cash			$ 912,269 26

V. EXPENDITURES DURING THE YEAR.

	On fire risks.	*Marine and inland risks.*	
Gross amount actually paid for losses (including $80,941.55, losses occurring in previous years)..	$ 609,974 63	$ 61,926 68	
Deduct amounts received for salvages and amounts received for re-insurances in other companies	41,099 53	1,411 69	
	$ 568,875 10	$ 60,514 99	
Net amount paid during the year for losses			$ 629,390 09
Paid for commissions and brokerage			159,502 18
Paid for salaries, fees, and other charges of officers, clerks, agents and all other employés			20,300 00
Paid for State, National and local taxes in this and other States			22,625 55
All other payments and expenditures			75,592 63
Aggregate amount of actual expenditures during the year in cash			$ 907,410 45

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	*Premiums thereon.*	*Marine and inland risks.*	*Premiums thereon.*
In force on the 31st day of December of the preceding year...	$ 68,190,835	$ 955,047 43	$ 784,394	$ 14,584 69
Written or renewed during the year	66,947,382	993,310 35	18,764,470	116,272 98
Total	$ 135,138,217	$ 1,948,357 78	$ 19,548,864	$ 130,857 67
Deduct those expired and marked off as terminated	70,556,149	1,047,617 04	18,415,316	113,196 55
In force at the end of the year	$ 64,582,068	$ 900,740 74	$ 1,133,548	$ 17,661 12
Deduct amount re-insured	2,441,254	32,448 88	12,500	1,358 14
Net amount in force	$ 62,140,814	$ 868,291 86	$ 1,121,048	$ 16,302 98

Schedule of Fire Risks and Unearned Premiums.

Year written.	*Term.*	*Amount covered.*	*Gross pre's charged.*	*Frac. un'rn'd.*	*Premiums unearned.*
1885	One y'r or less.	$ 43,932,322 00	$ 639,318 64	1-2	$ 319,659 32
1884	Two years			1-4	
1885				3-4	
1883	Three years	5,252,849 00	52,718 87	1-6	8,786 48
1884		4,559,692 00	53,983 94	1-2	26,991 97
1885		4,162,130 00	58,213 28	5-6	48,511 07
1882	Four years			1-8	
1883				3-8	
1884				5-8	
1885				7-8	
1881	Five years	593,480 00	8,562 49	1-10	856 25
1882		651,209 00	9,337 54	3-10	2,801 27
1883		878,945 00	14,001 44	1-2	7,000 72
1884		989,467 00	16,015 42	7-10	11,210 80
1885		1,120,720 00	16,140 24	9-10	14,526 22
Totals		$ 62,140,814 00	$ 868,291 86		$ 440,344 10

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date	$ 7,500,821 85
Total amount of losses paid from organization to date	5,025,548 80
Total amount of losses incurred during the year: Fire, $545,036.77: marine and inland, $59,747.05. Total	604,783 82

Amount deposited in various States:

	Deposit.	*Liabilities.*
Ohio	$ 100,000 00	$ 25,159 00
Mississippi	25,000 00	25,441 07
Virginia	40,000 00	7,915 74
North Carolina	10,000 00	3,443 11
Georgia	25,000 00	27,844 77

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	$ 719,437 00
Premiums received	14,903 64
Losses paid	5,509 10
Losses incurred	4,919 10

WILLIAMSBURGH CITY FIRE INSURANCE COMPANY,

OF

BROOKLYN, ... NEW YORK.

Incorporated March, 1853.

EDMUND DRIGGS, *President.* N. W. MESEROLE, *Secretary.*

I. CAPITAL.

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

II. ASSETS.

Account of Stocks and Bonds owned by the Company.

	Par value.	*Market val.*
United States 4 per cent. registered bonds	$ 26,000 00	$ 31,980 00
United States 6 per cent. currency bonds	40,000 00	53,200 00
Grand Street & Newtown R. R. bonds	21,000 00	21,210 00
Georgia 6 per cent. coupon bonds	25,000 00	26,000 00
Broadway Railroad of Brooklyn bonds	3,000 00	3,180 00

	Par value.	Market val.	
Grand Street & Newtown R. R. stock	$ 33,000 00	$ 33,000 00	
Long Island Bank of Brooklyn stock	10,000 00	11,500 00	
First National Bank of Brooklyn stock	4,900 00	13,475 00	
People's Gas Light Co. of Brooklyn stock	13,000 00	11,050 00	
Metropolitan Gas Light Co. of Brooklyn stock	5,000 00	4,750 00	
Citizens' Gas Light Co. of Brooklyn stock	7,120 00	6,052 00	
Dry Dock, East Broadway & Battery R. R. Co., New York, stock	20,000 00	39,200 00	
Dry Dock, East Broadway & Battery R. R. Co., New York, scrip	20,000 00	21,000 00	
Totals	$ 228,020 00	$ 275,597 00	
Total market value of stocks and bonds			$ 275,597 00
Market value of real estate owned by the company (unincumbered)			551,673 95
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			270,900 00
Loans on bond and mortgage (first liens), upon which more than one year's interest is due			2,000 00
Interest due and accrued on said bond and mortgage loans			1,444 33
Value of lands mortgaged, exclusive of buildings		$ 201,250 00	
Value of buildings mortgaged (insured for $237,000 as collateral)		288,000 00	
Total value of said mortgaged premises		$ 489,250 00	

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.	
Cypress Hill cemetery bonds	$ 9,000 00	$ 9,000 00	$ 6,500 00	
Greenwich Insurance Co. stock	250 00	550 00	350 00	
Union Ferry Co. stock	600 00	780 00	600 00	
Lafayette Insurance Co. stock	1,000 00	850 00	600 00	
Broadway and Seventh Avenue R. R. Co. stock	1,000 00	2,800 00	1,500 00	
	$ 11,850 00	$ 13,980 00	$ 9,550 00	
Amount loaned on collaterals				$ 9,550 00
Cash in company's principal office			$ 290 46	
Cash deposited in bank:				
Mechanics' Bank of Brooklyn			1,453 78	
First National Bank of Brooklyn			31,652 03	
Chatham National Bank of New York			2,330 05	
Total cash items				35,726 32
Interest due and accrued on stocks and bonds				5,333 10
Interest due and accrued on collateral loans				126 71
Gross premiums in course of collection not more than three months due				56,529 24
All other property belonging to the company				9,927 71
Amount of premiums unpaid on policies which have been issued more than three months			$ 196 27	
Aggregate amount of all the assets of the company, stated at their actual value				$ 1,218,808 36

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	$ 7,810 25	
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	25,995 00	
Losses resisted, including interest, costs and other expenses thereon	7,650 00	
Total gross amount of claims for losses	$ 41,455 25	
Deduct re-insurance thereon	3,633 13	
Net amount of unpaid losses		$ 37,822 12
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, $477,427.34; unearned premiums (50 per cent)	$ 238,713 67	
Gross premiums received and receivable, upon all unexpired fire risks running more than one year from date of policy, $330,340.42; unearned premiums (pro rata)	168,427 03	
Total unearned premiums		407,140 70
Cash dividends to stockholders remaining unpaid		200 00
Due and accrued for salaries, rent and miscellaneous expenses		440 67
All other demands against the Company absolute and contingent		19,847 31
Total amount of liabilities, except capital stock and net surplus		$ 465,450 80
Joint stock capital actually paid up in cash		250,000 00
Surplus beyond capital and all other liabilities		503,357 56
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$ 1,218,808 36

IV. INCOME DURING THE YEAR.

	From fire risks.	
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	$ 73,241 86	
Deduct amount of same not collected	2,726 02	
Net collected	$ 70,515 84	
Gross premiums on risks written and renewed during the year	715,690 53	
Total	$ 786,206 37	
Deduct premiums and bills in course of collection at this date	56,725 51	
Entire premiums collected during the year	$ 729,480 86	
Deduct re-insurance, rebate, abatement and return premiums	107,186 42	
Net cash actually received for premiums		$ 622,294 44
Received for interest on bonds and mortgages		14,479 85
Received for interest and dividends on stocks, bonds and collateral loans		15,420 35
Income received from all other sources		10,485 07
Aggregate amount of income actually received during the year in cash		$ 662,679 71

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses, (including $44,817.73, losses ocurring in previous years	$ 354,060 47	
Deduct amounts received for salvages and amounts received for re-insurance in other companies	38,359 48	
Net amount paid during the year for losses		$ 315,700 99
Cash dividends actually paid stockholders		49,915 00
Paid for commissions and brokerage		143,664 83
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés		58,709 31
Paid for State, National and local taxes in this and other States		8,556 42
All other payments and expenditures		46,351 29
Aggregate amount of actual expenditures during the year, in cash		$ 622,897 84

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	*Premiums thereon.*
In force on the 31st day of December of the preceding year	$ 106,181,187 00	$ 923,083 89
Written or renewed during the year	84,826,982 00	715,690 53
Total	$ 191,008,169 00	$ 1,638,774 42
Deduct those expired and marked off as terminated	90,783,216 00	773,856 37
In force at the end of the year	$ 100,224,953 00	$ 864,918 05
Deduct amount re-insured	5,169,259 00	57,150 29
Net amount in force December 31, 1885	$ 95,055,694 00	$ 807,767 76

Schedule of Fire Risks and Unearned Premiums.

Year written.	*Term.*	*Amount covered.*	*Gross pre's charged.*	*Frac. un'rn'd.*	*Premiums unearned.*
1885	One year	$ 56,532,823 00	$ 477,427 34	1-2	$ 238,713 67
1884	Two years	89,475 00	856 13	1-4	214 03
1885		85,938 00	458 33	3-4	343 75
1883	Three years	8,255,328 00	64,931 88	1-6	10,821 98
1884		9,315,920 00	75,117 51	1-2	37,558 76
1885		9,298,097 00	74,255 67	5-6	61,879 72
1882	Four years	101,823 00	971 13	1-8	121 39
1883		113,925 00	1,030 74	3-8	386 53
1884		93,100 00	935 95	5-8	584 97
1885		90,250 00	877 90	7-8	768 16
1881	Five years	1,996,891 00	18,881 47	1-10	1,888 15
1882		2,638,037 00	25,074 95	3-10	7,522 48
1883		2,137,863 00	21,702 33	1-2	10,851 16
1884		2,317,264 00	24,460 74	7-10	17,122 52
1885		1,944,260 00	20,179 11	9-10	18,161 20
1880	Six years	3,000 00	32 20	1-12	2 68
1881		2,500 00	56 25	3-12	14 06
1880	Seven years	13,200 00	171 88	3-14	36 83
1881		15,000 00	231 25	5-14	82 59
1882		8,000 00	85 00	7-14	42 50
1884		3,000 00	30 00	11-14	23 57
		$ 95,055,694 00	$ 807,767 76		$ 407,140 70

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	$ 9,356,017 92
Losses paid from organization to date	4,827,124 85
Total amount of cash dividends declared since the company commenced business	952,500 00
Total amount of company's stock owned by the directors at par value	75,950 00
Loaned to stockholders and officers	7,100 00
Losses incurred during the year (fire)	314,117 21

Amount deposited in various States:

	Deposit.	*Liabilities.*
Georgia	$ 26,000 00	$ 19,008 79
Virginia	13,530 00	7,683 76

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	$ 179,125 00
Premiums received	2,615 46
Losses paid	2,236 27
Losses incurred	2,236 27

STATISTICAL TABLES.

TABLE I.

SHOWING RISKS WRITTEN, PREMIUMS RECEIVED, AVERAGE RATE OF PREMIUM, LOSSES PAID, PER CENT. OF LOSSES PAID TO PREMIUMS RECEIVED, AND LOSSES INCURRED IN THE STATE OF COLORADO FOR THE YEAR 1885.

NAMES OF COMPANIES.	Risks written during the year.	Premiums received.	Average rate of premium.	Losses paid.	Per cent. of losses to premiums received.	Losses incurred.
Ætna, Connecticut	$ 861,698 00	$ 13,402 82	1.55	$ 7,506 31	56.00	$ 7,506 31
American, Pennsylvania	674,316 00	13,484 77	1.99	2,597 89	18 52	3,280 36
American Central, Missouri	419,631 00	7,605 78	1.83	2,614 00	34 38	2,468 27
American, New Jersey	390,621 00	5,649 06	1.44	2,891 55	51.00	2,514 12
Agricultural, New York	239,431 00	2,351 06	.98	8 00	00.34	8 00
American, New York	116,801 00	1,578 99	1.35	641 57	40.60	641 57
Amazon, Ohio	279,700 00	7,065 13	2.52	300 00	04.24	1,050 00
British America, Canada	226,360 00	6,804 70	3.00	2,681 52	39.40	3,469 13
Boylston Mutual, Massachusetts	73,933 00	1,083 53	1.48	659 55	51.69	659 55
Connecticut Fire, Connecticut	789,800 00	10,966 98	1 38	2,305 22	21.01	2,036 41
California, California	516,536 00	10,938 77	2.11	4,047 55	36.91	3,843 58
Commercial Union, England	762,787 00	13,723 79	1.79	3,459 28	25.26	3,459 28
Continental, New York	647,935 00	11,155 91	1.72	4,711 76	42.23	2,728 57
Commercial, California	408,068 00	9,209 66	2.25	3,573 76	38.80	3,948 40
City of London, England	154,677 00	5,191 28	3.29	2,103 33	40.50	2,023 20
Citizens', Missouri	199,150 00	3,237 68	1 62	1,584 09	48 92	1,309 09
Citizens', New York	185,462 68	2,986 29	1.61	725 29	20.42	726 97
Concordia, Wisconsin	69,460 00	1,327 56	1.91	.....	.....	270 00
Fireman's Fund, California	607,475 69	14,977 69	2.46	3,636 52	24.28	3,651 71
Franklin Fire, Pennsylvania	359,920 00	5,665 30	1.57	11,671 59	206.17	1,671 59
Fire Insurance Association, England	384,383 33	8,290 42	2.15	2,086 97	25.17	1,408 15
Fire Association, Pennsylvania	439,328 00	7,817 27	1.77	2,895 56	37.04	2,893 06
Farragut, New York	73,991 00	1,166 53	1.57	1,319 42	112.16	1,310 60
Farmers' and Merchants' "Mutual," Colorado	1,803,174 00	45,545 18	2.52	9,940 43	21 82	9,940 43

German-American, New York	1,310,808 00	21,151 41	1.61	5,934 21	28.05	5,947 91
German, Pennsylvania	580,479 00	7,288 06	1.25	3,807 82	52.24	3,807 82
German Fire (Peoria), Illinois	452,460 00	9,114 43	2.01	9,702 18	117.58	9,702 18
Germania, New York	418,736 00	8,250 94	1.97	1,790 29	28.96	3,695 95
German (Freeport), Illinois	556,575 00	11,631 21	2 08	3,880 92	33.36	4,380 92
Glens Falls, New York	200,237 00	2,870 45	1.43	2,624 00	91.41	2,624 00
Home, New York	1,591,536 00	25,319 53	1.58	5,534 77	21.86	5,474 77
Hartford, Connecticut	1,139,540 00	19,960 77	1.75	486 08	24.35	.....
Home Mutual, California	363,417 00	7,747 51	2.13	2,115 02	27.29	2,115 02
Hamburg-Bremen, Germany	315,820 00	6,285 96	1.99	750 79	11.90	1,050 79
Howard, New York	151,550 00	2,964 87	1 94	35 00	01.83	10 00
Hanover, New York	360,875 32	5,914 87	1.63	58 13	00.98	61 45
Hibernia, Louisiana	56,378 00	781 76	1.38	.....	.....	.....
Insurance Company of North America, Pennsylvania	1,418,268 00	32,780 10	2 31	24,834 42	78.88	15,547 35
Imperial, England	524,549 24	10,891 71	2.07	6,044 49	55 49	5,685 67
Liverpool and London and Globe, England	1,417,821 00	25,018 02	1.76	6,132 50	24 51	6,004 16
Lion, England	603,971 00	17,539 31	2.89	4,028 29	22.96	4,028 29
Lancashire, England	381,437 00	6,553 39	1.71	3,013 81	45 98	3,013 81
London Assurance Corporation, England	282,360 00	3,885 98	1.37	94 30	00.24	94 30
London and Lancashire, England	267,787 50	3,926 18	1.46	46 25	01.17	46 25
Merchants', New Jersey	363,450 00	7,639 49	2.10	1,870 62	24.48	2,825 12
Milwaukee Mechanics' Mutual, Wisconsin	262,183 00	3,702 07	1.41	3,100 69	83.76	3,350 69
North British and Mercantile, England	880,235 00	17,038 18	1.93	12,486 99	73.28	5,524 99
Niagara, New York	697,232 00	14,302 25	2.05	5,211 93	37.13	2,091 82
Northwestern National, Wisconsin	426,076 00	6,237 82	1 46	1,267 56	20.32	1,267 56
Northern Assurance, England	424,429 23	9,047 28	2.13	5,053 28	55.96	3,049 97
Norwich Union, England	376 100 00	7,300 50	1.94	5,475 42	75.00	5,344 48
National, Connecticut	289,600 00	3,897 84	1.34	2,063 48	52.93	2,463 48
New Hampshire, New Hampshire	262,630 00	3,153 15	1.20	875 00	27.74	875 00
New York Bowery, New York	184,725 00	2,679 10	1 45	.....	.....	.....
National, New Zealand	313,596 00	9,155 25	2.92	883 18	09 65	1,109 17
National, Ireland	333,872 50	9,922 75	2.91	313 05	03.15	313 05
Oakland Home, California	117,034 32	1,150 78	.98	.....	.....	.....
Orient, Connecticut	322,885 00	4,632 68	1.43	4,741 83	10.23	3,634 99
Oregon Fire and Marine, Oregon	138,500 00	1,357 14	.98	825 66	60.83	825 66
Phœnix, Connecticut	1,012,411 00	14,855 57	1 46	1,350 89	09.93	2,006 30
Pennsylvania Fire, Pennsylvania	710,512 00	18,869 44	2.65	9,769 79	51.77	6,361 43

TABLE I.—Continued.

NAMES OF COMPANIES.	Risks written during the year.	Premiums received.	Average rate of premium.	Losses paid.	Per cent. of losses to premiums rec'd.	Losses incurred.
Phenix, New York	$ 1,098,735 00	$ 23,332 45	2.12	$ 4,636 22	19.87	$ 3,441 40
Providence-Washington, Rhode Island	610,667 00	15,282 00	2.50	3,752 08	24.55	1,752 08
Phœnix, England	379,625 67	6,204 32	1 63	4,546 98	73.28	4,370 00
Pennsylvania (Pittsburgh), Pennsylvania	123,900 00	1,574 45	1 27	509 25	32.34	509 25
Prussian National, Prussia	.....	3,050 14	.....	29 54	00.97	.....
Queen, England	763,123 00	16,357 48	2.14	4,310 57	26.29	2,414 95
Royal, England	521,493 14	7,173 46	1.37	2,872 78	40.04	2,872 78
State, Iowa	1,891,620 00	42,425 25	2.24	10,099 81	23.80	15,321 06
Springfield Fire and Marine, Massachusetts	939,120 00	19,576 59	2.08	3,961 20	20.23	3,794 45
Saint Paul, Minnesota	793,749 00	13,016 38	1.76	5,848 07	44.92	5,330 02
Sun Fire Office, England	702,300 00	11,735 01	1.67	3,199 59	26.41	3,155 00
Sun, California	356,520 00	4,396 71	1.23	2,092 52	45.31	1,412 07
Sterling, New York	174,775 00	2,286 37	1 30	614 94	26.89	614 94
State Investment, California	148,975 00	4,117 30	2.76	367 48	08.92	1,731 51
Scottish Union and National, Scotland	650,144 00	11,895 47	1.82	2,071 00	17 41	2,071 00
South British Fire and Marine, New Zealand	313,596 00	9,155 25	2.92	883 18	09.65	1,109 17
Traders', Illinois	423,921 00	10,472 91	2.47	1,399 07	13.35	2,208 20
Union, California	296,237 00	5,743 04	1 93	.....	.....	.....
United States, New York	87,265 00	1,355 43	1 55	.....	.....	300 00
Union Fire and Marine, New Zealand	207,228 00	6,052 71	2 92	2,126 47	35 13	3,566 00
Western Assurance, Canada	719,437 00	14,903 64	2 07	5,509 10	36 95	4,919 10
Washington, Massachusetts	438,281 00	7,120 19	1.62	2,294 50	32.22	2,294 50
Westchester Fire, New York	134,149 00	2,009 70	1.49	1,186 06	59 01	1,186 06
Williamsburg City, New York	179,125 00	2,602 46	1.45	2,236 27	85.71	2,236 27
Totals	$ 42,137,800 60	$ 819,885 75	1.95	$ 274,710 48	33 50	$ 242,762 51

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.
Ætna, Connecticut	$ 261,510,421 00	$ 2,815,377 58	1.07	$ 1,372,801 23	$ 791,390 47
Amazon, Ohio	13,808,448 00	198,810 10	1.44	94,717 90	69,922 24
Agricultural, New York	88,813,674 00	808,330 22	.91	418,261 09	348,602 85
American, New York	70,468,507 00	311,019 71	.44	94,107 90	123,040 94
American, New Jersey	48,024,820 00	446,752 27	.93	191,944 65	144,132 45
American Central, Missouri	43,521,584 00	579,398 32	1.33	292,292 30	176,627 20
American, Pennsylvania	88,113,852 00	1,137,164 96	1 31	578,116 92	349,130 62
Armenia, Pennsylvania	3,422,224 00	35,804 99	1 05	13,581 10	16,404 08
Boylston Mutual, Massachusetts	31,841,760 00	305,704 24	.96	172,855 48	91,825 78
British America, Canada	56,713,746 00	723,085 11	1.28	404,836 45	196,256 61
California, California	39,719,335 00	559,854 51	1.41	264,239 31	139,313 77
Citizens, Missouri	8,493,101 00	98,692 22	1.04	44,807 59	33,891 76
Citizens, New York	82,593,520 58	745,154 96	.90	376,812 54	298,013 09
City of London, England	51,029,231 00	687,899 29	1.33	411,119 71	202,659 81
Commercial, California	27,192,371 00	435,941 59	1.60	213,135 66	124,619 07
Commercial Union, England	231,210,776 00	2,373,919 98	1.02	1,172,108 64	630,398 99
Concordia, Wisconsin	18,572,670 00	255,230 66	1.37	122,115 40	78,385 36
Connecticut Fire, Connecticut	87,661,313 00	1,101,421 68	1.26	533,657 11	334,930 63
Continental, New York	584,224,397 00	3,820,349 16	.65	1,945,025 78	1,261,706 05
Clinton, New York	24,562,150 00	294,568 17	1 20	126,789 65	100,574 03
Farmers' and Merchants', Colorado	1,803,174 00	45,545 18	2.52	9,940 43	16,744 72
Farragut, New York	27,080,585 00	193,207 84	.71	65,853 73	71,405 07
Fire Association, Pennsylvania	139,084,872 00	1,757,163 05	1.26	979,282 30	500,685 57
Fire Insurance Association, England	72,162,110 00	927,078 87	1.28	654,932 85	273,481 86
Fireman's Fund, California	78,372,545 86	1,206,332 62	1.54	442,211 70	297,898 31
Franklin, Pennsylvania	53,462,142 00	607,372 83	1.13	226,770 02	231,932 67
German (Freeport), Illinois	80,276,166 00	1,371,676 19	1.71	533,887 47	464,972 43

TABLE II—Concluded.

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.
German Fire (Peoria), Illinois	$ 16,138,417 00	$ 217,095 34	1.34	$ 82,088 97	$ 64,266 59
German, Pennsylvania	23,000,228 00	284,324 75	1.24	159,176 51	86,223 66
Germania, New York	159,332,014 33	1,533,260 80	.96	916,654 81	491,040 57
German-American, New York	331,578,534 00	2,562,569 60	.77	1,032,476 69	680,435 35
Glens Falls, New York	59,187,337 00	640,372 21	1.08	297,288 49	199,117 62
Hamburg-Bremen, Germany	85,565,596 00	955,491 39	1.12	454,304 24	259,000 25
Hanover, New York	140,586,101 67	1,472,519 61	1.04	778,765 97	601,764 08
Hartford, Connecticut	205,865,179 00	2,633,730 68	1.28	1,320,024 55	740,911 94
Hibernia, Louisiana	15,758,154 00	227,586 53	1.44	137,253 67	49,549 97
Home, New York	351,166,600 00	3,862,810 16	1.10	1,990,709 41	1,455,816 99
Home Mutual, California	36,350,210 00	585,377 04	1.61	289,951 44	239,492 35
Howard, New York	50,028,172 00	474,348 34	.95	164,513 53	139,844 04
Imperial, England	95,159,394 19	1,233,387 16	1.29	642,011 86	346,083 46
Insurance Company of North America, Pennsylvania	411,640,201 49	4,085,081 12	.99	2,569,175 72	1,034,420 85
Lancashire, England	134,524,688 00	1,400,157 10	1.04	724,248 87	371,956 49
Lion, England	46,793,361 00	635,576 30	1.36	261,301 15	133,802 57
Liverpool and London and Globe, England	500,807,003 00	4,498,144 02	.90	2,035,133 31	1,084,899 67
London Assurance Corporation, England	91,188,087 00	845,727 72	.93	439,566 09	232,446 04
London and Lancashire, England	128,786,442 68	1,279,897 63	.99	591,057 47	336,285 38
Michigan Fire and Marine, Michigan	12,710,240 00	168,758 92	1.33	74,680 42	49,147 60
Mercantile, Ohio	14,817,036 00	181,923 11	.99	81,650 30	48,999 14
Merchants', New Jersey	60,485,886 00	653,679 56	1.08	377,489 75	214,617 42
Milwaukee Mechanics' Mutual, Wisconsin	37,178,333 00	513,419 52	1.38	219,175 31	185,797 03
National, Connecticut	43,738,826 00	549,870 74	1.26	271,521 05	155,533 50
National, Ireland	179,424,664 00	835,023 00	.47	618,330 00	236,660 00
National, New Zealand	244,753,975 00	1,367,327 08	.56	821,883 49	287,912 62
New Hampshire, New Hampshire	56,713,268 00	673,263 64	1.19	305,261 36	187,755 45
New York Bowery, New York	55,335,795 00	492,651 09	.89	282,221 00	157,158 84
Niagara, New York	199,696,058 00	1,918,482 29	.96	813,402 85	503,828 63

North British and Mercantile, England	210,050,003 10	1,998,616 07	.95	1,009,806 03	541,956 13
Northern, England	98,615,825 00	1,013,867 63	1.03	531,304 43	307,613 02
Northwestern National, Wisconsin	48,425,711 00	547,741 96	1.13	259,993 96	179,547 85
Norwich Union, England	92,688,591 00	898,171 48	.97	457,832 24	242,728 11
Oakland Home, California	12,510,101 76	213,425 58	1.71	87,928 37	80,011 12
Oregon Fire and Marine, Oregon	2,421,913 00	54,968 60	2.27	17,311 92	21,614 64
Orient, Connecticut	50,972,716 00	694,166 63	1 36	340,588 73	199,108 53
Pennsylvania (Pittsburgh), Pennsylvania	11,133,099 00	149,304 59	1.34	112,514 66	47,520 89
Pennsylvania Fire, Pennsylvania	77,923,393 00	1,076,366 49	1.38	544,140 43	305,401 05
Phenix, New York	565,743,549 00	5,772,099 67	1 02	2,863,850 48	1,614,864 33
Phœnix, Connecticut	175,614,242 00	2,202,626 36	1.25	1,236,635 48	674,006 63
Phœnix, England	312,227,136 00	2,266,727 77	.73	1,050,520 86	602,880 56
Providence Washington, Rhode Island	94,327,206 00	1,033,567 31	1.09	507,467 74	237,900 30
Prussian National, Prussia	427,476,247 00	867,490 04	2.29	224,812 14	178,752 22
Queen, England	153,673,267 00	1,666,898 28	1 08	828,299 48	375,364 83
Royal, England	341,760,032 67	3,209,554 06	.94	1,434,062 40	777,442 17
Scottish Union and National, Scotland	62,288,188 00	746,738 13	1.19	243,635 22	108,173 22
Security, Connecticut	39,197,249 00	358,262 80	.81	192,763 97	76,257 91
South British Fire and Marine, New Zealand	240,400,072 00	2,047,462 00	.85	1,023,720 00	332,227 00
St Paul, Minnesota	51,411,441 00	831,697 49	1.62	417,677 07	202,858 67
Springfield Fire and Marine, Massachusetts	135,324,200 00	1,826,877 31	1.35	894,864 29	547,243 15
State Investment, California	9,666,679 00	156,430 56	1 62	99,751 44	67,855 80
State, Iowa	24,934,911 00	456,308 88	1.83	145,478 08	181,262 98
Sterling, New York	19,377,051 00	168,568 02	.87	83,251 38	66,834 10
Sun, California	17,282,495 00	288,063 04	1.67	121,579 68	84,850 24
Sun Fire Office, England	146,414,603 00	1,463,293 94	.99	799,387 25	463,391 85
Traders', Illinois	46,440,106 00	648,869 78	1.40	327,444 63	148,134 42
Union, California	40,712,598 00	502,590 03	1 23	228,888 77	172,927 89
Union Fire and Marine, New Zealand	79,771,825 00	789,473 33	.99	353,759 56	182,340 16
United States, New York	18,134,445 00	146,274 04	.87	58,122 29	56,958 53
Washington, Massachusetts	93,551,077 00	1,230,244 11	1.31	569,753 92	355,537 79
Westchester, New York	85,149,720 00	825,943 57	.97	369,065 99	270,589 57
Western, Canada	85,711,852 00	1,109,583 33	1.30	629,390 09	278,020 36
Williamsburgh City, New York	84,826,982 00	715,690 53	.83	315,700 99	257,281 85
Totals	$10,058,207,823 23	$98,602,676 16	.98	$48,888,827 16	$28,182,272 40

TABLE III.

INCOME CLASSIFIED.

NAMES OF COMPANIES.	Premiums.	Interest and Dividends.	All other sources.	Total.
Ætna, Connecticut	$ 2,554,266 77	$ 419,704 39	$ 8,486 11	$ 2,982,457 27
Amazon, Ohio	165.704 73	15,586 32	6,265 16	187,556 21
Agricultural, New York	737,823 44	80,621 20	5,928 90	824,373 54
American, New York	245,537 26	50,152 07	1,038 05	296,727 38
American, New Jersey	369,282 60	69,614 57	9,120 67	448,017 84
American, Central Missouri	486,284 09	63,776 34	.....	550,060 43
American, Pennsylvania	1,008,816 56	67,523 54	4,167 98	1,080,508 08
Armenia, Pennsylvania	31,887 20	14,571 00	3,169 31	49,627 51
Boylston Mutual, Massachusetts	270,585 25	41,698 61	6 40	312,290 26
British America, Canada	619,665 59	24,573 49	2,710 59	646,949 67
California, California	388,956 61	31,299 82	6,970 00	427,226 43
Citizens', Missouri	86,007 73	19,376 30	.....	105,384 03
Citizens', New York	630,417 42	32,550 20	12,139 56	675,107 18
City of London, England	517,305 97	19,986 14	.....	537,292 11
Commercial, California	354,489 93	20,536 48	349 81	375,376 22
Commercial Union, England	1,898,068 55	61,955 00	8,952 28	1,968,975 83
Concordia, Wisconsin	227,302 48	24,589 18	.....	251,891 66
Connecticut Fire, Connecticut	919,433 81	94,165 69	.....	1,013,599 50
Continental, New York	3,159,636 36	188,482 75	40,523 59	3,388,642 70
Clinton, New York	236,224 69	16,678 17	.....	252,902 86
Farmers' and Merchants', Colorado	42,865 74	.....	17,799 96	60,665 70
Farragut, New York	179,348 83	15,593 96	525 00	195,467 79
Fire Association, Pennsylvania	1,534,995 61	195,506 87	9,075 29	1,739,577 77
Fire Insurance Association, England	760,959 48	22,551 16	.....	783,510 64
Firemans' Fund, California	842,646 09	43,398 38	21,473 32	907,517 79
Franklin, Pennsylvania	485,931 95	110,284 82	22,888 18	619,104 95
German, Freeport, Illinois	1,126,149 42	79,417 12	4,516 35	1,210,082 89
German Fire, Peoria, Illinois	166,641 91	17,857 74	.....	184,499 65
German, Pennsylvania	250,829 14	18,775 50	459 67	270,064 31

Germania, New York	1,177,440 96	92 454 39	.....	1,269,895 35
German American, New York	1,992,664 46	169,543 35	.....	2,162,207 81
Glenn's Falls, New York	549,037 98	59,914 21	225 00	609,177 19
Hamburg-Bremen, Germany	779,523 69	37,097 47	.....	816,621 16
Hanover, New York	1,273,884 80	99,545 88	.....	1,373,430 68
Hartford, Connecticut	2,308,667 86	179,252 54	22,615 90	2,510,536 30
Hibernia, Louisiana	169,484 63	34,090 06	24,745 18	228,319 87
Home, New York	3,574,417 29	264,764 36	.....	3,839,181 65
Home Mutual, California	487,746 59	31,680 69	25,279 05	544,706 33
Howard, New York	301,488 30	23,590 30	3,642 50	328,721 10
Imperial, England	1,022,651 48	29,802 00	34,626 81	1,087,080 29
Insurance Company of North America, Pennsylvania	3,545,057 87	384,029 14	48,128 69	3,977,215 70
Lancashire, England	1,178,143 59	53.496 48	.....	1,231,640 07
Lion, England	370,074 99	24,084 54	.....	394,159 53
Liverpool and London and Globe, England	3,553,506 30	155,941 74	66,136 65	3,775,584 75
London Assurance Corporation, England	685,279 95	49,850 00	.....	735,129 95
London and Lancashire, England	998,285 12	54,814 96	.....	1,053,100 08
Michigan Fire and Marine, Michigan	137,808 45	17,904 64	.....	155,713 09
Mercantile, Ohio	161,064 83	11,229 67	.....	174,294 50
Merchants', New Jersey	577,036 51	51,975 29	4,309 92	633,321 72
Milwaukee Mechanics' Mutual, Wisconsin	469,279 36	53,520 50	1,998 21	526,798 07
National, Connecticut	490,453 20	91,421 00	3,239 94	585,114 14
National, Ireland	855,940 00	36,580 00	5,090 00	897,610 00
National, New Zealand	1,028,279 07	68,634 16	9,885 85	1,106,799 08
New Hampshire, New Hampshire	551,153 76	48,557 32	.....	599,711 08
New York Bowery, New York	395,811 46	34,015 22	.....	429,826 68
Niagara, New York	1,464,103 79	66,197 16	864 29	1,531,165 24
North British and Mercantile, England	1,693,082 41	129,768 65	.....	1,822,851 06
Northern, England	832,961 13	44,009 10	.....	876,970 23
Northwestern National, Wisconsin	485,753 00	51,398 80	.....	537,151 80
Norwich Union, England	753,123 45	39,030 19	.....	792,153 64
Oakland Home, California	150,276 11	9,799 99	5,155 00	165,231 10
Oregon Fire and Marine, Oregon	58,459 12	20,582 21	.....	79,041 33
Orient, Connecticut	571,119 82	67,774 53	715 00	639,609 35
Pennsylvania, Pittsburgh, Pennsylvania	122,898 16	12,589 79	2,870 26	138,358 21
Pennsylvania Fire, Pennsylvania	897,663 56	107,251 82	953 57	1,005,868 95
Phenix, New York	4,883,962 91	158,097 12	31,258 75	5,073,318 78

TABLE III.—Concluded.

NAMES OF COMPANIES.	Premiums.	Interest and Dividends.	All other sources.	Total.
Phœnix, Connecticut	$ 2,042,832 74	$ 184,742 68	$ 4,495 85	$ 2,232,071 27
Phœnix, England	1,814,704 94	48,665 30	.....	1,863,370 24
Providence Washington, Rhode Island	778,611 68	32,548 98	.....	811,160 66
Prussian National, Prussia	495,867 63	53,946 73	.....	549,814 36
Queen, England	1,266,037 29	45,092 48	10,265 33	1,321,395 10
Royal, England	2,453,216 77	97,304 15	74,717 54	2,625,238 46
Scottish Union and National, Scotland	374,744 33	41,814 59	.....	416,558 92
Security, Connecticut	305,530 89	17,719 96	340 84	323,591 69
South British Fire and Marine, New Zealand	1,425,965 00	41,169 00	14,290 00	1,481,424 00
St. Paul, Minnesota	676,265 64	72,226 14	7,172 19	755,663 97
Springfield Fire and Marine, Massachusetts	1,603,366 68	109,507 73	3,611 00	1,716,484 81
State Investment, California	146,778 36	8,175 66	11,086 00	166,040 02
State, Iowa	360,176 58	12,822 39	5,500 00	378,498 97
Sterling, New York	147,122 42	13,545 84	.....	160,668 26
Sun, California	207,972 07	18,610 44	5,574 00	232,156 51
Sun Fire Office, England	1,161,757 89	62,120 62	.....	1,223,878 51
Traders', Illinois	481,858 50	43,873 69	2,402 25	528,134 44
Union, California	431,486 43	36,954 24	8,902 00	477,342 67
Union Fire and Marine, New Zealand	552,439 28	46,022 10	36,356 25	634,817 63
United States, New York	137,246 52	24,436 68	235 00	161,918 20
Washington, Massachusetts	948,118 18	67,425 11	.....	1,015,543 29
Westchester, New York	746,903 41	34,206 90	2,234 46	783,344 77
Western, Canada	885,625 86	26,643 40	.....	912,269 26
Williamsburg City, New York	622,294 44	29,900 20	10,485 07	662,679 71
Totals	$ 80,914,574 16	$ 5,896,591 09	$ 675,974 53	$ 87,487,139 78

TABLE IV.

EXPENDITURES CLASSIFIED

NAMES OF COMPANIES.	Losses paid	Dividends on Stock.	Commissions, Brokerage and Salaries.	Taxes and other expenses.	Total.
Ætna, Connecticut	$ 1,372,801 23	$ 720,000 00	$ 548,767 18	$ 242,623 29	$ 2,884,191 70
Amazon, Ohio	94,717 90	17,920 50	47,424 54	22,497 70	182,560 64
Agricultural, New York	418,261 09	50,000 00	276,615 45	71,987 40	816,863 94
American, New York	94,107 90	40,000 00	83,379 09	39,661 85	257,148 84
American, New Jersey	191,944 65	92,189 25	98,678 42	45,454 03	428,266 35
American, Central Missouri	292,292 30	36,000 00	114,773 06	61,854 14	504,919 50
American, Pennsylvania	578,116 92	27,713 00	324,077 58	25,053 04	954,960 54
Armenia, Pennsylvania	13,581 10	17,201 00	10,523 83	5,880 25	47,186 18
Boylston Mutual, Massachusetts	172,855 48	33,432 00	63,759 34	28,066 44	298,113 26
British America, Canada	404,836 45	.....	134,714 09	61,542 52	601,093 06
California, California	264,239 31	54,000 00	82,000 88	57,312 89	457,553 08
Citizens', Missouri	44,807 59	12,000 00	22,787 00	11,104 76	90,699 35
Citizens', New York	376,812 54	29,946 80	170,835 50	127,177 59	704,772 43
City of London, England	411,119 71	.....	141,974 59	60,685 22	613,779 52
Commercial, California	213,135 66	24,000 00	94,590 11	30,028 96	361,754 73
Commercial Union, England	1,172,108 64	.....	467,023 17	163,375 82	1,802,507 63
Concordia, Wisconsin	122,115 40	15,960 00	59,236 91	19,148 45	216,460 76
Connecticut Fire, Connecticut	533,657 11	80,000 00	228,485 26	106,445 37	948,587 74
Continental, New York	1,945,025 78	153,861 40	928,427 19	333,278 86	3,360,593 23
Clinton, New York	126,789 65	25,000 00	61,503 52	39,070 51	252,363 68
Farmers and Merchants, Colorado	9,940 43	.....	11,336 73	5,407 99	26,685 15
Farragut, New York	65,853 73	20,000 00	50,110 10	21,294 97	157,258 80
Fire Association, Pennsylvania	979,282 30	200,000 00	424,639 42	76,046 15	1,679,967 87
Fire Insurance Association, England	654,932 85	.....	218,949 21	54,532 65	928,414 71
Fireman's Fund, California	442,211 70	90,000 00	187,951 03	109,947 28	830,110 01
Franklin, Pennsylvania	226,770 02	80,040 00	127,999 63	103,933 04	538,742 69
German (Freeport), Illinois	533,887 47	40,000 00	432,388 57	32,583 86	1,038,859 90
German Fire (Peoria), Illinois	82,088 97	14,500 00	60,845 88	3,420 71	160,855 56

TABLE IV.—Concluded

NAMES OF COMPANIES.	Losses paid.	Dividends on Stock.	Commissions, Brokerage and Salaries.	Taxes and other expenses.	Total.
German, Pennsylvania	$ 159,176 51	$ 24,000 00	$ 79,269 35	$ 6,954 31	$ 269,400 17
Germania, New York	916,654 81	100,000 00	268,635 96	222,404 61	1,507,695 38
German-American, New York	1,032,476 69	140,000 00	453,158 25	227,277 10	1,852,912 04
Glens Falls, New York	297,288 49	30,000 00	144,287 24	54,830 38	526,406 11
Hamburg-Bremen, Germany	454,304 24	.....	211,694 04	47,306 21	713,304 49
Hanover, New York	778,765 97	100,000 00	417,210 02	184,554 06	1,480,530 05
Hartford, Connecticut	1,320,024 55	250,000 00	515,168 74	225,743 20	2,310,936 49
Hibernia, Louisiana	137,253 67	38,980 00	29,723 88	19,826 09	225,783 64
Home, New York	1,990,709 41	300,000 00	1,102,084 24	353,732 75	3,746,526 40
Home Mutual, California	289,951 44	36,000 00	172,352 80	67,139 55	565,443 79
Howard, New York	164,513 53	31 50	82,542 37	57,301 67	304,389 07
Imperial, England	642,011 86	.....	286,134 86	59,948 60	988,095 32
Insurance Company of North America, Pennsylvania	2,569,175 72	600,000 00	661,798 64	372,622 21	4,203,596 57
Lancashire, England	724,248 87	.....	341,735 94	30,220 55	1,096,205 36
Lion, England	261,301 15	.....	96,736 09	37,066 48	395,103 72
Liverpool and London and Globe, England	2,035,133 31	.....	804,270 16	280,629 51	3,120,032 98
London Assurance Corporation, England	439,566 09	.....	156,368 19	76,077 85	672,012 13
London and Lancashire, England	591,057 47	.....	256,139 86	80,145 52	927,342 85
Michigan Fire and Marine, Michigan	74,680 42	.....	29,812 84	19,334 76	123,828 02
Mercantile, Ohio	81,650 30	15,000 00	36,400 72	12,598 42	145,649 44
Merchants', New Jersey	377,489 75	40,000 00	133,739 22	80,878 20	632,107 17
Milwaukee Mechanics' Mutual, Wisconsin	219,175 31	19,962 00	141,533 41	44,263 62	424,934 34
National, Connecticut	271,521 05	100,000 00	108,912 28	46,621 22	527,054 55
National, Ireland	618,330 00	69,387 00	176,965 00	59,695 00	924,377 00
National, New Zealand	821,883 49	.....	219,517 57	68,395 05	1,109,796 11
New Hampshire, New Hampshire	305,261 36	40,000 00	138,055 03	49,700 42	533,016 81
New York Bowery, New York	282,221 00	36,000 00	128,341 61	28,817 23	475,379 84
Niagara, New York	813,402 85	49,807 00	344,316 44	159,512 19	1,367,038 48
North British and Mercantile, England	1,009,806 03	.....	451,127 92	90,828 21	1,551,762 16

Northern, England	531,304 43	.....	214,873 20	92,739 82	838,917 45
Northwestern National, Wisconsin	259,993 96	60,000 00	125,768 00	53,779 85	499,541 81
Norwich Union, England	457,832 24	.....	177,536 35	65,191 76	700,560 35
Oakland Home, California	87,928 37	12,294 50	53,452 01	26,559 11	180,233 99
Oregon Fire and Marine, Oregon	17,311 92	.....	12,898 27	8,716 37	38,926 56
Orient, Connecticut	340,588 73	20,000 00	129,893 67	69,214 86	559,697 26
Pennsylvania (Pittsburg), Pennsylvania	112,514 66	488 50	31,347 35	16,173 54	160,524 05
Pennsylvania Fire, Pennsylvania	544,140 43	40,000 00	231,356 81	74,044 24	889,541 48
Phenix, New York	2,863,850 48	100,000 00	1,230,655 13	384,209 20	4,578,714 81
Phœnix, Connecticut	1,236,635 48	280,000 00	431,561 90	242,444 73	2,190,642 11
Phœnix, England	1,050,520 86	.....	438,771 86	164,108 70	1,653,401 42
Providence Washington, Rhode Island	507,467 74	.....	159,919 29	77,981 01	745,368 04
Prussian National, Prussia	224,812 14	146,250 00	131,675 07	47,077 15	549,814 36
Queen, England	828,299 48	.....	259,865 05	115,499 78	1,203,664 31
Royal, England	1,434,062 40	.....	594,473 14	182,969 03	2,211,504 57
Scottish Union and National, Scotland	243,635 22	.....	82,140 09	26,033 13	351,808 44
Security, Connecticut	192,703 97	14,000 00	73,738 09	2,519 82	283,021 88
South British Fire and Marine, New Zealand	1,023,720 00	62,627 00	317,142 00	15,085 00	1,418,574 00
St. Paul, Minnesota	417,677 07	50,000 00	147,882 61	54,976 06	670,535 74
Springfield Fire and Marine, Massachusetts	894,864 29	100,000 00	345,178 39	202,064 76	1,542,107 44
State Investment, California	99,751 44	23,389 00	46,213 19	21,642 61	190,996 24
State, Iowa	145,478 08	.....	138,591 95	42,671 03	326,741 06
Sterling, New York	83,251 38	1,000 00	49,404 02	17,430 08	151,085 48
Sun, California	121,579 68	22,500 00	60,434 20	24,416 04	228,929 92
Sun Fire Office, England	799,387 25	.....	304,672 94	158,718 91	1,262,779 10
Traders', Illinois	327,444 63	50,000 00	113,285 32	34,849 10	525,579 05
Union, California	228,888 77	59,628 00	125,957 27	46,970 62	461,444 66
Union Fire and Marine, New Zealand	353,759 56	50,272 02	161,340 16	21,000 00	586,371 74
United States, New York	58,122 29	25,010 00	37,991 32	18,067 21	139,190 82
Washington, Massachusetts	569,753 92	.....	192,737 18	162,800 61	925,291 71
Westchester, New York	369,065 99	30,000 00	160,858 35	109,731 22	669,655 56
Western, Canada	629,390 09	.....	179,802 18	98,218 18	907,410 45
Williamsburgh City, New York	315,700 99	49,915 00	202,374 14	54,907 71	622,897 84
Totals	$ 48,888,827 16	$ 5,060,305 47	$ 20,425,620 45	$ 7,756,651 95	$ 82,131,405 03

TABLE V

CLASSIFIED ASSETS.

NAMES OF COMPANIES.	Real Estate.	Loans on bonds and mortgages.	Stocks and bonds owned.	Loans on collaterals.	Cash in office and bank.	Premiums unpaid.	Miscellaneous Assets.	Total.
Ætna, Connecticut	$ 345,000 00	$ 43 800 00	$ 7,563,862 50	$ 15,170 00	$ 941,086 65	$ 349,822 25	$ 1,355 25	$ 9,260,096 65
Amazon, Ohio	244,200 00	27,914 40	136,017 50	88,641 55	32,511 27	22,343 05	2,520 50	555,048 27
Agricultural, New York	147,812 48	930,929 77	423,001 50	24,424 16	192,777 82	83,097 95	29,754 29	1,831,797 97
American, New York	.....	79,720 00	1,033,605 00	40,500 00	87,557 79	18,317 41	1,939 52	1,261,639 72
American, New Jersey	385,305 68	683,021 75	615,625 00	.....	36,145 87	18,359 81	22 701 36	1,761,159 47
American, Central Missouri	.....	.....	945,845 00	99,000 00	71,223 11	54,224 50	2,500 00	1,172,792 61
American, Pennsylvania	137,100 00	364,089 50	1,203,781 48	54,800 00	113,856 57	28,478 35	16,326 15	1,918,432 05
Armenia, Pennsylvania	46,098 86	181,495 59	26,450 00	1,500 00	31,764 28	3,404 42	17,257 82	307,970 97
Boylston Mutual, Massachusetts	14,000 00	163,000 00	573,159 00	75.400 00	63,542 35	38,396 37	4,393 40	931,891 12
British America, Canada	.....	.....	697,293 75	.....	67,456 87	37,693 34	.....	802,443 96
California, California	135,632 55	9,000 00	614,652 00	1,000 00	173,609 78	66,272 62	10,546 57	1,010,713 52
Citizens', Missouri	11,600 00	56,500 00	258,125 00	75,000 00	21,121 32	13,737 25	1,220 00	437,303 57
Citizens', New York	107,000 00	56,900 00	613,400 00	143,400 00	85,357 59	72,179 70	5,927 62	1,084,164 91
City of London, England	.....	.....	613,662 50	.....	5,089 20	72,114 21	651 34	691,517 25
Commercial, California	2,000 00	190,604 58	155,630 00	4,950 00	28,669 50	72,855 63	2,131 00	456,840 71
Commercial Union, England	224,675 63	.....	1,537,393 75	.....	352,719 38	282,291 79	12,701 91	2,409.782 46
Concordia, Wisconsin	.....	261,145 00	148,125 00	.....	38,918 96	27,498 74	5,494 66	481,182 36
Connecticut, Connecticut	66,000 00	512,550 00	1,195,964 00	9,250 00	119,279 17	71,706 58	.....	1,974.749 75
Continental, New York	674,500 00	348,610 00	3,230,435 00	4,700 00	229,432 34	623,924 21	65,877 44	5,177.478 99
Clinton, New York	.....	26,400 00	392,846 00	.....	11,370 88	33,713 65	1,576 66	465,907 19
Farmers' and Merchants', Colorado	.....	.....	.....	991 72	10,359 81	26,589 79	2,251 08	40,192 40
Farragut, New York	6,000 00	9,900 00	343,699 00	6,200 00	42,961 21	22,193 12	4,417 93	435,371 26
Fire Association, Pennsylvania	70,800 00	1,007,560 94	2,895,246 00	5,450 00	197,532 04	122,392 36	41,582 73	4,250.564 07
Fire Insurance Association, England	.....	.....	669,118 25	.....	163,348 83	79,292 52	9,664 01	921,423 61
Fireman's Fund, California	320,000 00	155,618 00	731,630 00	112,400 00	135,113 70	153,131 76	17,303 78	1,625,197 24
Franklin, Pennsylvania	437,950 00	904,013 67	1,166,396 00	199,200 00	355,468 86	51,973 34	15,254 10	3,130,255 97
German, (Freeport,) Illinois	21,460 97	794,100 64	140,841 00	52,105 00	163,903 91	630,892 60	40,193 96	1,843.498 08

German Fire (Peoria), Illinois	.....	314,608 11	.....	.....	35,739 97	45,480 42	15,103 29	410,931 79
German, Pennsylvania	18,074 90	203,644 39	157,843 39	900 00	34,707 91	29,991 20	4,652 35	449,814 14
Germania, New York	538,454 08	94,500 00	1,620,741 25	.....	77,035 25	11,697 29	100,377 35	2,442,805 22
German-American, New York	.....	.....	4,390,385 00	.....	145,940 07	164,202 67	875 00	4,701,402 74
Glens Falls, New York	12,575 00	530,345 75	754,325 00	.....	134,080 90	52,988 10	6,337 66	1,490,652 41
Hamburg-Bremen, Germany	.....	23,000 00	887,118 75	.....	71,141 31	42,334 36	.....	1,023,594 42
Hanover, New York	.....	109,250 00	2,135,117 75	.....	100,392 80	125,314 19	9,059 39	2,479,134 13
Hartford, Connecticut	639,675 60	1,040,400 00	2,163,769 75	135,000 00	384,547 17	344,651 48	37,297 92	4,745,341 92
Hibernia, Louisiana	164,700 00	100,703 95	67,248 75	5,584 10	20,974 69	73,310 71	40,377 22	472,899 42
Home, New York	1,272,633 77	897,550 00	4,623,940 00	122,850 00	245,795 99	358,290 30	97,056 02	7,618,116 08
Home Mutual, California	169,025 00	240,239 13	191,540 33	36,750 00	114,643 76	67,254 20	16,816 60	836,269 02
Howard, New York	150,000 00	5,900 00	494,332 00	.....	8,565 59	41,294 03	1,172 83	701,264 45
Imperial, England	412,259 50	.....	937,763 53	.....	114,748 94	114,582 95	10,636 37	1,589,991 29
Insurance Co. of North America, Pennsylvania	312,861 55	1,983,346 48	5,121,918 00	47,650 00	832,565 58	586,690 85	92,558 49	8,977,590 95
Lancashire, England	.....	.....	1,338,019 25	.....	88,296 40	86,912 37	.....	1,513,228 02
Lion, England	.....	120,350 00	492,000 00	19,000 00	62,023 80	59,923 99	11,137 03	764,434 82
Liverpool and London and Globe, England	1,325,000 00	1,679,409 95	2,274,466 25	.....	244,462 16	353,455 33	47,217 14	5,924,010 83
London Assurance Corporation, England	.....	.....	1,251,525 00	.....	92,316 06	68,639 76	.....	1,412,480 82
London and Lancashire, England	.....	.....	1,248,663 00	.....	104,540 47	78,790 86	471 83	1,432,466 16
Michigan Fire and Marine, Michigan	3,133 45	270,505 00	21,000 00	.....	26,539 95	18,065 75	6,983 22	346,227 37
Mercantile, Ohio	.....	52,600 00	279,210 00	10,000 00	34,250 21	8,280 21	1,758 35	386,098 77
Merchants' New Jersey	134,804 16	414,887 00	514,103 00	15,700 00	62,899 78	67,665 73	15,925 55	1,225,985 22
Milwaukee Mechanics' Mutual, Wisconsin	37,450 00	507,205 13	544,600 00	84,000 00	92,405 64	35,667 79	12,690 00	1,314,018 56
National, Connecticut	24,478 40	482,250 00	1,049,828 00	12,650 00	266,712 42	.....	17,809 15	1,853,727 97
National, Ireland	205,016 00	874,715 00	1,309,935 00	219,986 00	24,395 00	127,785 00	37,707 00	2,799,539 00
National, New Zealand	136,221 81	953,330 25	60,827 10	.....	24,873 70	352,945 36	63,983 93	1,592,182 15
New Hampshire, New Hampshire	.....	130,296 86	789,140 00	61,862 50	65,142 39	48,139 44	6,869 84	1,101,451 03
New York Bowery, New York	.....	43,200 00	697,777 50	12,886 25	36,437 71	32,456 31	840 17	823,597 94
Niagara, New York	107,000 00	38,800 00	1,531,220 00	30,000 00	124,824 39	229,450 37	19,655 38	2,080,950 14
North British and Mercantile, England	.....	.....	3,028,646 06	.....	124,111 75	236,454 95	32,658 00	3,421,870 76
Northern, England	.....	.....	1,184,733 37	.....	59,925 74	94,881 45	.....	1,339,540 56
Northwestern National, Wisconsin	.....	217,500 00	826,636 00	.....	179,751 49	33,020 53	6,845 00	1,263,753 02
Norwich Union, England	.....	.....	971,947 50	.....	155,429 34	19,603 79	10,633 60	1,157,614 23

TABLE V.—Concluded.

NAMES OF COMPANIES.	Real Estate.	Loaned on bonds and mortgages.	Stocks and bonds owned.	Loans on collaterals.	Cash in office and bank.	Premiums unpaid.	Miscellaneous assets.	Total.
Oakland Home, California	$ 90,000 00	$ 61,168 00	$ 56,375 00	.....	$ 49,153 83	$ 48,939 26	$ 16,494 69	$ 322,130 78
Oregon Fire and Marine, Oregon	.....	194,700 00	91,471 56	1,000 00	11,714 43	8,618 14	5,269 30	312,773 43
Orient, Connecticut	37,115 27	243,026 67	1,003,428 66	81,060 00	92,220 46	75,359 76	19,742 86	1,551,953 68
Pennsylvania (Pittsburg), Penn	49,200 00	133,817 16	67,487 33	.....	17,833 16	10,639 91	5,836 97	284,814 53
Pennsylvania Fire, Penn	115,000 00	147,370 00	1,787,981 25	192,200 00	220,395 09	85,172 29	4,498 18	2,552,616 81
Phenix, New York	738,512 58	342,750 00	2,593,106 10	50,450 00	458,816 05	723,766 72	16,485 28	4,923,886 73
Phœnix, Connecticut	168,255 31	407,880 00	3,285,075 81	99,410 00	308,018 28	205,459 75	14,121 55	4,488,220 70
Phœnix, England	.....	.....	1,506,270 00	.....	138,767 52	89,603 06	10,100 00	1,744,740 58
Providence Washington, R. I	.....	.....	714,191 00	.....	54,689 02	191,549 21	.....	960,429 23
Prussian National, Prussia	50,000 00	545,162 50	569,443 30	22,250 00	173,623 42	110,155 61	49,724 64	1,520,359 47
Queen, England	357,928 92	.....	1,212,005 01	.....	240,431 20	16,506 30	14,664 69	1,841,536 12
Royal, England	1,776,301 56	.....	2,315,058 75	.....	280,211 07	290,130 01	51,197 77	4,712,899 16
Scottish Union and National, Scotland	.....	353,000 00	650,317 40	.....	78,698 87	59,770 34	11,432 37	1,153,218 98
Security, Connecticnt	.....	85,450 00	271,405 50	17,900 00	45,675 67	29,428 78	1,413 06	451,273 01
South British Fire and Marine, New Zealand	496,750 00	78,099 00	467,760 00	32,275 00	47,800 00	381,281 00	63,765 00	1,567,730 00
St. Paul, Minnesota	101,264 56	203,316 72	512,615 96	250,758 91	80,555 42	85,628 77	27,688 99	1,261,829 33
Springfield Fire and Marine, Massachusetts	96,528 00	303,366 67	1,884,064 00	15,400 00	107,466 36	363,392 73	33,219 04	2,803,436 80
State Investment, California	150,859 13	72,515 00	75,800 00	.....	8,523 27	30,039 98	8,038 91	345,776 29
State, Iowa	86,400 00	51,605 00	35,300 00	.....	88,436 94	340,247 41	30,808 49	632,797 84
Sterling, New York	.....	47,000 00	381,875 00	.....	9,677 65	17,367 13	251 25	456,171 03
Sun, California	90,000 00	180,211 00	128,898 50	.....	17,619 03	46,906 42	6,861 65	470,496 60
Sun Fire Office, England	20,000 00	1,014,000 00	422,125 00	.....	30,118 50	254,463 90	10,065 71	1,750,773 11
Traders', Illinois	12,195 98	90,000 00	1,011,792 50	.....	53,626 88	29,762 19	30,967 87	1,228,345 42
Union, California	110,000 00	203,699 47	672,000 00	35,000 00	63,289 19	40,775 50	1,200 00	1,125,964 16
Union Fire and Marine, New Zealand	26,000 00	569,420 00	61,774 38	.....	126,085 48	138,025 49	23,394 99	944,700 34

United States, New York	.....	254,950 00	283,475 00	4,500 00	1,082 44	13,550 06	3,820 52	561,378 02
Washington, Massachusetts	.....	41,500 00	1,423,015 00	53,000 00	118,333 90	169,179 26	5,245 00	1,810,273 16
Westchester, New York	2,000 00	153,100 00	841,700 00	1,825 00	73,923 62	68,344 27	1,675 62	1,142,568 51
Western, Canada	.....	.....	618,232 50	.....	218,729 96	97,937 13	4,859 23	939,758 82
Williamsburgh City, New York	551,673 95	272,900 00	275,597 00	9,550 00	35,726 32	56,529 24	16,831 85	1,218,808 36
Totals	$ 14,186,484 65	$ 24,185,418 03	$ 96,016,666 27	$ 2,695,480 19	$ 11,213,640 12	$ 11,165,648 68	$ 1,550,724 24	$ 161,014,062 48

TABLE VI.

CLASSIFIED LIABILITIES.

NAMES OF COMPANIES.	CAPITAL.	UNPAID LOSSES. Not Resisted.	Resisted.	Deductions for Salvages and Re-insurance.	Total.	Unearned Premiums.	All Other Claims.	Total Liabilities.	Assets.	Surplus or Deficiency of Assets.
Ætna, Connecticut	$ 4,000,000 00	$ 227,364 85	$ 35,912 78	$ 4,500 00	$ 258,777 63	$ 1,725,469 30	$ 73,529 31	$ 2,057,776 24	$ 9,260,096 65	$ 3,202,320 41
Amazon, Ohio	300,000 00	21,022 61	2,500 00	.....	23,522 61	105,378 24	3,128 64	132 029 49	555,048 27	123.018 78
Agricultural, New York	500,000 00	39,253 86	20,302 00	.....	59,555 86	1,107,663 34	8,358 34	1,175,577 54	1,831,797 97	156,220 43
American, New York	400,000 00	18,812 58	.....	.....	18,812 58	143,792 44	12,605 81	175,210 83	1,261,639 72	686,428 89
American, New Jersey	600,000 00	17,591 76	5,906 76	1,453 38	22,045 14	270,612 67	23,634 94	316,292 75	1,761,159 47	844,866 72
American Central, Missouri	600,000 00	49,326 28	14,410 21	11,230 60	52,505 89	326,534 77	8,133 68	387,174 34	1,172,792 61	185,618 27
American, Pennsylvania	400,000 00	74,612 17	29,699 30	970 93	103,340 54	965,306 23	1,964 15	1,070,610 92	1,918,432 05	447,821 13
Armenia, Pennsylvania	250,000 00	1,800 00	.....	.....	1,800 00	26 922 88	299 00	29,021 88	307.970 97	28,949 09
Boylston Mutual, Massachusetts	557,200 00	23,783 00	26,402 00	.....	50,185 00	162,302 22	2,594 20	215,081 42	931,891 12	159,609 70
British-America, Canada	200,000 00	55,899 38	13,017 68	1,619 95	67,297 11	368,513 81	.....	435,810 92	802,443 96	166,633 04
California, California	600,000 00	24,809 00	900 00	.....	25,709 00	254,761 73	7,507 97	287,978 70	1,010,713 52	122,734 82
Citizens', Missouri	200,000 00	8,157 00	1,500 00	.....	9,657 00	45,929 90	2,514 00	58,100 90	437,393 57	179,202 67
Citizens', New York	300,000 00	54,175 86	10,251 82	250 00	64,177 68	406,052 04	6,995 74	477,225 46	1,084,164 91	306,939 45
City of London, England	.....	27,784 86	24,617 00	3,018 49	49,383 37	304,873 53	10,082 11	364,339 01	691,517 25	327,178 24
Commercial, California	200,000 00	11,499 31	.....	.....	11,499 31	157,354 91	4,552 77	173,406 99	456,840 71	83,433 72
Commercial Union, England	.....	134,163 73	20,409 19	9,715 26	144,857 66	1,311,743 83	33,632 11	1,490,233 60	2,409,782 46	919,548 86
Concordia, Wisconsin	200,000 00	15,621 14	1,200 00	300 00	16,521 14	175,687 88	5,580 55	197,789 57	481,182 36	83,392 79
Connecticut Fire, Connecticut	1,000,000 00	69,329 20	21,067 37	.....	90,396 57	580,669 40	.....	671,065 97	1,974,749 75	303,683 78
Continental, New York	1,000,000 00	459,952 28	45,540 00	35,086 46	470,405 82	2,265,427 88	82,765 44	2 818,599 14	5,177,478 99	1,358,879 85
Clinton, New York	250,000 00	8,629 85	3,200 00	1,723 33	10,106 52	103,478 68	35,897 41	149,482 61	465,907 19	66,424 58
Farmers' and Merchants', Colorado	Mutual	.....	.....	.....	.....	16,782 97	764 77	17.547 74	40,192 40	22,644 66
Farragut, New York	200,000 00	6,284 08	6,786 53	.....	13,070 61	106,253 28	5,159 10	124,482 99	435.371 26	110,888 27
Fire Association, Pennsylvania	500,000 00	129,812 11	42,144 28	10,467 38	161,489 01	2,805,282 98	.....	2,966.771 99	4,250,564 07	783,792 08
Fire Insurance Association, England	.....	52,702 06	29,547 32	5,670 00	76,579 38	451,028 44	6,615 30	534,223 12	921,423 61	387,200 49
Fireman's Fund, California	750,000 00	60,684 21	28,057 91	6,889 70	81,852 42	480,097 20	12,963 83	574.913 45	1,625,197 24	300,283 79
Franklin, Pennsylvania	400,000 00	27,928 09	9,846 13	.....	37,774 22	1,779.731 25	360 00	1,817,865 47	3,130,255 97	912,390 50
German (Freeport), Illinois	200,000 00	71,867 00	4,000 00	.....	75,867 00	1,304,298 80	28,651 53	1,408,817 33	1,843,498 08	234,680 75
German Fire (Peoria), Illinois	300,000 00	17,406 44	.....	2,190 00	15,216 44	59,990 71	1,225 11	76,432 26	410,931 79	34,499 53
German, Pennsylvania	200,000 00	12,680 15	.....	.....	12,680 15	171,584 00	1,450 00	185,714 15	449.814 14	64,099 99
Germania, New York	1,000,000 00	106,469 21	42,871 05	7,326 99	142,013 27	822,904 84	.....	964,918 11	2,442,805 22	477,887 11
German-American, New York	1,000,000 00	169,056 78	15,680 29	17,770 82	166,966 25	1,465,650 20	28,935 71	1,661,552 16	4,701,402 74	2,039,850 58
Glens Falls, New York	200,000 00	23,167 31	4,250 00	800 00	26,617 31	514,267 12	8,192 90	549,077 33	1,490,652 41	741,575 08
Hamburg-Bremen, Germany	.....	43,690 00	15,850 00	1,258 00	58,282 00	509,549 58	.....	567,831 58	1,023,594 42	455,762 84
Hanover, New York	1,000,000 00	106,362 42	36,830 22	1,842 61	141,350 03	890,312 28	1,820 55	1,033,482 86	2,479,134 13	445,651 27
Hartford, Connecticut	1,250,000 00	215,871 64	69,997 19	.....	285,868 83	1,733,863 88	32,250 00	2,051,982 71	4,745.341 92	1,443,359 21
Hibernia, Louisiana	400,000 00	7.643 17	.....	.....	7,643 17	56,408 10	1,210 00	65,261 27	472,899 42	7,638 15
Home, New York	3,000,000 00	304,580 10	71,765 96	2,862 08	373,483 98	3,011,637 00	5,000 00	3,390,120 98	7,618,116 08	1,227,995 10
Home Mutual, California	300,000 00	7,985 00	5,200 00	.....	13,185 00	287,096 09	3,701 30	303,982 39	836,269 02	232,286 63
Howard, New York	400,000 00	40,065 66	2,611 50	8,318 93	34,358 23	184,902 88	15,993 98	235,255 09	701,264 45	66,009 36
Imperial, England	.....	70,327 89	35,956 54	.....	106,284 43	634,746 06	15,798 72	756,829 21	1,589.991 29	833,162 08
Insurance Co. of North America, Pennsylvania	3,000,000 00	396,937 66	57,407 21	83,284 26	371,060 61	2,620,038 87	31,166 46	3,022,265 94	8,977.590 95	2,955,325 01
Lancashire, England	.....	85,886 44	37,576 56	.....	123,463 00	711,563 06	10,000 00	845,026 06	1,513,228 02	668,201 96
Lion, England	.....	37,217 59	1,500 00	.....	38,717 59	196,973 58	.....	235,691 17	764,434 82	528,743 65
Liverpool and London and Globe, England	.....	283,382 29	80,632 97	66,576 10	297,439 16	2,905,035 75	132,432 73	3,334,907 64	5,924,010 83	2,589,103 19
London Assurance Corporation, England	.....	76,432 89	.....	.....	76,432 89	495,346 47	.....	571,779 36	1,412,480 82	840,701 46
London and Lancashire, England	.....	24,184 31	24,068 00	18 59	48,233 72	662,448 25	14,408 04	725,090 01	1,432,466 16	707,376 15
Michigan Fire and Marine, Michigan	200,000 00	9,370 01	.....	.....	9,370 01	83,366 18	.....	92,736 19	346,227 37	53,491 18
Mercantile, Ohio	200,000 00	16,242 72	1,250 00	482 72	17,010 00	68,999 52	2,070 98	88,080 50	386,098 77	98,018 27
Merchants', New Jersey	400,000 00	52,167 20	21,780 45	.....	73,947 65	369,844 96	24,492 29	468,284 90	1,225,985 22	357,700 32
Milwaukee Mechanics' Mutual, Wisconsin	200,000 00	15,373 00	6,946 00	.....	22,319 00	380,005 58	51 00	402,375 58	1,314,018 56	711,642 98
National, Connecticut	1,000,000 00	53,341 05	7,385 80	.....	60,726 85	319,377 27	.....	380,104 12	1,853,727 97	473,623 85
National, Ireland	500,000 00	39,000 00	.....	1,500 00	37,500 00	1,800,625 00	83,855 00	1,921,980 00	2,799.539 00	377,559 00
National, New Zealand	490,187 50	155,475 00	.....	.....	155,475 00	392,085 00	7,932 79	555,492 79	1,592,182 15	546,501 86
New Hampshire, New Hampshire	500,000 00	46,406 66	.....	.....	46,406 66	325,433 15	9,627 88	381,467 69	1,101,451 03	219,983 34
New York Bowery, New York	300,000 00	46,731 26	12,250 00	3,591 10	55,390 16	226,773 92	2,230 00	284,394 08	823,597 94	239,203 86
Niagara, New York	500,000 00	156,723 57	13,446 18	.....	170,169 75	1,007,371 63	5,695 50	1,183,236 88	2,080,950 14	397,713 26
North British and Mercantile, England	.....	114,465 50	36,422 27	.....	150,887 77	1,198,413 67	56,150 39	1,405,451 83	3,421,870 76	2,016,418 93
Northern, England	.....	43,766 42	32,099 60	.....	75,866 02	530,918 74	11,689 84	618,474 60	1,339,540 56	721,065 96
Northwestern National, Wisconsin	600,000 00	30,137 62	3,000 00	.....	33,137 62	384,063 28	4,328 78	421,529 68	1,263,753 02	242,223 34
Norwich Union, England	.....	87,723 86	.....	4,943 35	82,780 51	483,802 25	1,000 00	567,582 76	1,157,614 23	590,031 47
Oakland Home, California	200,000 00	9,459 15	.....	.....	9,459 15	90,038 05	8,597 11	108,094 31	322,130 78	14,036 47
Oregon Fire and Marine, Oregon	220,100 00	1,579 33	.....	.....	1,579 33	30,930 50	1,070 80	33,580 63	312.773 43	59,092 80
Orient, Connecticut	1,000,000 00	63,663 04	.....	.....	63,663 04	357,396 02	.....	421,059 06	1,551,953 68	130,894 62
Pennsylvania (Pittsburgh), Pennsylvania	200,000 00	10,521 98	955 88	.....	11,477 86	67,733 80	697 04	79,908 70	284,814 53	4,905 83
Pennsylvania (Fire), Pennsylvania	400,000 00	79,884 89	.....	.....	79,884 89	1,015,533 15	.....	1,095,418 04	2,552,616 81	1,057,198 77
Phenix, New York	1,000,000 00	316,255 63	28,218 00	.....	344.473 63	2,845,048 84	20,196 84	3,209,719 31	4,923.886 73	714,167 42
Phœnix, Connecticut	2,000,000 00	192,590 83	38,882 89	.....	231,473 72	1,334,932 36	.....	1,566,406 08	4,488,220 70	921,814 62
Phœnix, England	.....	221,610 00	30,200 00	83.323 00	168,487 00	1,038,887 73	.....	1,207,374 73	1,744,740 58	537.365 85
Providence Washington, Rhode Island	400,000 00	75,469 40	5,450 00	13,451 27	67,468 13	427,806 88	.....	495,275 01	960,429 23	65,154 22
Prussian National, Prussia	562,500 00	42,861 00	13,407 50	22,368 50	33,900 00	379,166 36	38,295 27	451,361 63	1,520,359 47	506,497 84
Queen, England	.....	118,747 62	32,538 89	12,943 48	138,343 03	977,662 81	.....	1,116,005 84	1,841,536 12	725,530 28
Royal, England	.....	185,030 19	60,062 14	63,188 26	181,904 07	2,066,097 59	120,426 50	2,368,428 16	4,712,899 16	2,344,471 00
Scottish Union and National, Scotland	.....	38,597 00	10,000 00	.....	48,597 00	233,171 06	.....	281,768 06	1,153,218 98	871,450 92
Security, Connecticut	200,000 00	19,430 99	3,529 37	500 00	22,460 36	155,769 65	4,177 12	182,407 13	451,273 01	68,865 88
South British Fire and Marine, New Zealand	646,280 00	185,650 00	.....	23,275 00	162,375 00	523.293 00	97,800 00	783.468 00	1,567,730 00	137,982 00
St. Paul, Minnesota	500,000 00	35,999 18	7,924 42	.....	43,923 60	425,993 87	.....	469.917 47	1.261,829 33	291.911 86
Springfield Fire and Marine, Massachusetts	1,000,000 00	117,816 63	36,407 31	11,275 73	142,948 21	1,224,582 74	25,363 50	1,392,894 45	2,803,436 80	410 542 35
State Investment, California	200,000 00	3,969 02	3,173 80	.....	7,142 82	81,793 91	2,141 05	91,077 78	345.776 29	54,698 51
State, Iowa	200,000 00	24,814 34	7,457 00	.....	32.271 34	357,330 88	14 766 42	404,368 64	632,797 84	28,429 20
Sterling, New York	350,000 00	8.427 99	.....	1,845 83	6,582 16	84,112 22	.....	90,694 38	456,171 03	15.476 65
Sun, California	300,000 00	7,360 00	1,100 00	.....	8,460 00	108,292 04	3,416 08	120,168 12	470,496 60	50,328 48
Sun Fire Office, England	.....	88,520 00	16,705 00	.....	105,225 00	1,078,986 34	38,411 82	1,222,623 16	1,750,773 11	528,149 95
Traders', Illinois	500,000 00	64,464 24	13,310 18	5,135 62	72,638 80	264,516 52	31,287 32	368,442 64	1,228,345 42	359,902 78
Union, California	750,000 00	24,520 29	4,000 00	.....	28,520 29	229,137 80	582 00	258,240 09	1,125,964 16	117.724 07
Union Fire and Marine, New Zealand	500,000 00	85,725 00	.....	39,225 00	46,500 00	152,740 52	93,518 54	292,759 06	944,700 34	151,941 28
United States, New York	250,000 00	6,187 31	.....	.....	6,187 31	75,127 21	2,654 50	83,969 02	561,378 02	227,409 00
Washington, Massachusetts	1,000,000 00	107,060 00	.....	.....	107,060 00	569,711 54	934 10	677.705 64	1,810,273 16	132,567 52
Westchester, New York	300,000 00	36.206 14	4,000 00	.....	40,206 14	567,010 40	9.147 30	616,363 84	1,142,568 51	226 204 67
Western, Canada	.....	61,135 28	5,300 00	1,000 00	65,435 28	448.495 59	19,474 92	533.405 79	939,758 82	406,353 03
Williamsburgh City, New York	250,000 00	33,805 25	7,650 00	3,633 13	37,822 12	407,140 70	20,487 98	465.450 80	1,218,808 36	503,357 56
Totals	$43,476,267 50	$ 6,856,498 81	$ 1,364,268 45	$ 576,825 85	$ 7,643,941 41	$ 60,875,789 55	$ 1.444.446 86	$ 69,964,177 82	$ 161,014.062 48	$ 47.573,617 16

TABLE V.—Concluded.

NAMES OF COMPANIES.	Real Estate.	Loaned on bonds and mortgages.	Stocks and bonds owned.	Loans on collaterals.	Cash in office and bank.	Premiums unpaid.	Miscellaneous assets.	Total.
Golden Horn, California	[illegible]	[illegible]	[illegible]	———	[illegible]	[illegible]	[illegible]	[illegible]
Oregon Fire and Marine, Oregon	———	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Orient, Connecticut	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Pennsylvania (German), Penn.	[illegible]	[illegible]	[illegible]	———	[illegible]	[illegible]	[illegible]	[illegible]
Pennsylvania Fire, Penn.	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Peoria, New York	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Phœnix, Connecticut	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Phœnix, England	———	———	[illegible]	———	[illegible]	[illegible]	[illegible]	[illegible]
Providence, Washington, R. I.	———	———	[illegible]	———	[illegible]	[illegible]	———	[illegible]
Prussian National, Prussia	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Queen, England	[illegible]	———	[illegible]	———	[illegible]	[illegible]	[illegible]	[illegible]
Royal, England	[illegible]	———	[illegible]	———	[illegible]	[illegible]	[illegible]	[illegible]
Scottish Union and National, Scotland	———	[illegible]	[illegible]	———	[illegible]	[illegible]	[illegible]	[illegible]
Security, Connecticut	———	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
South British Fire and Marine, New Zealand	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
St. Paul, Minnesota	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Springfield Fire and Marine, Massachusetts	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
State Insurance, California	[illegible]	[illegible]	[illegible]	———	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Total	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Mutual Life, New York	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Mutual Benefit	———	———	[illegible]	———	[illegible]	[illegible]	[illegible]	[illegible]
Equitable, New York	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Massachusetts Mutual	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Union, New York	[illegible]	[illegible]	[illegible]	———	[illegible]	[illegible]	[illegible]	[illegible]

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.

NAME 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.
Ætna, Connecticut	$ 291,072,708 00	$ 261,510,421 00	$ 259,644,848 00	$ 3,707,496 00	$ 289,210,785 00
Amazon, Ohio	13,860,998 00	13,808,448 00	12,594,233 00	1,021,918 00	14,053,295 00
Agricultural, New York	228,978,444 00	88,813,674 00	83,002,201 00	897,855 00	233,892,062 00
American, New York	52,120,371 00	70,468,507 00	60,679,821 00	7,327,112 00	54,581,945 00
American, New Jersey	51,430,290 19	48,024,820 00	42,665,933 79	1,785,707 45	55,003,468 95
American Central, Missouri	45,063,929 00	43,521,584 00	41,801,468 00	1,282,908 00	45,501,137 00
American, Pennsylvania	98,531,892 00	88,113,852 00	76,098,285 00	2,510,034 00	108,037,425 00
Armenia, Pennsylvania	4,633,958 00	3,422,224 00	3,412,478 00	48,536 00	4,595,168 00
Boylston Mutual, Massachusetts	31,558,669 00	31,841,760 00	35,854,281 00	1,445,353 00	26,100,795 00
British America, Canada	46,903,693 00	56,713,746 00	49,852,037 00	1,191,614 00	52,573,788 00
California, California	31,658,320 00	39,719,335 00	38,410,021 00	4,471,755 00	28,495,879 00
Citizens', Missouri	4,974,811 00	8,493,101 00	7,022,148 00	100,000 00	6,345,764 00
Citizens', New York	86,160,031 32	82,593,520 58	81,974,842 44	3,436,697 96	83,342,011 50
City of London, England	47,082,866 00	51,029,231 00	51,334,837 00	2,742,054 00	44,035,206 00
Commercial, California	15,481,753 00	27,192,371 00	23,404,597 00	573,326 00	18,696,201 00
Commercial Union, England	260,150,452 00	231,210,776 00	240,506,856 00	9,475,028 00	241,379,344 00
Concordia, Wisconsin	20,234,427 00	18,572,670 00	13,823,517 00	.....	24,983,580 00
Connecticut Fire, Connecticut	86,714,893 00	87,661,313 00	81,918,314 00	.....	92,457,892 00
Continental, New York	407,999,016 00	584,224,397 00	510,151,112 00	21,536,632 00	460,535,669 00
Clinton, New York	26,568,453 00	24,562,150 00	17,275,248 00	3,985,355 00	29,870,000 00
Farmers' and Merchants', Colorado	396,753 67	1,803,174 00	403,564 67	5,600 00	1,790,763 00
Farragut, New York	29,087,248 00	27,080,585 00	25,848,836 00	860,513 00	29,458,484 00
Fire Association, Pennsylvania	241,642,250 00	139,084,872 00	119,288,417 00	1,330,521 00	260,108,184 00
Fire Insurance Association, England	72,491,868 00	72,162,110 00	72,892,913 00	2,746,239 00	69,014,826 00
Fireman's Fund, California	58,371,514 87	78,372,545 86	69,768,652 58	5,794,020 89	61,181,387 26
Franklin, Pennsylvania	137,549,221 00	53,462,142 00	53,427,080 00	1,588,703 00	135,995,580 00
German (Freeport), Illinois	101,097,090 00	80,276,166 00	50,856,504 00	.....	130,516,752 00

TABLE VII.—Concluded.

NAME 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.
German Fire (Peoria), Illinois	$ 9,054,896 00	$ 16,138,417 00	$ 12,238,779 00	$ 1,864,941 00	$ 11,089,593 00
German, Pennsylvania	22,810,617 00	23,000,228 00	19,398,795 00	376,914 00	26,035,136 00
Germania, New York	177,210,797 00	159,332,014 33	159,907,031 24	3,943,315 50	172,692,464 59
German-American, New York	320,908,421 00	331,578,534 00	295,859,669 00	22,626,971 00	334,000,315 00
Glens Falls, New York	86,341,372 00	59,187,337 00	49,768,058 00	1,326,753 00	94,433,898 00
Hamburg-Bremen, Germany	73,066,950 00	85,565,596 00	75,894,517 00	1,228,334 00	81,509,695 00
Hanover, New York	160,532,991 71	140,586,101 67	134,247,772 38	3,400,253 95	163,471,067 05
Hartford, Connecticut	275,378,171 00	205,865,179 00	196,880,251 00	6,326,659 00	278,036,440 00
Hibernia, Louisiana	.....	15,758,154 00	2,888,209 00	1,113,538 00	11,756,407 00
Home, New York	488,412,737 00	351,166,600 00	325,563,543 00	555,631 00	513,460,163 00
Home Mutual, California	33,595,519 00	36,350,210 00	30,345,505 00	15,072,860 00	24,527,364 00
Howard, New York	44,552,355 00	50,028,172 00	48,634,984 00	13,947,413 00	31,998,130 00
Imperial, England	96,772,282 03	95,159,394 19	89,897,535 32	340,801 00	101,693,339 90
Insurance Co., of North America, Pennsylvania	314,755,904 71	411,640,201 49	387,843,684 78	6,095,979 00	332,456,442 42
Lancashire, England	120,749,425 00	134,524,688 00	123,104,695 00	2,149,197 00	130,020,221 00
Lion, England	35,032,712 00	46,793,361 00	44,358,581 00	8,771,975 00	28,695,517 00
Liverpool and London and Globe, England	512,226,180 00	500,807,003 00	446,713,232 00	49,168,955 00	517,150,996 00
London Assurance Corporation, England	101,683,435 00	91,188,087 00	84,743,086 00	5,556,938 00	102,571,498 00
London and Lancashire, England	125,605,265 55	128,786,442 68	116,352,469 89	7,231,784 35	130,807,453 99
Michigan Fire and Marine, Michigan	9,896,162 00	12,710,240 00	10,335,943 00	425,884 00	11,844,575 00
Mercantile, Ohio	10,737,315 00	14,817,036 00	13,684,239 00	124,704 00	11 745,408 00
Merchants', New Jersey	65,994,389 00	60,485,886 00	59,376,607 00	1,084,581 00	66,019,087 00
Milwaukee Mechanics' Mutual, Wisconsin	42,618,760 00	37,178,333 00	29,670,438 00	.....	50,126,655 00
National, Connecticut	47,426,668 00	43,738,826 00	39,903,714 00	386,690 00	50,875,090 00
National, Ireland	13,265,236 00	179,424,664 00	6,420,000 00	.....	186,269,900 00
National, New Zealand	146,109,638 00	244,753,975 00	221,830,998 00	13,947,580 00	155,085,035 00
New Hampshire, New Hampshire	41,024,391 00	56,713,268 00	43,934,576 00	1,129,315 00	52,673,768 00
New York Bowery, New York	56,424,380 00	55,335,795 00	46,202,152 00	8,826,273 00	56,731,750 00
Niagara, New York	157,820,280 00	199,696,058 00	123,262,874 00	36,870,363 00	197,383,101 00
North British and Mercantile, England	233,304,514 00	210,050,003 00	198,110,686 00	14,684,160 00	230,559,671 00

Northern, England	76,310,922 70	98,615,825 00	78,958,111 70	1,782,480 00	94,186,156 00
Northwestern National, Wisconsin	52,739,732 00	48,425,711 00	42,433,277 00	501,860 00	58,230,306 00
Norwich Union, England	85,374,190 00	92,688,591 00	82,180,763 00	3,487,173 00	92,394,845 00
Oakland Home, California	10,826,029 00	12,510,101 76	10,263,189 49	1,722,631 00	11,350,310 27
Oregon Fire and Marine, Oregon	2,159,237 00	2,421,913 00	1,188,848 00	619,591 00	2,772,711 00
Orient, Connecticut	49,016,242 00	50,972,716 00	44,514,876 00	1,125,544 00	54,348,538 00
Pennsylvania (Pittsburgh), Pennsylvania	12,132,197 00	11,133,099 00	12,685,371 00	183,909 00	10,396,016 00
Pennsylvania Fire, Pennsylvania	99,728,469 00	77,923,393 00	72,557,193 00	2,511,579 00	102,583,090 00
Phenix, New York	369,823,721 00	565,743,549 00	487,070,476 00	24,194,690 00	424,302,104 00
Phœnix, Connecticut	208,150,227 00	175,614,242 00	166,801,038 00	.....	216,963,431 00
Phœnix, England	172,096,095 00	312,227,136 00	241,007,737 00	19,018,772 00	224,296,722 00
Providence Washington, Rhode Island	67,642,930 00	94,327,206 00	99,501,690 00	4,935,807 00	57,532,639 00
Prussian National, Prussia	306,742,902 00	427,476,247 00	287,068,933 00	132,197,278 00	314,952,938 00
Queen, England	157,142,903 00	153,673,267 00	132,270,986 00	6,062,296 00	172,482,888 00
Royal, England	352,734,394 02	341,760,032 67	299,294,799 37	39,785,501 84	355,414,125 48
Scottish Union and National, Scotland	50,515,764 00	62,288,188 00	58,125,573 00	16,300,196 00	38,378,183 00
Security, Connecticut	18,708,244 00	39,197,249 00	35,776,995 00	1,003,858 00	21,124,640 00
South British Fire and Marine, New Zealand	171,934,012 00	240,400,072 00	278,482,331 00	21,556,789 00	112,294,964 00
St. Paul, Minnesota	44,612,595 00	51,411,441 00	32,518,773 00	5,327,409 00	58,177,854 00
Springfield Fire and Marine, Massachusetts	151,359,979 00	135,324,200 00	119,480,040 00	.....	167,195,139 00
State Investment, California	14,906,683 00	9,666,679 00	14,537,728 00	182,500 00	9,853,134 00
State, Iowa	48,310,883 00	24,934,911 00	23,005,859 00	1,247,582 00	48,992,353 00
Sterling, New York	16,683,984 00	19,377,951 00	16,638,918 00	1,512,509 00	17,909,608 00
Sun, California	12,740,188 00	17,282,495 00	16,517,259 00	1,671,799 00	11,833,625 00
Sun Fire Office, England	197,229,796 00	146,414,603 00	134,174,084 00	2,982,081 00	206,488,234 00
Traders', Illinois	35,703,362 00	46,440,106 00	43,514,715 00	3,619,962 00	35,008,791 00
Union, California	27,539,421 00	40,712,598 00	36,796,087 00	922,498 00	30,533,434 00
Union Fire and Marine, New Zealand	40,083,165 00	79,771,825 00	71,954,855 00	17,900,435 00	29,999,700 00
United States, New York	15,886,319 00	18,134,445 00	16,182,814 00	363,345 00	17,474,605 00
Washington, Massachusetts	57,014,201 00	93,551,077 00	71,361,116 00	5,630,508 00	73,573,654 00
Westchester, New York	98,210,630 00	85,149,720 00	74,553,174 00	1,741,159 00	107,066,017 00
Western, Canada	68,975,229 00	85,711,852 00	88,971,465 00	2,453,754 00	63,261,862 00
Williamsburgh City, New York	106,181,187 00	84,826,982 00	90,783,216 00	5,169,259 00	95,055,694 00
Totals	$ 9,514,334,516 77	$ 10,058,207,823 23	$ 8,842,477,960 65	$ 636,158,495 94	$ 10,093,905,883 41

TABLE VIII.

GIVING NAME OF COMPANY, LOCATION, NAME OF PRESIDENT AND SECRETARY.

NAME OF COMPANY.	LOCATION.	PRESIDENT.	SECRETARY.
Ætna	Hartford, Connecticut	Lucius J. Hendee	Jotham Goodnow
Amazon	Cincinnati, Ohio	Gazzam Gano	J. H. Beattie
Agricultural	Watertown, New York	I Munson	H. M. Stevens
American Fire	New York, New York	James M. Halstead	David Adee
American	Newark, New Jersey	F. H. Harris	J. H. Worden
American Central	St. Louis, Missouri	George T. Cram	Charles Christensen
American Fire	Philadelphia, Pennsylvania	Thomas H. Montgomery	Albert C. L. Crawford
Armenia	Pittsburg, Pennsylvania	S. S. D. Thompson	W. D. McGill
Boylston Mutual	Boston, Massachusetts	Joseph W. Balch	Washington Glover
British America	Toronto, Canada	John Morison	Silas P Wood
California	San Francisco, California	C. T. Hopkins	L. L. Bromwell
Citizens'	St. Louis, Missouri	J. B. M. Kehlor	John P. Harrison
Citizens'	New York, New York	James M. McLean	Frank M. Parker
City of London	London, England	Henry E. Knight	Lionel C. Phillips
Commercial	San Francisco, California	John H. Wise	Charles A. Laton
Commercial Union	London, England	Alfred Pell, Manager	Charles Sewall, New York, Manager
Concordia	Milwaukee, Wisconsin	J. H. Buening	Gustav Wollaeger
Connecticut Fire	Hartford, Connecticut	J. D. Browne	Charles R. Burt
Continental	New York, New York	H. H. Lamport	Cyrus Peck
Clinton	New York, New York	George T. Patterson, Jr	Charles E. W. Chambers
Farmers' and Merchants'	Denver, Colorado	J. A. Shreve	J. A. Perkins
Farragut	New York, New York	John E. Leffingwell	Samuel Darbee
Fire Association	Philadelphia, Pennsylvania	J. Lightfoot	W. S. Winship
Fire Insurance Association	London, England	Frank Lock, New York	Attorney for United States
Fireman's Fund	San Francisco, California	David J. Staples	William J. Dutton
Franklin	Philadelphia, Pennsylvania	James W. McAllister	Ezra T. Cresson
German	Freeport, Illinois	M. Hettinger	F. Gund
German Fire	Peoria, Illinois	B. Cremer	F. H. Wagner
German	Pittsburgh, Pennsylvania	C. Barchfeld	F. L. Gross
Germania	New York, New York	Rudolph Garrigue	Hugo Schumann
German American	New York, New York	Emil Oelberman	James A. Silvey

Glens Falls	Glens Falls, New York	R. M. Little	J. L. Cunningham
Hamburg-Bremen	Hamburg, Germany	L. E. Amsinck	S. Von Dorrein
Hanover	New York, N. Y	Benjamin S. Walcott	I. Remsen Lane
Hartford	Hartford, Connecticut	George L Chase	C. B. Whiting
Hibernia	New Orleans, Louisiana	Thomas Smith	Thomas F. Bragg
Home	New York, N. Y	Charles J. Martin	John H. Washburn
Home Mutual	San Francisco, California	J. F. Houghton	Charles R. Story
Howard	New York, N. Y	Henry A. Oakley	Charles A Hull
Imperial	London, England	John S. Hill	Edward C. Smith
Insurance Company of North America	Philadelphia, Pennsylvania	Charles Platt	Greville E. Fryer
Lancashire	Manchester, England	E. Litchfield, New York, Manager	George Pritchard, New York, Mgr.
Lion	London, England	M. Bennett, Jr, Hartford, U.S Mgr.	James H. Brewster, Hartford, Mgr.
Liverpool and London and Globe	London, England	James E. Pulsford, New York, Mgr.	Henry W. Eaton, New York, Mgr.
London Assurance Corporation	London, England	Lewis A. Wallace	James M. Duane, New York, Mgr.
London and Lancashire	Liverpool, England	Charles H Case, Chicago, Manager	
Michigan Fire and Marine	Detroit, Michigan	Francis Palms	E. C. Preston
Mercantile	Cleveland, Ohio	William J Gordon	George A Tisdale
Merchants'	Newark, New Jersey	Henry Powles	J R Mullikin
Milwaukee Mechanics' Mutual	Milwaukee, Wisconsin	Christian Preusser	Adolf J. Cramer
National	Hartford, Connecticut	Mark Howard	James Nichols
National	Dublin, Ireland		Harold Engelbach
National	Dunedin, New Zealand	Kieth Ramsay	Archibald Hill Jack
New Hampshire	Manchester, New Hampshire	James A. Weston	John C. French
New York Bowery	New York, N. Y	John A. Delanoy, Jr	Charles A. Blamelt
Niagara	New York, N. Y	Peter Notman	West Pollock
North British and Mercantile	London and Edinburgh	Chas. E White, New York, Mgr	Sam P. Blagden, N. Y., Manager
Northern	London, England	William Miller	James Valentine
Northwestern National	Milwaukee, Wisconsin	Alexander Mitchell	John P. McGregor
Norwich Union	Norwich, England	Chas. P. Frame, New York, Mgr	J. Montgomery Hare, N. Y., Mgr.
Oakland Home	Oakland, California	William P. Jones	William F. Blood
Oregon Fire and Marine	Portland, Oregon	M. W. Fecheimer	Edward Hall
Orient	Hartford, Connecticut	John W. Brooks	George W. Lester
Pennsylvania	Pittsburgh, Pennsylvania	Christian Yeager	Thomas D. Kelley
Pennsylvania Fire	Philadelphia, Pennsylvania	John Devereaux	John L. Thompson
Phenix	Brooklyn, New York	Stephen Crowell	Philander Shaw
Phœnix	Hartford, Connecticut	H. Kellogg	D. W. C. Skilton
Phœnix	London, England	A. D. Irving, New York	E. B. Clark, New York

TABLE VIII.—Concluded.

NAME OF COMPANY.	LOCATION.	PRESIDENT.	SECRETARY.
Providence Washington	Providence, Rhode Island	J. H. DeWolf	J. B. Branch
Prussian National	Stettin, Prussia	George Bartels	Ferd. Lippert
Queen	Liverpool, England	Jas. A. Macdonald, N. Y., Mgr.	
Royal	Liverpool, England	Chas. H. Case, Chicago, Manager	
Scottish Union and National	Edinburgh, Scotland	M. Bennett, Jr., Hartford, Mgr	Jas. H. Brewster, Hartford, Manager
Security	New Haven, Connecticut	Chas. S. Leete	Herbert Mason
South British Fire and Marine	Auckland, New Zealand	Wm. Crush Daldy	George Johnston
St. Paul	St. Paul, Minnesota	Chas. H. Bigelow	Chas. B. Gilbert
Springfield Fire and Marine	Springfield, Massachusetts	J. N. Dunham	S. J. Hall
State Investment	San Francisco, California	A. J. Bryant	Chas. H. Cushing
State	Des Moines, Iowa	Geo. H. Maish	J. C. Cummins
Sterling	New York, N. Y.	Andrew L. Soulard	Louis P. Bayard
Sun	San Francisco, California	C. L. Taylor	Ed. E. Potter
Sun Fire Office	London, England	W. S. Gilbert, Watertown, N. Y.	Manager
Traders'	Chicago, Illinois	E. Buckingham	R. J. Smith
Union	San Francisco, California	Gustave Touchard	James D. Bailey
Union Fire and Marine	Christchurch, New Zealand	J. T. Peacock	W. Devenish Meares
United States	New York, N. Y.	W. W. Underhill	George E. Cock
Washington	Boston, Massachusetts	Isaac Sweetser	A. Willard Damon
Westchester	New York, N. Y.	George R. Crawford	John Q. Underhill
Western	Toronto, Canada	A. M. Smith	James Boomer
Williamsburgh City	Brooklyn, New York	Edmund Driggs	N. W. Meserole

FIDELITY, CASUALTY AND ACCIDENT

INSURANCE COMPANIES.

ACCIDENT INSURANCE CO. OF NORTH AMERICA,

OF

MONTREAL, ... CANADA.

Incorporated June, 1872.

A. T. GALT, *President.* EDWARD RAWLINGS, *Managing Director.*

I. CAPITAL.

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

II. ASSETS.

Account of Stocks and Bonds owned by the Company.

	Par value.	*Market val.*	
Montreal Harbor bonds	$ 35,000 00	$ 39,292 50	
Montreal Warehousing bonds	7,344 75	7,344 75	
Dominion stock	549 67	549 67	
Montreal Corporation stock	5,000 00	5,500 00	
Montreal Corporation bonds	2,000 00	2,145 00	
Champlain & St. Lawrence Junction Ry bonds	7,000 00	6,300 00	
United States 4½ per cent. bonds	100,000 00	112,750 00	
Totals	$ 156,894 42	$ 173,881 92	
Total market value of stocks and bonds			$ 173,881 92
Cash in company's principal office		$ 3,279 77	
Cash deposited in bank :			
Bank of Montreal, New York		196 96	
Albany City National Bank		2,297 60	
Bank of Montreal, Chicago		1,261 04	
Molson's bank, Montreal		11,061 53	
Bank of Montreal, Ottawa		2,627 80	
Total cash items			20,724 70
Interest due and accrued on stocks and bonds			1,774 58
Gross premiums in course of collection not more than three months due			116,883 07
All other property belonging to the company			2,460 95
Aggregate amount of all the assets of the company stated at their actual value			$ 315,725 22

III. LIABILITIES.

Total gross claims for losses	$ 25,000 00	
Deduct re-insurance thereon	8,000 00	
Net amount of unpaid losses		$ 17,000 00
Gross premiums received and receivable upon all unexpired accident risks running one year or less from date of policy, $201,968.77; unearned premiums (50 per cent.)		100,984 38
Due and accrued for salaries, rent and other miscellaneous expenses		2,134 17
All other demands against the company, absolute and contingent		25,714 28
Total amount of liabilities, except capital stock and net surplus		$ 145,832 83
Joint stock capital actually paid up in cash		157,560 00
Surplus beyond capital and all other liabilities		12,332 39
Aggregate amount of all liabilities, including paid up capital stock and net surplus		$ 315,725 22

IV. INCOME DURING THE YEAR.

	From accident risks.	
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	$ 87,662 95	
Gross premiums on risks written and renewed during the year	446,556 42	
Total	$ 534,219 37	
Deduct premiums and bills in course of collection at this date	116,883 07	
Entire premiums collected during the year	$ 417,336 30	
Deduct re-insurance, rebate, abatement and return premiums	78,596 40	
Net cash actually received for premiums		$ 338,739 90
Received for interest and dividends on stocks, bonds and collateral loans and from all other sources		8,570 55
Aggregate amount of income actually received during the year in cash		$ 347,310 45

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses during the year	$ 189,966 21	
Deduct amounts actually received for salvages and amounts received for re-insurance in other companies	11,147 70	
Net amount paid during the year for losses		$ 178,818 51
Cash dividends actually paid stockholders		9,453 60
Paid for commissions and brokerage		80,437 50
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés		56,561 58
Paid for State, National and local taxes in this and other States		7,466 70
All other payments and expenditures		30,241 39
Aggregate amount of actual expenditures during the year in cash		$ 362,979 28

VI. MISCELLANEOUS.

Risks and Premiums.

	Accident risks.	*Premiums.*
In force on the 31st day of December of the preceding year...	$ 28,869,000 00	$ 200,281 19
Written or renewed during the year	44,624,550 00	446,556 42
Total	$ 73,493,550 00	$ 646,837 61
Deduct those expired and marked off as terminated	42,836,050 00	432,186 66
In force at the end of the year	$ 30,657,500 00	$ 214,650 95
Deduct amount re-insured	1,772,800 00	12,682 18
Net amount in force December 31, 1885	$ 28,884,700 00	$ 201,968 77

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	$ 1,352,198 19
Losses paid from organization to date	506,512 84
Total amount of cash dividends declared since the company commenced business	51,661 86
Total amount of the company's stock owned by the directors at par value	44,880 00
Losses incurred during the year (accident)	214,966 21

Amount deposited in various States and countries :

	Deposit.	*Liabilities.*
Canada	$ 25,732 22	$ 17,696 19
United States	100,000 00	128,136 64

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	$ 2,357,000 00
Premiums received	19,937 52
Losses paid	10,711 63
Losses incurred	15,711 63

AMERICAN SURETY COMPANY,

OF

NEW YORK, ... NEW YORK.

Incorporated April 14, 1884.

RICHARD A. ELMER, *President.* HENRY D. LYMAN, *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.

	Par value.	*Market val.*	
United States bonds	$ 175,000 00	$ 215,687 50	
United States bonds	225,000 00	253,968 75	
Totals	$ 400,000 00	$ 469,656 25	
Total market value of stocks and bonds			$ 469,656 25

Loaned on Collaterals.

	Par value.	*Market val.*	*Loaned thereon.*	
New York and New Jersey Telephone stock	$ 30,000 00	$ 15,000 00	$ 10,000 00	
American Express Co. stock	10,000 00	10,300 00	10,000 00	
Oregon & Transcontinental stock	10,000 00	3,100 00		
Totals	$ 50,000 00	$ 28,400 00		
Amount loaned on collaterals				$ 20,000 00
Cash in company's principal office			$ 3,527 04	
Cash deposited in Bank of North America			28,731 83	
Total cash items				32,258 87
Interest due and accrued on stocks and bonds				656 25
Interest due and accrued on collateral loans				125 00
Gross premiums in course of collection				25,591 22
All other property belonging to the company				3,971 83
Aggregate amount of all the assets of the company, stated at their actual value				$ 552,259 42

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	$ 542 71	
Gross losses in process of adjustment, including all reported and supposed losses	2,861 52	
Losses resisted, including costs, interest and other expenses thereon	4,171 22	
Total gross amount of claims for losses	$ 7,575 45	
Deduct salvages, consisting of notes and mortgages taken as collateral	2,088 07	
Net amount of unpaid losses		$ 5,487 38
Gross premiums received and receivable upon all unexpired surety risks, running one year or less from date of policy, $100,010.53; unearned premiums (50 per cent.)		50,005 27
Cash dividends to stockholders remaining unpaid		2,950 70
All other demands against the company absolute and contingent		6,210 32
Total amount of all liabilities, except capital stock		$ 64,653 67
Joint capital stock actually paid up in cash		500,000 00
Aggregate amount of all liabilities, including capital stock		$ 564,653 67

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	$ 9,569 25	
Deduct amount of same not collected	2,967 22	
Net collected	$ 6,602 03	
Gross premiums on risks written and renewed during the year	112,003 48	
Total	$ 118,605 51	
Deduct premiums and bills in course of collection at this date	25,591 22	
Entire premiums collected during the year	$ 93,014 29	
Deduct re-insurance, rebate, abatement and return premiums	3,146 20	
Net cash actually received for premiums		$ 89,868 09
Received for interest and dividends on stocks, bonds and collateral loans		17,488 49
Income received from all other sources		179 62
Aggregate amount of income actually received during the year in cash		$ 107,536 20

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses during the year	$ 9,846 79	
Deduct amounts actually received for salvages	325 00	
Net amount paid during the year for losses		$ 9,521 79
Paid for commissions and brokerage		5,078 01
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés		32,345 11
Paid for State, National and local taxes in this and other States		1,773 42
All other payments and expenditures		36,615 21
Aggregate amount of actual expenditures during the year, in cash		$ 85,333 54

VI. MISCELLANEOUS.

Risks and Premiums.

	Surety risks	*Premiums thereon.*
In force on the 31st day of December of the preceding year	$ 3,873,555 00	$ 32,893 51
Written or renewed during the year	14,457,535 00	114,291 64
Total	$ 18,331,090 00	$ 147,185 15
Deduct those expired and marked off as terminated	5,872,282 00	47,174 62
Net amount in force December 31, 1885	$12,458,808 00	$ 100,010 53

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	$ 118,272 45
Losses paid from organization to date	9,879 48
Total amount of the company's stock, owned by the directors, at par value	268,500 00
Losses incurred during the year (surety)	9,846 79
Amounts deposited in States and countries for the security of policy-holders	100,000 00

No business in Colorado in 1885.

EQUITABLE ACCIDENT INSURANCE COMPANY,

OF

CINCINNATI . . . . OHIO.

Incorporated Jan. 31, 1884.

W. A. GOODMAN, *President.* JOHN I. COVINGTON, *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.

	Par value.	*Market val.*
United States 4 per cent. bonds	$ 18,200 00	$ 22,590 75
National Lafayette bank, Cincinnati, stock	10,000 00	20,300 00
Citizens' National Bank of Cincinnati, stock	10,000 00	13,500 00
Fifth Street R. R. Co., Dayton, O., stock	10,000 00	11,000 00
Allegheny Valley Railroad Company, general mortgage bonds	4,000 00	4,880 00
Lake Shore and Michigan Southern R. R. Co.	5,000 00	4,432 25

	Par value.	Market val.	
Cincinnati, Hamilton and Dayton Railroad Company's preferred stock	$ 5,000 00	$ 5,175 00	
Cincinnati and Milford Railroad Co.'s stock	5,000 00	5,000 00	
Dayton and Union Railroad Company's 1st mortgage bonds	10,000 00	11,500 00	
Newport and Cincinnati Bridge Company's preferred stock	10,000 00	10,000 00	
Totals	$ 87,200 00	$ 108,378 00	
Total market value of stocks and bonds			$ 108,378 00
Cash in the company's principal office		$ 894 67	
Cash deposited in National Lafayette bank		25,594 79	
Total cash items			26,489 46
Gross premiums in course of collection not more than three month's due			16,144 30
Bills receivable, not matured, taken for accident risks			18,327 69
Aggregate amount of all the assets of the company stated at their actual value			$ 169,339 45

III. LIABILITIES.

Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	$ 2,155 35	
Losses resisted, including interest, costs and other expenses thereon	5,000 00	
Net amount of unpaid losses		$ 7,155 35
Gross premiums received and receivable upon all unexpired accident risks, running one year or less from date of policy, $73,355 90; unearned premiums (50 per cent.)		36,677 95
Due and to become due for borrowed money		21,000 00
Total amount of liabilities, except capital stock and net surplus		$ 64,833 30
Joint stock capital actually paid up in cash		100,000 00
Surplus beyond capital and all other liabilities		4,506 15
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$ 169,339 45

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	$ 20,508 06	
Deduct amount of same not collected	966 00	
Net collected	$ 19,542 06	
Gross premiums on risks, written and renewed during the year	90,600 03	
Total	$ 110,142 09	
Deduct premiums and bills in course of collection at this date	34,471 99	
Entire premiums collected during the year	$ 75,670 10	
Deduct re-insurance, rebate, abatement and return premiums	11,088 82	
Net cash actually received for premiums		$ 64,581 28
Income received from all other sources		4,137 52
Received for calls on capital	$ 25,000 00	
Aggregate amount of income actually received during the year in cash		$ 68,718 80

V. EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	$ 32,462 18
Cash dividends actually paid stockholders	8,000 00
Paid for commissions and brokerage	14,314 21
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés	12,340 28
Paid for State, National and local taxes in this and other States	306 71
All other paymeuts and expenditures	11,228 90
Aggregate amount of actual expenditures during the year in cash	$ 78,652 28

VI. MISCELLANEOUS.

Risks and Premiums.

	Accident risks.	*Premiums thereon.*
In force on the 31st day of December of the preceding year	$ 6,434,600 00	$ 68,177 94
Written or renewed during the year	8,531,900 00	90,600 03
Total	$ 14,966,500 00	$ 158,777 97
Deduct those expired and marked off as terminated	7,532,400 00	84,252 49
In force at the end of the year	$ 7,434,100 00	$ 74,525 48
Deduct amount re-insured	172,500 00	1,169 58
Net amount in force December 31, 1885	$ 7,261,600 00	$ 73,355 90

Answers to General Interrogatories.

Total amount of premiums received from organization of company to date	$ 138,757 49
Losses paid from organization to date	54,552 39
Total amount of cash dividends declared since the company commenced business	8,000 00
Amount deposited in Ohio for the security of all the company's policy-holders	100,000 00

No business in Colorado in 1885.

FIDELITY AND CASUALTY INSURANCE COMPANY,

OF

NEW YORK, NEW YORK.

Incorporated March 20, 1876.

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

I. CAPITAL.

Whole amount of joint stock or guaranteed capital authorized	$ 250,000 00
Whole amount of capital actually paid up in cash	250,000 00

II. ASSETS.

Value of real estate owned by the company (unincumbered)	$ 6,000 00
Loans on bonds and mortgage (first liens) upon which not more than one year's interest is due	2,750 00

Account of Stocks and Bonds owned by the Company.

	Par value.	*Market val.*	
United States bonds, 3 per cent	$ 220,000 00	$ 227,150 00	
United States bonds, 4½ per cent	25,000 00	28,156 00	
United States bonds, 4 per cent	15,000 00	18,468 00	
New York, Lackawanna and Western Railroad Company, 5 per cent. guaranteed stock	25,000 00	25,000 00	
P. C. & Toledo R. R., first mortgage bonds	50,000 00	53,687 00	
Totals	$ 335,000 00	$ 352,461 00	
Total market value of stocks and bonds			$ 352,461 00

Loans on Collaterals.

	Par value.	*Market value.*	*Loaned thereon.*
Kansas Pacific con. mortgage bonds	$ 50,000 00	$ 50,000 00	$ 50,000 00
Oregon Imp. Co., 6 per cent. bonds	20,000 00	18,305 00	
Brooklyn Trust Company	15,000 00	30,000 00	11,000 00
Beckett & McDowell Manufac. Co	25,000 00	25,000 00	11,000 00
Bankers' and Merchants' bonds	28,000 00	7,500 00	3,500 00
Home Insurance Company	1,700 00	2,125 00	1,000 00
Continental Fire Insurance Company	3,300 00	7,375 00	4,640 00
Consolidated Gas Company	2,000 00	2,000 00	1,500 00
Loans otherwise secured	1,500 00	.....	1,500 00
Totals	$ 146,500 00	$ 142,305 00	$ 84,140 00

Amouunt loaned on collaterals		$ 84,140 00
Cash in company's principal office	$ 13,541 57	
Cash belonging to company deposited in bank :		
Chemical National Bank	3,703 91	
National Park Bank	15,422 92	
Total cash items		32,668 40
Interest due and accrued on stocks, not included in market value		750 00
Interest due and accrued on collateral loans		640 06
Gross premiums in course of collection not more than three months due, viz :		
Fidelity	$ 29,227 23	
Plate Glass	10,205 77	
Steam Boiler	4,263 75	
Accident	46,892 06	
		90,588 81
All other property belonging to the company, viz :		
Paid up life policy, No. 41,171, $1,000, Ætna of Hartford, cash value		726 95
Ledger balance	$ 445 41	
Plate Glass on hand, cash value	8,735 28	
Bills receivable	4,484 27	
Reserve on re insurance (not deducted from liabilities)	2,295 20	
Other property	6,110 24	
Total		22,070 40
Aggregate amount of all the assets of the company, stated at their actual value		$ 592,795 62

III. LIABILITIES.

Gross losses in process of adujstment, or in suspense, including all reported and supposed losses		$ 36,947 16
Gross premiums received and receivable upon all unexpired risks running one year or less from date of policy :		
Fidelity, $160,287.03 ; unearned portion 50 per cent. (per schedule)	$ 80,143 51	
Accident, $180,236.83 ; unearned portion 50 per cent. (per schedule)	90,118 41	
Plate Glass, $75,735.50 ; unearned portion 50 per cent. (per schedule)	37,867 75	
Steam Boiler, $35,356.56 ; unearned portion 50 per cent. (per schedule)	17,678 28	
Gross piemiums received and receivable upon all unexpired risks running more than one year from date of policy :		
Plate Glass, $18,819.70 ; unearned premiums pro rata (per schedule)	11,424 02	
Steam Boiler, $10,960.75 ; unearned premiums pro rata (per schedule)	8,245 96	
Total unearned premiums		245,477 93
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses		1,377 72
All other demands against the company, absolute and contingent		21,439 46
Total amount of all liabilities except capital stock and net surplus		$ 305,242 27
Joint stock capital actually paid up in cash		250,000 00
Surplus beyond capital and all other liabilities		37,553 35
Aggregate amount of all liabilities, including paid-up capital stock aud net surplus		$ 592,795 62

IV. INCOME DURING THE YEAR.

	Fidelity.	*Accident.*	*Plate Glass.*	*Steam Boiler.*	
Gross prem. rec'd in cash...	$ 157,121 04	$ 206,118 41	$ 82,234 03	$ 44,777 94	
Deduct re-insurance, rebate, abatem't and ret. prem...	20,365 30	5,804 80	1,963 69	973 05	
	$ 136,755 74	$ 200,313 61	$ 80,270 34	$ 43,804 89	
Net cash actually received for premiums					$ 461,144 58
Received for interest and dividends on stocks and bonds, collateral loans, and from all other sources					16,780 83
Aggregate amonnt of income actually received during the year in cash					$ 477,925 41

V. EXPENDITURES DURING THE YEAR.

	Fidelity.	*Accident.*	*Plate Glass.*	*Steam Boiler.*	
Gross am't paid for losses.....	$107,036 40	$ 75,771 38	$ 29,222 04	$ 4,371 05	
Deduct salvage, am't recovered, re-insurance, etc.....	22,537 02	.....	1,605 11	.....	
	$ 84,499 38	$ 75,771 38	$ 27,616 93	$ 4,371 05	
Net amount paid for losses					$ 192,258 74
Cash dividends actually paid to stockholders					20,000 00
Paid for commissions and brokerage					114,341 93
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employés					58,769 88
Paid for State, National and local taxes in this and other States					9,546 40
All other payments and expenditures					59,842 06
Aggregate amount of actual expenditures during the year in cash					$ 454,759 01

VI. MISCELLANEOUS.

Risks and Premiums.

FIDELITY.

	Am't at risk.	*Premium.*
In force December 31, preceding year	$ 13,801,449 29	$ 110,146 45
Written or renewed during the year	26,515,693 02	204,384 81
Total	$ 40,317,142 31	314,531 26
Deduct expirations and cancellations	19,404,398 41	154,244 23
In force December 31, 1885	$ 20,912,743 90	160,287 03

ACCIDENT.

In force December 31, preceding year	$ 23,778,112 85	$ 152,057 81
Written or renewed during the year	34,422,301 50	276,759 71
Total	$ 58,200,414 35	428,817 52
Deduct expirations and cancellations	29,991,887 85	248,580 69
In force December 31, 1885	$ 28,208,526 50	$ 180,236 83

	Am't at risk.	*Premiums.*
PLATE GLASS.		
In force December 31, preceding year	$ 2,280,966 14	$ 72,620 78
Written or renewed during the year	3,135,855 61	97,069 80
Total	5,416,821 75	169,690 58
Deduct expirations and cancellations	2,501,886 61	75,135 38
In force December 31, 1885	$ 2,914,935 14	$ 94,555 20
STEAM BOILER.		
In force December 31, of the preceding year	$ 3,743,585 00	$ 39,089 50
Written or renewed during the year	4,903,954 00	49,901 53
Total	$ 8,647,539 00	$ 88,991 03
Deduct expirations and cancellations	4,206,985 00	42,673 72
In force December 31, 1885	$ 4,440,554 00	$ 46,317 31
Aggregate amount	$ 56,476,759 54	$ 481,396 37

Schedule of Risks and Unearned Premiums.

	Year written.	*Am't of risk.*	*Premium.*	*Frac.*	*Unearned.*
FOR THE TERM OF ONE YEAR, VIZ:					
Fidelity	1885	$ 20,912,743 90	$ 160,287 03	1-2	$ 80,143 51
Accident	1885	28,208,526 50	180,236 83	1-2	90,118 41
Plate Glass	1885	2,598,725 58	75,735 50	1-2	37,867 75
Steam Boiler	1885	3,833,204 00	35,356 56	1-2	17,678 28
FOR THE TERM OF THREE YEARS, VIZ:					
Plate Glass	1883	38,630 93	2,310 51	1-6	385 08
Plate Glass	1884	133,962 02	8,156 13	1-2	4,078 06
Plate Glass	1885	143,616 61	8,353 06	5-6	6,960 88
Steam Boiler	1884	129,800 00	2,664 00	1-2	1,332 00
Steam Boiler	1885	477,550 00	8,296 75	5-6	6,913 96
Total		$ 56,476,759 54	$ 481,396 37		$ 245,477 93

General Interrogatories.

Total amount of premiums received from the organization of the company to date	$ 1,954,905 34
Losses paid from organization to date	698,113 06
Total amount of cash dividends declared since the company commenced business	80,000 00
Total amount of the company's stock owned by the directors at par value	81,000 00
Losses incurred during the year	192,258 74
Amount deposited in different States and countries for the security of all the company's policy-holders	200,000 00

COLORADO BUSINESS.

Business in the State during the Year.

	Amount at risk.	*Premiums received.*	*Losses paid.*	*Losses incurred.*
Accident	$ 1,865,000 00	$ 15,324 71	$ 5,852 71	$ 5,852 71
Plate Glass	47,865 70	1,658 74	411 15	411 15
Aggregate	$ 1,912,865 70	$ 16,983 45	$ 6,263 86	$ 6,263 86

GUARANTEE COMPANY OF NORTH AMERICA,

OF

MONTREAL, . . CANADA.

Incorporated August 2, 1851.

ALEXANDER T. GALT, *President.* EDWARD RAWLINGS, *Managing Director.*

I. CAPITAL.

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

II. ASSETS.

Account of Stocks and Bonds owned by the Company.

	Par value.	*Market val.*	
Montreal Corporation bonds	$ 16,000 00	$ 17,062 50	
Montreal Corporation stock	9,000 00	11,500 00	
Montreal Harbor bonds	46,000 00	49,810 00	
Montreal Warehousing bonds	7,344 75	7,344 75	
Victoria, B. C., Water-works' bonds	10,000 00	12,300 00	
Dominion of Canada stock	399 67	399 67	
Lake Champlain and St. Lawrence Junction Railway bonds	5,000 00	4,500 00	
Canada Central Railway bonds	9,733 34	10,366 00	
Province of Quebec bonds	1,000 00	1,040 00	
City of Toronto bonds	10,000 00	11,525 00	
United States 4½ per cent. bonds	214,000 00	241,285 00	
City of Richmond, Va., bonds	1,000 00	1,127 50	
Totals	$ 329,477 76	$ 368,260 42	
Total market value of stocks and bonds			$ 368,260 42
Loan on paid-up life policy			400 00
Loans on bond and mortgage			10,507 72
Cash in Company's principal office			3,512 84
Cash deposited in bank:			
Bank of Montreal, Montreal		$ 23,000 25	
Bank of Montreal, Ottawa		2,627 80	
Bank of Montreal, Chicago		15,706 66	
John Paton & Co., New York		7,210 89	
Merchants' National Bank, Richmond, Va		2,208 92	
Bank of Kentucky, Louisville, Ky		3,579 75	
Commercial National Bank, Nashville, Tenn		3,602 07	
First National Bank, Nashville, Tenn		2,648 42	
St. Louis National Bank, St. Louis, Mo		273 00	
Continental Bank		2,841 45	

Total	$ 63,699 21
Interest due and accrued on stocks and bonds	3,285 67
Gross premiums in course of collection, not more than three months due	26,803 19
Bills receivable (secured)	60 00
All other property belonging to the Company	5,386 68
Aggregate amount of all the assets of the Company stated at their actual value	$ 481,915 73

III. LIABILITIES.

Losses in process of adjustment or in suspense, including all reported and supposed losses	$ 19,068 65
Gross premiums received and receivable upon all unexpired guarantee risks running one year or less from date of policy, $188,342.40; unearned premiums (50 per cent.)	94,171 20
Due and accrued for salaries, rent, and other miscellaneous expenses	4,338 46
All other demands against the Company, absolute and contingent	1,340 16
Total amount of liabilities, except capital stock and net surplus	$ 118,918 47
Joint stock capital actually paid-up in cash	300,000 00
Surplus beyond capital and all other liabilities	62,997 26
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	$ 481,915 73

IV. INCOME DURING THE YEAR.

	For guarantee risks.	
Gross premiums in course of collection on the 31st day of Dec. of the preceding year	$ 42,050 95	
Gross premiums on risks written and renewed during the year	202,704 69	
Total	$ 244,755 64	
Deduct premiums in course of collection at this date	26,803 19	
Entire premiums collected during the year	$ 217,952 45	
Deduct re-insurance, rebate and return premiums	22,274 31	
Net cash actually received for premiums		$ 195,678 14
Received for interest on stocks and bonds		15,615 40
Income from all other sources		10,062 76
Aggregate amount of income actually received during the year in cash		$ 221,356 30

V. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (including $11,594.61, losses occurring in previous years	$ 65,302 35
Cash dividends actually paid stockholders	18,000 00
Paid for commissions and brokerage	5,349 72
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés	40,509 13
Paid for State, National and local taxes in this and other States	2,972 25
Paid for furniture	1,994 92
All other payments and expenditures	47,777 43
Aggregate amount of actual expenditures during the year in cash	$ 181,905 80

VI. MISCELLANEOUS.

Risks and Premiums.

	Guarantee risks.	*Premiums thereon.*
In force on the 31st day of December of the preceeding year	$ 22,884,180 00	$ 182,268 76
Written or renewed during the year	30,699,500 00	202,704 69
Total	$ 53,583,680 00	$ 384,973 45
Deduct those expired and marked off as terminated	28,376,030 00	189,095 75
In force at the end of the year	$ 25,207,650 00	$ 195,877 70
Deduct amount re-insured	956,500 00	7,535 30
Net amount in force December 31, 1885	$ 24,251,150 00	$ 188,342 40

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date		$ 1,098,139 50
Losses paid from organization to date		388,645 85
Total amount of cash dividends declared since the Company commenced business		98,805 18
Dividends declared payable in stock from organization		38,900 00
Total amount of the Company's stock owned by the directors at par value		412,050 00
Losses incurred during the year (guarantee)		72,776 39
Amounts deposited in various States and countries :		
Albany, N. Y., for United States	$ 200,000 00	
Richmond, Va., for State of Virginia	15,000 00	
Total		215,000 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	$ 156,000 00
Premiums received	1,497 22
Losses paid	776 75
Losses incurred	776 75

LLOYDS' PLATE GLASS INSURANCE COMPANY,

OF

NEW YORK, NEW YORK.

Incorporated August, 1882.

JAMES G. BEEMER, *President.* WILLIAM T. WOODS, *Secretary.*

I. CAPITAL.

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

II. ASSETS.

Accounts of Stocks and Bonds owned by the Company.

	Par value.	*Market val.*	
United States 4 per cent. registered bonds	$ 105,000 00	$ 129,543 75	
United States 4 per cent. coupon bonds	1,500 00	1,865 61	
United States 4½ per cent. registered bonds	10,000 00	11,275 00	
United States 4½ per cent. coupon bonds	2,000 00	2,255 00	
New York City bonds	10,000 00	11,200 00	
Long Island Loan and Trust Co.'s stock	5,000 00	5,850 00	
Totals	$ 133,500 00	$ 161,989 36	
Total market value of stocks and bonds			$ 161,989 36
Cash in company's principal office		$ 406 08	
Cash deposited in New York National Exchange bank		9,213 99	
Total cash items			9,620 07
Interest due aud accrued on stocks and bonds			1,287 50
Gross premiums in course of collections, not more than three months due			22,884 35
All other property belonging to the company			16,090 21
Amount of premiums unpaid on policies which have been issued more than three months		$ 288 43	
Aggregate amount of all the assets of the company stated at their actual value			$ 211,871 49

III. LIABILITIES.

Net losses in process of adjustment, or in suspense, including all reported and supposed losses		$ 2,244 12
Gross premiums received and receivable upon all unexpired risks running one year or less from date of policy, $148,703.40; unearned premiums (50 per cent.)	$ 74,351 70	
Gross premiums received and receivable upon all unexpired risks running more than one year from date of policy, $9,717.71; unearned premiums (pro rata)	7,077 03	
Total unearned premiums		81,428 73
Due and accrued for salaries, rent, and miscellaneous expenses		10,098 61
All other demands against the company, absolute and contingent		3,890 33
Total amount of liabilities, except capital stock and net surplus		$ 97,661 79
Joint stock capital actually paid up in cash		100,000 00
Surplus beyond capital and all other liabilities		14,209 70
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		$ 211,871 49

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	$ 18,800 34	
Deduct amount of same not collected	50 60	
Net collected	$ 18,749 74	
Gross premiums on risks written and renewed during the year	173,141 99	
Total	$ 191,891 73	
Deduct premiums and bills in course of collection at this date	23,172 78	
Entire premiums collected during the year	$ 168,718 95	
Deduct re-insurance, rebate, abatement and return premiums	10,683 38	
Net cash actually received for premiums		$ 158,035 57
Received for interest and dividends on stocks, bonds, collateral loans and from all other sources		4,744 75
Aggregate amount of income actually received during the year in cash		$ 162,780 32

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including $1,572.12, losses occurring in previous years)	$ 94,538 09	
Deduct amount received for salvages and amounts received for re-insurance in other companies	26,850 53	
Net amount paid during the year for losses		$ 67,687 56
Cash dividends actually paid stockholders		10,000 00
Paid for commissions and brokerage		33,611 80
Paid for salaries, fees, and other charges of officers, clerks, agents, and all other employés		30,360 14
Paid for State, National and local taxes in this and other States		3,162 64
Aggregate amount of actual expenditures during the year in cash		$ 144,822 14

VI. MISCELLANEOUS.

Risks and Premiums.

	Risks.	*Premiums thereon.*
In force on the 31st day of December of the preceding year	$ 3,825,125 00	$ 118,950 24
Written or renewed during the year	5,489,425 00	173,141 99
Total	$ 9,314,550 00	$ 292,092 23
Deduct those expired and marked off as terminated	4,039,089 00	133,671 12
Net amount in force December 31, 1885	$ 5,275,461 00	$ 158,421 11

Schedule of Risks and Unearned Premiums.

Year written.	*Term.*	*Amount covered.*	*Gross pre. charged.*	*Frac. un'rn'd.*	*Amt. of pre unearned.*
1885	One year	$ 5,119,357 00	$ 148,703 40	1-2	$ 74,351 70
1884	Two years	29,505 00	1,253 11	1-4	939 84
1885				3-4	
1883	Three years	46,991 00	2,749 88	1-6	1,374 94
1884				1-2	
1885		79,608 00	5,714 72	5-6	4,762 25
Totals		$ 5,275,461 00	$ 158,421 11		$ 81,428 73

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	$ 447,155 17
Losses paid from organization to date	154,921 03
Total amount of cash dividends declared since the company commenced business	15,000 00
Total amount of the company's stock owned by the directors at par value	70,400 00
Losses incurred during the year	68,359 56
Amount deposited in States and countries for the security of all the company's policy-holders	100,000 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	$ 15,529 49
Premiums received	676 90
Losses paid	244 35
Losses incurred	364 62

METROPOLITAN PLATE GLASS INSURANCE CO.,

OF

NEW YORK, ... NEW YORK.

Incorporated April 22, 1874.

HENRY HARTEAU, *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.

	Par value.	*Market val.*	
United States 4½ per cent bonds	$ 160,000 00	$ 180,200 00	
United States 3 per cent. bonds	10,000 00	10,325 00	
Totals	$ 170,000 00	$ 190,525 00	
Total market value of stocks and bonds			$ 190,525 00
Cash in company's principal office		$ 903 48	
Cash deposited in bank:			
Union Trust Company		18,606 86	
Total cash items			19,510 34
Interest due and accrued on stocks and bonds			650 00
Gross premiums in course of collection not more than three months due			6,766 60
All other property belonging to the company			6,872 66
Aggregate amount of all the assets of the company, stated at their actual value			$ 224,324 60

III. LIABILITIES.

Losses in process of adjustment or in suspense, including all reported and supposed losses	$ 2,525 70
Gross premiums received and receivable upon all unexpired risks, running one year or less from date of policy, $115,048.17; unearned premiums (50 per cent)	57,524 08
Due and accrued for salaries, rent and miscellaneous expenses	3,953 60
All other demands against the company absolute and contingent	1,810 54
Total amount of liabilities, except capital stock and net surplus	$ 65,813 92
Joint stock capital actually paid-up in cash	100,000 00
Surplus beyond capital and all other liabilities	58,510 68
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	$ 224,324 60

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	$ 10,688 70	
Gross premiums on risks written and renewed during the year	122,875 80	
Total	$ 133,564 50	
Deduct premiums and bills in course of collection at this date	7,242 17	
Entire premiums collected during the year	$ 126,322 33	
Deduct re-insurance, rebate, abatement and return premiums	7,827 63	
Net cash actually received for premiums		$ 118,494 70
Received for interest and dividends on stock, bonds, collateral loans and from all other sources		7,291 69
Aggregate amount of income actually received during the year in cash		$ 125,786 39

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including $1,569.61, losses occurring in previous years)	$ 52,764 26	
Deduct amounts received for salvage and amounts received for re-insurance in other companies	10,290 60	
Net amount paid for losses		$ 42,473 66
Cash dividends actually paid stockholders		10,000 00
Paid for commissions and brokerage		30,143 61
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés		24,694 02
Paid for State, National and local taxes in this and other States		913 71
Aggregate amount of actual expenditures during the year in cash		$ 108,225 00

VI. RISKS AND PREMIUMS.

	Risks.	*Premiums thereon.*
In force on the 31st day of December of the preceding year	$ 3,425,487 00	$ 106,652 62
Written or renewed during the year	4,066,463 00	122,875 80
Total	$ 7,491,950 00	$ 229,528 42
Deduct those expired and marked off as terminated	3,680,438 00	114,480 25
Net amount in force December 31, 1885	$ 3,811,512 00	$ 115,048 17

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	$ 831,303 00
Losses paid from organization to date	267,221 00
Total amount of cash dividends declared since the company commenced business	97,000 00
Total amount of the company's stock, owned by the directors, at par value	56,000 00
Losses incurred during the year	43,429 75
Amount deposited in various States and countries for the security of all the company's policy-holders	100,000 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	$ 14,349 38
Premiums received	389 14
Losses paid	183 15
Losses incurred	183 15

STANDARD LIFE AND ACCIDENT INSURANCE CO.,

OF

DETROIT, ... MICHIGAN.

Incorporated May 29, 1884.

D. M. FERRY, *President.* C. C. BOWEN, *Secretary.*

I. CAPITAL.

Whole amount of capital actually paid-up in cash	* $ 110,000 00

II. ASSETS.

Loans on bond and mortgage (first lien) upon which not more than one year's interest is due		$ 114,400 00
Interest due and accrued on such bond and mortgage loans		759 43
Value of lands mortgaged exclusive of buildings	$ 276,500 00	
Value of buildings mortgaged	50,000 00	
Total value of said mortgaged premises	$ 326,500 00	
Cash in company's principal office		1,076 70
Cash deposited in People's Savings bank		5,952 73
Gross premiums in course of collection not more than three months due		12,985 00
Amount of premiums unpaid on policies which have been issued more than three months	$ 789 21	
Aggregate amount of all the assets of the company stated at their actual value		$ 135,173 86

III. LIABILITIES.

Gross premiums received and receivable upon all unexpired accident risks running one year or less from date of policy, $44,005.54; unearned premiums (50 per cent.)	$ 22,002 77
All other demands against the company, absolute and contingent	5,680 63
Total amount of liabilities, except capital stock	$ 27,683 40
Joint stock capital actually paid-up in cash, $110,000.00; less impairment, $2,509.54	107,490 46
Aggregate amount of all liabilities including paid-up capital stock	$ 135,173 86

IV. INCOME DURING THE YEAR.

Net cash actually received for premiums	$ 32,856 79
Received for interest on bonds and mortgages	7,630 61
Received for interest and dividends on stock, bonds and collateral loans	46 94
Received for increased capital	8,200 00
Income received from all other sources	8,425 00
Aggregate amount of income actually received dur'g the year in cash	$ 57,159 34

V. EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	$ 7,289 92
Bills payable (temporary loan)	10,000 00
Paid for commissions and brokerage	11,382 24
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés	3,724 73
Paid for State, National and local taxes in this and other States	672 62
All other payments and expenditures	3,962 13
Aggregate amount of actual expenditures during the year in cash	$ 37,031 64

VI. MISCELLANEOUS.

Risks and Premiums.

	Accident risks.	*Premiums thereon.*
In force on the 31st day of December of the preceding year	$ 650,000 00	$ 4,454 12
Written or renewed during the year	5,953,000 00	44,401 59
Total	$ 6,603,000 00	$ 53,855 71
Deduct those expired and marked off as terminated	1,125,750 00	9,850 17
In force at the end of the year	$ 5,477,250 00	$ 44,005 54
Deduct amount re-insured	75,000 00	375 00
Net amount in force December 31, 1885	$ 5,402,250 00	$ 43,630 54

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	$ 36,283 42
Losses paid from organization to date	7,454 20
Total amount of the company's stock owned by the directors at par value	73,500 00
Losses incurred during the year (accident)	7,289 92
Amount deposited in different States and countries for the security of all the company's policy-holders	114,400 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	$ 38,000 00
Preminms received	97 00
Losses paid	None
Losses incurred	None

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* LANSING, MICH., April 5, 1886.

This is to Certify That the capital stock of the Standard Life and Accident Insurance Company, a corporation under the laws of Michigan, has been increased to two hundred thousand dollars ($200,000), and that that amount has been actually paid in, in cash, and is now the *bona fide* property of said company, as proved to me to be true by a personal examination made April 2, 1886.

In Testimony Whereof, I have hereunto set my hand and affixed my official seal the day and year first above written. [SEAL]

HENRY S. RAYMOND,
Commissioner of Insurance.

STATISTICAL TABLES.

TABLE I.

SHOWING RISKS WRITTEN, PREMIUMS RECEIVED, AVERAGE RATE OF PREMIUM, LOSSES PAID, PER CENT. OF LOSSES PAID TO PREMIUMS RECEIVED AND LOSSES INCURRED BY CASUALTY AND ACCIDENT COMPANIES IN THE STATE OF COLORADO FOR THE YEAR 1885.

NAMES OF COMPANIES.	Risks Written during the year.	Premiums received.	Average Rate of Premiums.	Losses Paid.	Per Cent. of Losses to Premiums received.	Losses incurred.
Accident Insurance Company of North America, Canada	$ 2,357,000 00	$ 19,937 52	.85	$ 10,711 63	53.72	$ 15,711 63
American Surety Company, New York	No business in Colorado during 1885.					
Equitable Accident Insurance Company, Ohio	No business in Colorado during 1885.					
Fidelity and Casualty Insurance Company, New York	1,912,865 70	16,983 45	.89	6,263 86	36.88	6,263 86
Guarantee Company of North America, Canada	156,000 00	1,497 22	.96	776 75	51.86	776 75
Lloyds Plate Glass Insurance Company, New York	15,529 49	676 90	.44	244 35	36.09	364 62
Metropolitan Plate Glass Insurance Company, New York	14,349 38	389 14	.27	183 15	47.60	183 15
Standard Life and Accident Insurance Company, Michigan	38,000 00	97 00	.26	.....	.....	.....
Travelers' Insurance Company, Connecticut	7,799,900 00	72,824 90	.93	37,375 58	51.32	37,375 58
Totals	$ 12,293,644 57	$112,406 13	.91	$ 55,555 32	49.42	$ 60,675 59

TABLE II.

SHOWING SUMMARY AND CLASSIFICATION OF GROSS ASSETS, LIABILITIES, INCOME, DISBURSEMENTS, AND AMOUNT OF RISKS IN FORCE, OF CASUALTY AND ACCIDENT COMPANIES FOR THE YEAR ENDING DECEMBER 31, 1885.

NAMES OF COMPANIES.	Gross Assets.	Gross liabilities except capital.	Capital.	Surplus.	Premiums received.	Total income.	Losses paid.	Dividends paid.	Expenses.	Total disbursements.	Risks in force.
Accident Insurance Company of North America, Canada	$ 315,725 22	$ 145,832 83	$ 157,560 00	$ 12,332 39	$ 338,739 90	$ 347,310 45	$ 178,818 51	$ 9,453 60	$ 174,707 17	$ 362,979 28	$ 28,884,700 00
American Surety Company, New York	552,259 42	64,653 67	500,000 00	*	89,868 09	107,536 20	9,521 79	.....	75,811 75	85,333 54	12,458,808 00
Equitable Accident Insurance Company, Ohio	169,339 45	64,833 30	100,000 00	4,506 15	64,581 28	68,718 80	32,462 18	8,000 00	38,190 10	78,652 28	7,261,600 00
Fidelity and Casualty Company, New York	592,795 62	305,242 27	250,000 00	37,553 35	461,144 58	477,925 41	192,258 74	20,000 00	242,500 27	454,759 01	56,476,759 54
Guarantee Company of North America, Canada	481,915 73	118,918 47	300,000 00	62,997 26	195,678 14	221,356 30	65,302 35	18,000 00	98,603 45	181,905 80	24,251,150 00
Lloyds' Plate Glass Insurance Company, New York	211,871 49	97,661 79	100,000 00	14,209 70	158,035 57	162,780 32	67,687 56	10,000 00	67,134 58	144,822 14	5,275,461 00
Metropolitan Plate Glass Insurance Company, New York	224,324 60	65,813 92	100,000 00	58,510 68	118,494 70	125,786 39	42,473 66	10,000 00	55,751 34	108,225 00	3,811,512 00
Standard Life and Accident Insurance Company, Michigan	135,173 86	27,683 40	110,000 00		32,856 79	57,159 34	7,289 92	.....	29,741 72	37,031 64	5,402,250 00
Totals	$ 2,683,405 39	$ 890,639 65	$ 1,617,560 00	$ 190,109 53	$ 1,459,399 05	$ 1,568,573 21	$ 595,814 71	$ 75,453 60	$ 782,440 38	$ 1,453,708 69	$ 143,822,240 54

* Impairment, $ 12,394.25.

TABLE III.

GIVING NAME OF COMPANY, LOCATION, NAME OF PRESIDENT AND SECRETARY.

NAME OF COMPANY.	LOCATION.	PRESIDENT.	SECRETARY.
Accident Insurance Company of North America	Montreal, Canada	A. T. Galt	Edward Rawlings
American Surety Company	New York, N. Y	Richard A. Elmer	Henry D. Leyman
Equitable Accident Insurance Company	Cincinnati, Ohio	W. A. Goodman	John I. Covington
Fidelity and Casualty Insurance Company	New York, N. Y	Wm. M. Richards	John M. Crane
Guarantee Company of North America	Montreal, Canada	Alexander T. Galt	Edward Rawlings
Lloyds Plate Glass Insurance Company	New York, N. Y	James G. Beemer	William T. Woods
Metropolitan Plate Glass Insurance Company	New York, N. Y	Henry Harteau	John H. Taylor
Standard Life and Accident Insurance Company	Detroit, Michigan	D. M. Ferry	C. C. Bowen
Travelers' Insurance Company	Hartford, Connecticut	James G. Batterson	Rodney Dennis

LIST OF AGENTS.

LIST OF AGENTS.

LIST OF LOCAL AGENTS FOR 1886.

Fire, Fire and Marine 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.
Ætna Insurance Co. of Hartford	John A. Ellet	Boulder
	Wells & Smith	Colorado Springs
	W. R. Fowler	Cañon City
	Fullerton & Seymour	Central City
	Crater, Wilson & Co	Denver
	Jay H. Boughton	Fort Collins
	Jones & Mathews	Gunnison
	E. L. Berthoud	Golden
	James F. Benedict	Greeley
	George E. McClelland	Idaho Springs
	F. H. Stickney	Longmont
	Castle & Strait	Pueblo
	E. B. Stoddard	Trinidad
American Ins Co. of New Jersey	George E. McClelland	Idaho Springs
	C D. Ford	Colorado Springs
	H. Clay Webster	Cañon City
	M. V. B. Benson	Pueblo
	J T Budrow	Fort Collins
	C. F. Lee	Leadville
	F. H. Stickney	Longmont
	Hill & Wood	Buena Vista
	Edwin L. Coates	Boulder
	Crater, Wilson & Co	Denver
	James F. Benedict	Greeley
	W. W. Roller	Salida
	J. F. McFarland	Grand Junction
	Wootton & Brigham	Trinidad
American Fire Insurance Company of Pennsylvania	Bailey & D'Avignon	Aspen
	A. J. Mackey	Boulder
	H. C. Webster	Cañon City
	Harry Lake	Central City
	Wells, Smith & Co	Colorado Springs
	Anthony Sweeney	Denver
	Clinkscales & Burgess	Durango
	F. L. Carter-Gotton	Fort Collins
	Henry Seifried	Georgetown
	Jones & Mathews	Gunnison
	Freeman & Barrett	Greeley
	T. L. Hodges	Glenwood Springs
	George E. McClelland	Idaho Springs
	Buck & Steel	Leadville

NAMES OF COMPANIES.	AGENTS.	LOCATION.
American Fire Insurance Company, of Pennsylvania, concluded	Selig & Co	Montrose
	Castle & Strait	Pueblo
	W. W. Roller	Salida
	J. H. Robin	Silverton
	S. G. Devenish & Co	Tin Cup
	E. B. Stoddard	Trinidad
	T. A. Davis	Telluride
	G. M. Dameron	West Las Animas
	Friedenthal & Sindlinger	Buena Vista
Anglo Nevada Assurance Corporation, California	J. M. Berkey & Co	Denver
	Stickley & Shaw	Leadville
	Newell & Whitmore	Central City
American Central Insurance Company, Missouri	Castle & Strait	Pueblo
	Francis L. Carter-Cotton	Fort Collins
	A. L. Lawton	Colorado Springs
	Benedict & Mansfield	Greeley
	E. B. Stoddard	Trinidad
	Henry Seifried	Georgetown
	Fullerton & Seymour	Central City
	P. G. Scott	West Las Animas
	W. W. Roller	Salida
	Porter, Raymond & Co	Denver
American Fire Insurance Company, of New York	Packard & Wilson	Denver
Agricultural Insurance Company, of New York	Frederick G. Rowe	Colorado Springs
	E. S. Rich	Denver
	A. C. Foote	Pueblo
Amazon Fire Insurance Company, of Ohio	Packard & Wilson	Denver
	Wells, Coates & Co	Colorado Springs
	Henry O. Morris	Pueblo
	N. R. Twitchell	Salida
	C. F. Lee	Leadville
	James W. Abbot	Ouray
	Clark & Catlin	Montrose
	John Tomay	Georgetown
	Walter L. Roberts	Central City
	Waldo & Baker	Cañon City
	Bailey & D'Avignon	Aspen
	Thomas V. Wilson	Boulder
	Charles H. Stickney	Longmont
	Clinkscales & Burgess	Durango
	Horace T. DeLong	Grand Junction
	Friedenthal & Sindlinger	Buena Vista
Armenia Insurance Company, of Pittsburg	H. J. C. Moore	Denver
British America Assurance Company, of Canada	C. H. Mills	Colorado Springs
	David Elsbach	Denver
	Clinkscales & Burgess	Durango
	B. F. Stickley	Leadville
	Castle & Strait	Pueblo
	N. R. Twitchell	Salida
Boylston Mutual Insurance Company, of Massachusets	E. S. Rich	Denver
Continental Insurance Company, of New York	Hill & Wood	Buena Vista
	E. L. Coates	Boulder
	Charles D. Ford	Colorado Springs
	H. C. Webster	Cañon City
	W. L. Malpuss	Como
	Crater, Wilson & Co	Denver
	J. T. Budrow	Fort Collins
	M. M. Jones, Jr	Gunnison

NAMES OF COMPANIES.	AGENTS.	LOCATION.
Continental Insurunce Company of New York, concluded	E. L. Berthoud	Golden
	Benedict & Mansfield	Greeley
	George E. McClelland	Idaho Springs
	F. H. Stickney	Longmont
	C. F. Lee	Leadville
	Henry O. Morris	Pueblo
	M. H. Smith	Sterling
	N. R. Twitchell	Salida
	Wooton & Brigham	Trinidad
California Ins. Co., of California	Porter, Raymond & Co	Denver
	Stickley & Shaw	Leadville
	W. N. Rohrer	Durango
	M. V. B. Benson	Pueblo
	James F. Smith	Fairplay
	J. B. Bowne	Salida
	John L. Rand	Manitou
	James H. Robin	Silverton
	Chas. D. Ford	Colorado Springs
	Frank P. Secor	Longmont
	Al. Townsend & Son	Golden
	Jas. M. Aldrich	Loveland
	Hale & Hotchkiss	Greeley
	Jay H. Boughton	Fort Collins
	Henry Seifried	Georgetown
	G. Scott Anderson	Idaho Springs
	Geo. R. Cassedy	Cañon City
	Clark, Blackmer & Catlin	Montrose
	Shuck & Wells	Central City
	Lee Kayser	Del Norte
	E. B. Stoddard	Trinidad
Commercial Union Ins. Co., England	Dabney & Borden	Boulder
	Hill & Wood	Buena Vista
	Fullerton & Seymour	Central City
	Chas. D. Ford	Colorado Springs
	H. Clay Webster	Cañon City
	Crater, Wilson & Co	Denver
	W. N. Rohrer	Durango
	F. L. Carter-Cotton & Hood	Fort Collins
	Benedict & Mansfield	Greeley
	Geo. E. McClelland	Idaho Springs
	Frank H. Stickney	Longmont
	C F. Lee	Leadville
	Castle & Strait	Pueblo
	W. W. Roller	Salida
	Montgomery Bros	Silverton
	E. B. Stoddard	Trinidad
	Bailey & D'Avignon	Aspen
	Hiram Sapp	Denver Junction
Connecticut Fire Ins. Co, Hartford	Dabney & Borden	Boulder
	A. L. Lawton	Colorado Springs
	Porter, Raymond & Co	Denver
	F. L. Carter-Cotton	Fort Collins
	Henry Seifried	Georgetown
	Theo. D. Bacon	Greeley
	Stickley & Shaw	Leadville
	Henry O. Morris	Pueblo
	W. H. McClure	Cañon City
Commercial Ins. Co., California	Porter, Raymond & Co	Denver
	Buck & Steel	Leadville
	M. V. B. Benson	Pueblo
	Bailey & D'Avignon	Aspen
	Friedenthal & Sindlinger	Buena Vista
	W. N. Rohrer	Durango
	Henry Seifried	Georgetown
	John T. Russell	La Junta
	W. W. Roller	Salida

NAMES OF COMPANIES.	AGENTS.	LOCATION.
City of London Fire Insurance Co., London	Hill & Wood	Buena Vista
	Anthony Sweeney	Denver
	Benedict & Mansfield	Greeley
	Stickley & Shaw	Leadville
	S. W. Westerfield	Salida
Concordia Fire Ins. Co, Wisconsin	Edw. S. Rich	Denver
	E. C. Willis	Berthoud
	W. L. Roberts	Central City
	Chas. D. Ford	Colorado Springs
	G. W. Emigh	Fort Collins
	A. M. Nichols	Loveland
	Williams & Mallaby	Pueblo
Citizens' Ins. Co., of New York	John W. Day	Boulder
	A. L. Lawton	Colorado Springs
	Porter, Raymond & Co	Denver
	J. T. Budrow	Fort Collins
	Benedict & Mansfield	Greeley
	Henry O. Morris	Pueblo
	Wootton & Brigham	Trinidad
Citizens' Ins. Co., of Missouri	H. L. Wadsworth	Denver
Clinton Insurance Co., New York	Perkins, Hart & Co	Denver
Farmers' and Merchants' Ins. Co, Colorado	Prewett & Prewett	Durango
	D. W. Irwin	Akron
	Geo. U. Ingersoll	Silverton
	Alfred Mundee	Rico
	Clark, Blackmer & Catlin	Montrose
	A. R. King	Delta
	Owen D. Russell	Grand Junction
	W. W. Rowan	Ouray
	E. L. Carleton	Denver
	L. J. Hilton	Fort Collins
	D. T. Mershon	Alamosa
	G. R. Weir	Denver
	John Tomay	Georgetown
	H. G. Stiles	Leadville
	V. J. Dolezal	Loveland
	J. D. Bransford	Aspen
	H. V. Houk	Boulder
	J. O. Dimmick	Alamosa
	John B. King	Lake City
	Andrew Wilson	Eaton
	Henri R. Foster	North Denver
	Henry M. Sherman	Cañon City
	J. B Sweet	Denver Junction
	E. L. Coates	Boulder
	Darrow & Howard	Denver
	S. F. Spencer	Glenwood Springs
	J. M. Lawrence	Salida
	Alden Bassett	Del Norte
	John C. Abbott	Fort Collins
	W. J. Cooper & Co	Denver
	W. Sabine	Alamosa
	Chas. H. Madeley	Yuma
	G F. Marbutt	La Veta
	Ebinezer Beard	Denver
Fire Association, of Philadelphia	Dabney & Borden	Boulder
	Fullerton & Seymour	Central City
	A. L. Lawton	Colorado Springs
	Anthony Sweeney	Denver
	J. T. Budrow	Fort Collins
	I. P Buckles	Golden
	B. D. Sanborn	Greeley
	O. A. McFarland	Longmont
	O. C. Tinkham	Loveland

NAMES OF COMPANIES.	AGENTS.	LOCATION.
Fire Association, of Philadelphia, concluded	Castle & Strait	Pueblo
	Wootton & Brigham	Trinidad
Fireman's Fund Insurance Company of California	Mrs. G. W. Rogers	Alamosa
	J. W. Day	Boulder
	Hill & Wood	Buena Vista
	W. W. Brasie	Cañon City
	Fullerton & Seymour	Central City
	A. L. Lawton	Colorado Springs
	A. R. King	Delta
	Crater, Wilson & Co	Denver
	Clinkscales & Burgess	Durango
	J. T. Budrow	Fort Collins
	Henry Seifried	Georgetown
	I. P. Buckles	Golden
	Benedict & Mansfield	Greeley
	Dunham & Shackleford	Gunnison
	W. A. Marsh	Grand Junction
	Geo. E. McClelland	Idaho Springs
	L. W. Burtch	La Veta
	Buck & Steel	Leadville
	S. H. Dobbins	Longmont
	C. L. Smith	Loveland
	McConnell & McClure	Montrose
	W. W. Rowan	Ouray
	Castle & Strait	Pueblo
	W. W. Roller	Salida
	J. H. McDonald	Silver Cliff
	E. B. Stoddard	Trinidad
	Chas. F. Painter	Telluride
	W. R. Bradley	Villa Grove
	P. G. Scott	West Las Animas
Fire Insurance Association, London, England	Anthony Sweeney	Denver
	A. L. Lawton	Colorado Springs
	Emigh Bros	Fort Collins
	Henry Seifried	Georgetown
	Stickley & Shaw	Leadville
	A. M. Nicholas	Loveland
	Castle & Strait	Pueblo
	N. R. Twitchell	Salida
Farragut Fire Insurance Company, New York	Edward S. Rich	Denver
Franklin Fire Insurance Company, Philadelphia	Cobb, Winne & Co	Denver
	Henry O. Morris	Pueblo
	Henry Le B. Wills	Colorado Springs
Glens Falls Insurance Company, New York	Wells, Smith & Co	Colorado Springs
	Crater, Wilson & Co	Denver
	W. N. Rohrer	Durango
	Castle & Strait	Pueblo
	A. J. Park	Greeley
	S. B. Westerfield	Salida
German Fire Insurance Company, Pittsburg, Penna	Perkins, Hart & Co	Denver
German Insurance Company of Freeport, Illinois	Hill & Wood	Buena Vista
	J. N. O'Brien	Boulder
	A. L. Lawton	Colorado Springs
	Shuck & Wells	Central City
	H. L. Wadsworth	Denver
	John Tomay	Georgetown
	J. W. Barnes	Golden
	A. Hotchkiss	Greeley
	Geo. E. McClelland	Idaho Springs
	A. K. Bay	Longmont
	C. L. Smith	Loveland

NAMES OF COMPANIES.	AGENTS.	LOCATION.
German Insurance Company of Freeport, Illinois, concluded	H. H. Grafton	Manitou Springs
	A. C. Foote	Pueblo
	Wootton & Brigham	Trinidad
	I. N. Thomas	Fort Collins
	Bailey & D'Avignon	Aspen
	George A. Kilgore	La Junta
German Fire Insurance Company, Peoria, Illinois	J. Martin Wetzel	Alamosa
	J. H. O'Brien	Boulder
	F. G. Rowe	Colorado Springs
	Shuck & Wells	Central City
	H. L. Wadsworth	Denver
	Thos. A. Good	Del Norte
	J. H. Boughton	Fort Collins
	Dunham & Shackleford	Gunnison
	J. W. Barnes	Golden
	Chas. A. Cobb	Loveland
	A. K. Bay	Longmont
	L. W. Burtch	La Veta
	Buck & Steel	Leadville
	A. C. Foote	Pueblo
	Frank Curtiss	Pitkin
	Williams & Mallaby	Pueblo
	Wootton & Brigham	Trinidad
	Chas. O. Unfug	Walsenburg
German-American Insurance Company, New York	Bailey & D'Avignon	Aspen
	Andrew J. Mackey	Boulder
	Hill & Wood	Buena Vista
	H. C. Webster	Cañon City
	Bennett E. Seymour	Central City
	Chas. D. Ford	Colorado Springs
	W. L. Malpuss	Como
	Crater, Wilson & Co	Denver
	Carter-Cotton & Hood	Fort Collins
	Edward L. Berthoud	Golden
	J. F. McFarland	Grand Junction
	B. D. Sanborn	Greeley
	Geo. W. Pettit	Gunnison
	C. F. Lee	Leadville
	F. H. Stickney	Longmont
	Castle & Strait	Pueblo
	William W. Roller	Salida
	M. H. Smith	Sterling
	E. B. Stoddard	Trinidad
	Geo. E. McClelland	Idaho Springs
Germania Fire Ins. Co., New York	Thomas V. Wilson	Boulder
	Hill & Wood	Buena Vista
	Ballard & Blair	Black Hawk
	Fowler & Brasie	Cañon City
	A. L. Lawton	Colorado Springs
	Porter, Raymond & Co	Denver
	Thomas A. Good	Del Norte
	S. C. Doe	Idaho Springs
	Henry Seifried	Georgetown
	Benedict & Mansfield	Greeley
	Eben White	Longmont
	Henry V. Morris	Pueblo
	Wootton & Brigham	Trinidad
	N. R. Twitchell	Salida
Hamburg-Bremen Fire Ins. Co, Germany	Henry Le B. Wills	Colorado Springs
	L. Anfenger & Co	Denver
	W. W. Rohrer	Durango
	Freeman & Barrett	Greeley
	Buck & Steel	Leadville
	Castle & Strait	Pueblo
	Wootton & Brigham	Trinidad

NAMES OF COMPANIES.	AGENTS.	LOCATION.
Hanover Ins. Co., New York	John W. Day	Boulder
	A. L. Lawton	Colorado Springs
	Porter, Raymond & Co	Denver
	J. T. Budrow	Fort Collins
	Benedict & Mansfield	Greeley
	Henry O Morris	Pueblo
	Wootton & Brigham	Trinidad
	George F. Wanless	Denver
Hartford Ins. Co., Connecticut	Edward L. Berthoud	Golden
	W. R. Fowler	Cañon City
	Anthony Sweeney	Denver
	Charles E. Day	Longmont
	Carter- otton & Hood	Fort Collins
	George E. McClelland	Idaho Springs
	Wootton & Brigham	Trinidad
	E. D. Sabine	Colorado Springs
	Dunham & Shackleford	Gunnison
	Fullerton & Seymour	Central City
	N. R. Twitchell	Salida
	Dabney & Borden	Boulder
	John H McDonald	Silver Cliff
	Castle & Strait	Pueblo
	Montgomery Bros	Silverton
	Thomos A. Good	Del Norte
	Stickley & Shaw	Leadville
	Benedict & Mansfield	Greeley
	Clinkscales & Burgess	Durango
	Charles H. Mills	Colorado Springs
	William H. McClure	Cañon City
Howard Ins. Co., New York	Anthony Sweeney	Denver
Hibernia Ins. Co., New Orleans	Perkins, Hart & Co	Denver
Home Ins. Co., New York	Dabney & Borden	Boulder
	Fullerton & Seymour	Central City
	Charles H Mills	Colorado Springs
	Anthony Sweeney	Denver
	W. N. Rohrer	Durango
	J. H. Boughton	Fort Collins
	E. L Berthoud	Golden
	Benedict & Mansfield	Greeley
	George W. Pettit	Gunnison
	C. E. Day	Longmont
	C. A. Cobb	Loveland
	Castle & Strait	Pueblo
	E. B. Stoddard	Trinidad
Home Mutual Ins. Co., California	Cobb, Winne & Co	Denver
	John D. Bransford	Aspen
	Friedenthal & Sindlinger	Buena Vista
	Bennett E. Seymour	Central City
	A. L. Lawton	Colorado Springs
	Clinkscales & Burgess	Durango
	John H. Farrar	Evans
	Jay H. Boughton	Fort Collins
	Henry Seifried	Georgetown
	Ross & Hodges	Glenwood Springs
	B. S. Greathouse	Golden
	B. D. Sanborn	Greeley
	Williams & Mallaby	Pueblo
	E. B. Stoddard	Trinidad
	J. W. Day	Boulder
	Charles A. Cobb	Loveland
Insurance Co. of North America, of Philadelphia	John D. Bransford	Aspen
	A. J. Mackey	Boulder
	Hill & Wood	Buena Vista
	Bennett E. Seymour	Central City
	Charles D. Ford	Colorado Springs

NAMES OF COMPANIES.	AGENTS.	LOCATION.
Insurance Co. of North America, of Philadelphia, concluded	W. R. Fowler	Cañon City
	George H. Barnes	Crested Butte
	Thomas A. Good	Del Norte
	Crater, Wilson & Co	Denver
	Clinkscales & Burgess	Durango
	R. J. Van Valkenburg	Erie
	Jay H. Boughton	Fort Collins
	E. L. Berthoud	Golden
	B. D. Sanborn	Greeley
	Jones & Mathews	Gunnison
	Henry Seifried	Georgetown
	J. F. McFarland	Grand Junction
	George E. McClelland & Co	Idaho Springs
	C. E. Day	Longmont
	Charles F. Lee	Leadville
	W. S. Phipany	Loveland
	C. E. McConnell	Montrose
	W. W, Rowan	Ouray
	Castle & Strait	Pueblo
	Frank Curtiss	Pitkin
	Linwood O. Towne	Rico
	N. R. Twitchell	Salida
	Montgomery Bros	Silverton
	L. B. Schwanbeck	Saguache
	R. L. Rowden	Sterling
	E. B. Stoddard	Trinidad
	Charles F. Painter	Telluride
Imperial Ins. Co., London, England	John W. Day	Boulder
	William H. McClure	Cañon City
	Bennett E Seymour	Central City
	Henry Le B. Wills	Colorado Springs
	Anthony Sweeney	Denver
	Jay H. Boughton	Fort Collins
	Henry Seifried	Georgetown
	Thomas C. Morley	Greeley
	George E. McClelland	Idaho Springs
	Charles F. Lee	Leadville
	Joseph R Wolverton	Loveland
	Henry O. Morris	Pueblo
	W. W. Roller	Salida
	Wootton & Brigham	Trinidad
Liverpool and London and Globe Ins. Co., England	John A. Ellet	Boulder
	Friedenthal & Sindlinger	Buena Vista
	W. R. Fowler	Cañon City
	Fullerton & Seymour	Central City
	A. L. Lawton	Colorado Springs
	Thomas A Good	Del Norte
	Cobb, Winne & Co	Denver
	Clinkscales & Burgess	Durango
	F. L. Carter-Cotton	Fort Collins
	W. A. Marsh	Grand Junction
	B. D. Sanborn	Greeley
	Jones & Mathews	Gunnison
	I. N. Smith	Idaho Springs
	Buck & Steel	Leadville
	C E. Day	Longmont
	C. L. Smith	Loveland
	James W. Abbott	Ouray
	Castle & Strait	Pueblo
	W W. Roller	Salida
	J. H. McDonald	Silver Cliff
	Montgomery Bros	Silverton
	E. B. Stoddard	Trinidad
London and Lancashire Ins. Co., England	Henry Le B. Wills	Colorado Springs
	Fullerton & Seymour	Central City

NAMES OF COMPANIES.	AGENTS.	LOCATION.
London and Lancashire Ins. Co., England, concluded	Anthony Sweeney	Denver
	Freeman & Barrett	Greeley
	Castle & Strait	Pueblo
Lancashire Ins. Co., England	Dabney & Borden	Boulder
	A. L. Lawton	Colorado Springs
	Porter, Raymond & Co	Denver
	A. J. Park	Greeley
	Eben White	Longmont
	Henry O. Morris	Pueblo
	E. B. Stoddard	Trinidad
London Assurance Corporation, England	Cobb, Winne & Co	Denver
Lion Insurance Company, of England	John F. Ash	Alma
	J. D. Bransford	Aspen
	W. Sabine	Alamosa
	Hill & Wood	Buena Vista
	B. M. Newcomb	Breckenridge
	Dabney & Borden	Boulder
	Wills & Beebe	Colorado Springs
	George H. Barnes	Crested Butte
	Harry Lake	Central City
	H. C. Webster	Cañon City
	Cobb, Winne & Co	Denver
	Thomas A. Good	Del Norte
	Clinkscales & Burgess	Durango
	E. A. Thompson	Erie
	Freeman & Barrett	Greeley
	George W. Pettit	Gunnison
	Henry Seifreid	Georgetown
	E. D. Bouton	Grand Junction
	Buck & Steel	Leadville
	James M. Aldrich	Loveland
	Calkins & Woy	Longmont
	C. E. McConnell	Montrose
	W. W. Rowan	Ouray
	John A. Hall, Jr	Robinson
	A. Helmer	St. Elmo
	N. R. Twitchell	Salida
	Montgomery Brothers	Silverton
	Williams & Mallaby	Pueblo
	E. B. Stoddard	Trinidad
	P. G. Scott	West Las Animas
Milwaukee Mechanics' Mutual Insurance Company, Wisconsin	A. L. Lawton	Colorado Springs
	Waldo & Baker	Cañon City
	E. S. Rich	Denver
	I. N. Thomas	Fort Collins
	Hale & Hotchkiss	Greeley
	A. C. Foote	Pueblo
	W. P. Alexander	West Cliff
Merchants' Insurance Company, of New Jersey	Bennett E. Seymour	Central City
	A. L. Lawton	Colorado Springs
	Isaac P. Buckles	Golden
	Anthony Sweeney	Denver
	Stickley & Shaw	Leadville
	Williams & Mallaby	Pueblo
	Wootton & Brigham	Trinidad
Michigan Fire and Marine Insurance Company, of Michigan	Perkins, Hart & Co	Denver
Mercantile Insurance Company, of Ohio	Perkins, Hart & Co	Denver
National Assurance, of Ireland	Bailey & D'Avignon	Aspen
	John F. Ash	Alma
	George F. Barnes	Crested Butte

NAMES OF COMPANIES.	AGENTS.	LOCATION.
National Assurance, of Ireland concluded	J. M. Berkey & Co	Denver
	W. N. Rohrer	Durango
	A. Hotchkiss	Greeley
	Henry Seifreid	Georgetown
	O. C. Tinkham	Loveland
	A. C. Foote	Pueblo
	W. W. Roller	Salida
	N. J. Bradley	Rico
	T. A. Davis	Telluride
	Ballard & Blair	Black Hawk
	A. W. Horn	Idaho Springs
	John B. King	Lake City
	Newell & Whitmore	Central City
	C. F. Lee	Leadville
	Clark, Blackmer & Catlin	Montrose
	Wells, Coates & Co.	Colorado Springs
	W. P. Alexander	Silver Cliff
National Insurance Company, of New Zealand	Bailey & D'Avignon	Aspen
	John P. Ash	Alma
	Newell & Whitmore	Central City
	George F. Barnes	Crested Butte
	J. M. Berkey & Co	Denver
	W. N. Rohrer	Durango
	H. B. Houston	Fort Collins
	A. Hotchkiss	Greeley
	Henry Seifreid	Georgetown
	C. F. Lee	Leadville
	John B. King	Lake City
	O. C. Tinkam	Loveland
	W. W. Rowan	Ouray
	A. C. Foote	Pueblo
	W. W. Roller	Salida
	James H. Robin	Silverton
	N. J. Bradley	Rico
	T. A. Davis	Telluride
	C. H. Mills	Colorado Springs
	Ballard & Blair	Black Hawk
	A. W. Horn	Idaho Springs
	George W. Pettit	Gunnison
	John H. McDonald	Silver Cliff
	C. S. Aldrich	Henry
	Clark, Blackmer & Catlin	Montrose
Norwich Union Insurance Society	Cobb, Winne & Co	Denver
	Dabney & Borden	Boulder
	Henry Le B. Wills	Colorado Springs
	Williams & Mallaby	Pueblo
	Charles E. Day	Longmont
	Jay H. Boughton	Fort Collins
	Benedict & Mansfield	Greeley
	Henry Seifreid	Georgetown
	W. H. McClure	Cañon City
	E. B. Stoddard	Trinidad
	Buck & Steel	Leadville
	Montgomery Brothers	Silverton
	William Sabine	Alamosa
	Thomas A. Good	Del Norte
	Clinkscales & Burgess	Durango
	Harry Lake	Central City
National Ins. Co., Connecticut	Henry Le B. Wills	Colorado Springs
	Packard & Wilson	Denver
	Emigh Bros	Fort Collins
	Castle & Strait	Pueblo
	Wootton & Brigham	Trinidad
Niagara Ins. Co., New York	J. A. & T. C. Ellet	Boulder
	Edward C. Willis	Berthoud
	Hill & Wood	Buena Vista

NAMES OF COMPANIES.	AGENTS.	LOCATION.
Niagara Ins. Co., New York, concluded	H. C. Webster	Cañon City
	Fullerton & Seymour	Central City
	Henry Le B. Wills	Colorado Springs
	Cobb, Winne & Co	Denver
	William H. Rohrer	Durango
	F L Carter-Cotton	Fort Collins
	Henry Seifried	Georgetown
	E. L. Berthoud	Golden
	Benedict & Mansfield	Greeley
	James F. McFarland	Grand Junction
	George W. Pettit	Gunnison
	George E. McClelland	Idaho Springs
	Buck & Steel	Leadville
	F. H. Stickney	Longmont
	C L. Smith	Loveland
	Henry O. Morris	Pueblo
	W. W. Roller	Salida
	Montgomery Bros	Silverton
	E. B. Stoddard	Trinidad
	Bailey & D'Avignon	Aspen
	Harry Lake	Central City
Northern Assurance Co , England	Hill & Wood	Buena Vista
	W. W Brasie	Cañon City
	Fullerton & Seymour	Central City
	Henry Le B. Wills	Colorado Springs
	Anthony Sweeney	Denver
	Clinkscales & Burgess	Durango
	Jay H. Boughton	Fort Collins
	Morley & Steel	Greeley
	George E. McClelland	Idaho Springs
	Buck & Steel	Leadville
	Joseph R. Wolverton	Loveland
	Henry O. Morris	Pueblo
	John H. McDonald	Silver Cliff
	Wootton & Brigham	Trinidad
	S. B. Westerfield	Salida
	William H. McClure	Cañon City
Northwestern National Ins. Co., Wisconsin	E. B. Stoddard	Trinidad
	E. S. Rich	Denver
	Emigh Bros	Fort Collins
	Charles E Day	Longmont
	John W. Day	Boulder
	I. P. Buckles	Golden
	B. D. Sanborn	Greeley
	Charles H. Mills	Colorado Springs
	Castle & Strait	Pueblo
	George R. Cassedy	Cañon City
	C. A. Cobb	Loveland
North British and Mercantile Ins. Co., England	A. J. Mackey	Boulder
	H. C. Webster	Cañon City
	Fullerton & Seymour	Central City
	A. L Lawton	Colorado Springs
	Cobb, Winne & Co	Denver
	Jay H. Boughton	Fort Collins
	Benedict & Mansfield	Greeley
	Castle & Strait	Pueblo
	E. B. Stoddard	Trinidad
	Hill & Wood	Buena Vista
	Dunham & Shackleford	Gunnison
	Stickley & Shaw	Leadville
	Henry Seifried	Georgetown
	Frank H. Stickney	Longmont
	James M. Aldrich	Loveland
	John H. Clinkscales	Durango
	N. R. Twitchell	Salida
	McConnell & McClure	Montrose

NAMES OF COMPANIES.	AGENTS.	LOCATION.
North British and Mercantile Ins. Co., England, concluded	Montgomery Bros	Silverton
	Thomas A. Good	Del Norte
	George E. McClelland	Idaho Springs
New Hampshire Ins. Co., New Hampshire	J. M. Berkey & Co	Denver
New York Bowery Ins. Co., New York	J. M. Berkey & Co	Denver
Oakland Home Ins. Co., California	F. L. Carter-Cotton	Fort Collins
	M. V. B. Benson	Pueblo
	Edward S. Rich	Denver
Orient Ins. Co., Connecticut	Newell & Whitmore	Central City
	Charles H. Mills	Colorado Springs
	Porter, Raymond & Co	Denver
	Jay H. Boughton	Fort Collins
	M. V. B. Benson	Pueblo
	S. B. Westerfield	Salida
	Wootton & Brigham	Trinidad
Oregon Fire and Marine Ins. Co., Oregon	Perkins, Hart & Co	Denver
	Darrow & Howard	Denver
	H. M. Sherman	Cañon City
Providence Washington Ins. Co., Rhode Island	Packard & Wilson	Denver
	Buck & Steel	Leadville
	Hill & Wood	Buena Vista
	J. D Bransford	Aspen
	W. W. Roller	Salida
	Waldo & Baker	Cañon City
	H. O. Morris	Pueblo
	Wells, Coates & Co	Colorado Springs
	H. H Grafton	Manitou
	Dunham & Shackleford	Gunnison
	James W. Abbott	Ouray
	Horace T. DeLong	Grand Junction
	Clark & Catlin	Montrose
	John Tomay	Georgetown
	W. L. Roberts	Central City
	Thos. V. Wilson	Boulder
	Chas. H Stickney	Longmont
	F. L. Carter-Cotton	Fort Collins
	J. R. Woolverton	Loveland
	T. C. Morley	Greeley
	Montgomery Bros	Silverton
	Clinkscales & Burgess	Durango
	Ross & Hodges	Glenwood Springs
	George E. McClelland	Idaho Springs
Phœnix Assurance Co , England	Mrs. Letha C. Rogers	Alamosa
	John W. Day	Boulder
	Hill & Wood	Buena Vista
	Henry Le B. Wills	Colorado Springs
	Crater, Wilson & Co	Denver
	J. T. Budrow	Fort Collins
	Thos. C. Morley & Co	Greeley
	Henry Seifried	Georgetown
	Castle & Strait	Pueblo
	N. R. Twitchell	Salida
	E. B. Stoddard	Trinidad
	Lou. B. Schwanbeck	Saguache
Pennsylvania Ins. Co , of Pittsburg, Pennsylvania	L. Anfenger & Co	Denver
Pennsylvania Fire Ins. Co., of Philadelphia, Pennsylvania	John D. Bransford	Aspen
	Hill & Wood	Buena Vista
	A. J. Mackey	Boulder
	W. R. Fowler	Cañon City
	Charles D. Ford	Colorado Springs

NAMES OF COMPANIES.	AGENTS.	LOCATION.
Fennsylvania Fire Ins. Co., of Philadelphia, Pennsyivania, concluded..	Harry Lake	Central City
	Geo. H. Barnes	Crested Butte
	Thos. A. Good	Del Norte
	Crater, Wilson & Co	Denver
	Clinkscales & Burgess	Durango
	Jay H. Boughton	Fort Collins
	E. L. Berthoud	Golden
	Henry Seifried	Georgetown
	Jones & Mathews	Gunnison
	B. D. Sanborn	Greeley
	J. F. McFarland	Grand Junction
	George E. McClelland & Co	Idaho Springs
	Charles E. Day	Longmont
	Charles F. Lee	Leadville
	W. S. Phipany	Loveland
	C. E. McConnell	Montrose
	W. W. Rowan	Ouray
	M. V. B. Benson	Pueblo
	Frank Curtiss	Pitkin
	L O Towne	Rico
	N R. Twitchell	Salida
	Montgomery Bros	Silverton
	L. B. Schwanbeck	Saguache
	R L. Rowden	Sterling
	Wootton & Brigham	Trinidad
	Chas. F. Painter	Telluride
Phenix Ins. Co., of Brooklyn, N. Y.	Hill & Wood	Buena Vista
	A. J. Mackey	Boulder
	W. W. Brasie	Cañon City
	Fullerton & Seymour	Central City
	H. Le B. Wills	Colorado Springs
	Cobb, Winne & Co	Denver
	Clinkscales & Burgess	Durango
	Emigh Bros	Fort Collins
	Henry Seifried	Georgetown
	Edward L Berthoud	Golden
	Dunham & Shackelford	Gunnison
	B D Sanborn	Greeley
	Stickley & Shaw	Leadville
	Charles E Day	Longmont
	Castle & Strait	Pueblo
	N. R. Twitehell	Salida
	Montgomery Bros	Silverton
	E. B. Stoddard	Trinidad
	W. H. McClure	Cañon City
Phœnix Ins. Co., Hartford, Conn...	Wm. Sabine	Alamosa
	Geo. Riedel	Antonita
	B. M. Newcomb	Breckenridge
	John U. Day	Boulder
	Fullerton & Seymour	Central City
	C. H. Mills	Colorado Springs
	W. W. Brasie	Cañon City
	O. B. Carroll	Cotopaxi
	Pollard & Robinson	Gunnison
	W. L. Malpuss	Como
	Dr. R. E Smith	Coal Creek
	W. N. Rohrer	Durango
	Anthony Sweeney	Denver
	Thos. A. Goode	Del Norte
	R. Kreiminling	Dillon
	S. S. Sherman	Delta
	R. J. Van Valkenburg	Erie
	H. C. Sherman	Evans
	F. L. Carter-Cotton	Fort Collins
	Geo. L. Courtney	Fort Morgan
	B. D. Sanborn	Greeley
	Jones & Mathews	Gunnison

NAMES OF COMPANIES.	AGENTS.	LOCATION.
Phœnix Ins. Co., Hartford, Conn. concluded	E. L. Berthoud	Golden
	J. F. McFarland	Grand Junction
	Robt. Turner	Idaho Springs
	Andrews & Chambers	Louisville
	S. H. Dobbins	Longmont
	Geo. H. Kilgore	La Junta
	D. McCaskill	La Veta
	C. L. Smith	Loveland
	John B. King	Lake City
	R. C. Diehl	Montrose
	Tompkins & Tompkins	Poncha Springs
	Frank Curtiss	Pitkin
	Castle & Strait	Pueblo
	A. Heliner	St. Elmo
	William H. Schenck	Sterling
	L. H. Decker	Saguache
	W. W. Roller	Salida
	E. B. Stoddard	Trinidad
	A. R. Derge	Telluride
	P. G. Scott	West Las Animas
	Chas. O. Unfug	Walsenburg
Prussian National Insurance Co.	L. Anfenger & Co	Denver
Queen Insurance Company, England	Hill & Wood	Buena Vista
	Edwin L. Coates	Boulder
	H. C. Webster	Cañon City
	Fullerton & Seymour	Central City
	A. L. Lawton	Colorado Springs
	Anthony Sweeney	Denver
	J. H. Boughton	Fort Collins
	Henry Seifried	Georgetown
	E. L. Berthoud	Golden
	B. D. Sanborn	Greeley
	Stickley & Shaw	Leadville
	Henry O. Morris	Pueblo
	N. R. Twitchell	Salida
	Williams & Mallaby	Pueblo
	Wootton & Brigham	Trinidad
Royal Insurance Company, England	John W. Day	Boulder
	H. C. Webster	Cañon City
	Fullerton & Seymour	Central City
	Henry Le B. Wills	Colorado Springs
	Cobb, Winne & Co	Denver
	J. T. Budrow	Fort Collins
	Freeman & Barrett	Greeley
	Geo. E. McClelland	Idaho Springs
	S. H. Dobbins	Longmont
	Castle & Strait	Pueblo
	E. B. Stoddard	Trinidad
State Insurance Company, Iowa	W. L. Allen	Denver
	E. S. Armstrong	Silver Cliff
	A. D. Butterfield	Denver
	Bailey & D'Avignon	Aspen
	C. Z. Cozens	Littleton
	Carstarphen & Co	Salida
	J. A. Dubbs & Co	Denver
	D. I. Ezekiel	Denver
	Friedenthall & Sindlinger	Buena Vista
	A. C. Foote	Pueblo
	N. P. Graves	Denver
	H. B. Houston	Fort Collins
	Thos. W. Jones	Longmont
	John B. King	Lake City
	D. C. Maxson	Elbert
	John T. Russell	La Junta
	John M. Swem	Denver
	L. Stearnes	Alamosa

NAMES OF COMPANIES.	AGENTS.	LOCATION.
State Insurance Company, Iowa, concluded	S. F. Spencer	Glenwood Springs
	R. S. Sweetland	Denver
	L. W. Ferrell	Denver
	Temple & Covkendall	Platteville
	Robert H. Wilson	Montrose
	Thos. V. Wilson	Boulder
	W. H. H. Waggenen	Kiowa
	O. C. Tinkham	Loveland
	Seth Terry	Longmont
	H. A. Hotchkiss	Greeley
	J. D. Mandeville	Fort Collins
	L. L. Putman	Orchard
	J. B. Sweet	Denver Junction
	E. M. Strong	Brighton
	H. B. Carter	Red Cliff
Scottish Union and National Insurance Company, of England	John A. Ellet	Boulder
	Hill & Wood	Buena Vista
	Wells, Coates & Co.	Colorado Springs
	H. C. Webster	Cañon City
	Shuck & Wells	Central City
	Porter, Raymond & Co	Denver
	Clinkscales & Burgess	Durango
	I. N. Thomas	Fort Collins
	Henry Seifried	Georgetown
	T. C. Morley	Greeley
	Buck & Steel	Leadville
	J. R. Woolverton	Loveland
	C. C. Calkins	Longmont
	M. V. B. Benson	Pueblo
	N. R. Twitchell	Salida
	Wootton & Brigham	Trinidad
Sun Fire Office Insurance Company, of England	Packard & Wilson	Denver
	Wells, Coates & Co	Colorado Springs
	Henry O. Morris	Pueblo
	N. R. Twitchell	Salida
	Charles F. Lee	Leadville
	Charles H. Stickney	Longmont
	Thomas V. Wilson	Boulder
	John Tomay	Georgetown
	W. L. Roberts	Central City
	R. H. McFadden	Durango
	Hale & Hotchkiss	Greeley
	Waldo & Baker	Cañon City
	Bailey & D'Avignon	Aspen
	Ross & Hodges	Glenwood Springs
Sun Insurance Company, of California	Henry L. Wadsworth	Denver
	John Tomay	Georgetown
	Williams & Mallaby	Pueblo
	I. N. Thomas	Fort Collins
	C. C. Calkins	Longmont
	Greathouse & Campbell	Golden
	Samuel Piper	Boulder
	W. L. Roberts	Central City
	C. H. Mills	Colorado Springs
	Wootton & Brigham	Trinidad
Security Insurance Company, of Connecticut	Packard & Wilson	Denver
	David Elsbach	Denver
	John D. Bransford	Aspen
	Friedenthal & Sindlinger	Buena Vista
	John Tomay	Georgetown
	R. H. McFadden	Durango
	Clark & Catlin	Montrose
	James W. Abbott	Ouray
	Ross & Hodges	Glenwood Springs
	Horace T. DeLong	Grand Junction
	H. H. Grafton	Manitou

NAMES OF COMPANIES.	AGENTS.	LOCATION.
Sterling Fire Insurance Company, of New York	The S.S.Griswold Ins.Ag'y Co.	Denver
State Investment and Insurance Company, of California	Porter, Raymond & Co	Denver
St. Paul Fire and Marine Insurance Company, of Minnesota	William Sabine	Alamosa
	John D. Bransford	Aspen
	Dahney & Borden	Boulder
	Friedenthal & Sindlinger	Buena Vista
	Fullerton & Seymour	Central City
	W. L. Malpuss	Como
	Thomas A. Good	Del Norte
	Clinkscales & Burgess	Durango
	Cobb, Winne & Co	Denver
	Arthur Hotchkiss	Evans
	Jay H. Boughton	Fort Collins
	Henry Seifreid	Georgetown
	George E. McClelland	Idaho Springs
	Buck & Steel	Leadville
	Charles E. McConnell	Montrose
	W. W. Rowan	Ouray
	W. W. Roller	Salida
	Montgomery Brothers	Silverton
	Packard & King	Sterling
	C. B. Stoddard	Trinidad
	R. T. Willets & Co	Boulder
	S. F. McCreery	Greeley
	William M. Thomas	Fort Lupton
	Henry O. Morris	Pueblo
South British Fire and Marine Insurance Company, of New Zealand	Bailey & D'Avignon	Aspen
	John F. Ash	Alma
	Newell & Whitmore	Central City
	George H. Barnes	Crested Butte
	J. M. Berkey & Co	Denver
	W. N. Rohrer	Durango
	H. B. Houston	Fort Collins
	Arthur Hotchkiss	Greeley
	Henry Seifreid	Georgetown
	C. F. Lee	Leadville
	John B. King	Lake City
	O. C. Tinkham	Loveland
	W. W Rowan	Ouray
	A. C. Foote	Pueblo
	W. W. Roller	Salida
	James H. Robin	Silverton
	N. J. Bradley	Rico
	T. A. Davis	Telluride
	C. H. Mills	Colorado Springs
	Ballard & Blair	Black Hawk
	A. W. Horn	Idaho Springs
	George W. Pettit	Gunnison
	John H. McDonald	Silver Cliff
	C. S Aldrich	Henry
	Clark, Blackmer & Catlin	Montrose
	W. P. Alexander	Silver Cliff
Springfield Fire and Marine Ins. Co., Massachusetts	William Sabine	Alamosa
	Dabney & Borden	Boulder
	Hill & Wood	Buena Vista
	W. R. Fowler	Cañon City
	Bennett E.Seymour	Central City
	A. L. Lawton	Colorado Springs
	Thomas A. Good	Del Norte
	Cobb, Winne & Co	Denver
	Clinkscales & Burgess	Durango
	James T. Budrow	Fort Collins
	Henry Seifried	Georgetown
	E. L. Berthoud	Golden

NAMES OF COMPANIES.	AGENTS.	LOCATION.
Springfield Fire and Marine Ins. Co., Massachusetts, concluded	Edwin D. Bouton	Grand Junction
	Benedict & Mansfield	Greeley
	Jones & Mathews	Gunnison
	Buck & Steel	Leadville
	Charles E. Day	Longmont
	W. S. Phipany	Loveland
	Charles E. McConnell	Montrose
	Henry O. Morris	Pueblo
	W. W. Roller	Salida
	Montgomery Bros	Silverton
	M. H. Smith	Sterling
	E. B Stoddard	Trinidad
	William H. McClure	Cañon City
	John D. Bransford	Aspen
Traders' Ins. Co., Illinois	John D. Bransford	Aspen
	Friedenthal & Sindlinger	Buena Vista
	Fullerton & Seymour	Central City
	Henry Le B. Wills	Colorado Springs
	Cobb, Winne & Co	Denver
	Thomas A. Good	Del Norte
	Clinkscales & Burgess	Durango
	Henry Seifried	Georgetown
	Buck & Steel	Leadville
	Charles E. McConnell	Montrose
	Williams & Mallaby	Pueblo
	James H. Robin	Silverton
	N. R. Twitchell	Salida
	Packard & King	Sterling
	E. B Stoddard	Trinidad
	B. S. Greathouse	Golden
	John H. Farrar	Evans
United States Fire Ins. Co., New York	Packard & Wilson	Denver
Union Ins. Co., California	J. M. Berkey & Co	Denver
	C. H. Mills	Colorado Springs
	Arthur Hotchkiss	Greeley
	A. C. Foote	Pueblo
	E. B. Stoddard	Trinidad
	J. T. Budrow	Fort Collins
	C. F. Lee	Leadville
	Henry Seifried	Georgetown
	J. H. Robin	Silverton
	S. B. Westerfield	Salida
	Ballard & Blair	Black Hawk
	A. W. Horn	Idaho Springs
	John B. King	Lake City
	Newell & Whitmore	Central City
	M. R. Welch	Alma
	Clark, Blackmer & Catlin	Montrose
Union Fire and Marine Ins. Co., New Zealand	Porter, Raymond & Co	Denver
	Stickley & Shaw	Leadville
	W. N. Rohrer	Durango
	M. V. B. Benson	Pueblo
	I. S. Smith	Fairplay
	J. B. Bowne	Salida
	James H. Robin	Silverton
	Charles D. Ford	Colorado Springs
	James M. Aldrich	Loveland
	C. C. Calkins	Longmont
	Hale & Hotchkiss	Greeley
	Henry Seifried	Georgetown
	A. W. Horn	Idaho Springs
	George R. Cassedy	Cañon City
	Clark, Blackmer & Catlin	Montrose
	Shuck & Wells	Central City

NAMES OF COMPANIES.	AGENTS.	LOCATION.
Union Fire and Marine Ins. Co., New Zealand, concluded	J. H. Nicholson	Boulder
	Al. Townsend & Son	Golden
	I. N. Thomas	Fort Collins
	Lee Kayser	Del Norte
Washington Fire and Marine Ins. Co., Massachusetts	Anthony Sweeney	Denver
	C. F. Lee	Leadville
	Newell & Whitmore	Central City
	Hale & Hotchkiss	Greeley
	H. Le B. Wills	Colorado Springs
	Jay H. Boughton	Fort Collins
	C. E. Day	Longmont
	Clinkscales & Burgess	Durango
	Castle & Strait	Pueblo
	B. M. Newcomb	Breckenridge
	S. B Westerfield	Salida
	Joe Selig & Co	Montrose
	John D. Bransford	Aspen
Westchester Fire Ins. Co., New York	Packard & Wilson	Denver
	John D. Bransford	Aspen
	James W. Abbott	Ouray
	Friedenthal & Sindlinger	Buena Vista
	John Tomay	Georgetown
	R. H. McFadden	Durango
	Clark & Catlin	Montrose
	Horace T. DeLong	Grand Junction
	Charles F. Lee	Leadville
	Ross & Hodges	Glenwood Springs
Williamsburg City Fire Ins. Co., New York	H. L. Wadsworth	Denver
Western Assurance Co., Canada	William Sabine	Alamosa
	John D. Bransford	Aspen
	John W. Day	Boulder
	Friedenthal & Sindlinger	Buena Vista
	W. H. McClure	Cañon City
	Fullerton & Seymour	Central City
	A. L. Lawton	Colorado Springs
	Thomas A. Good	Del Norte
	Clinkscales & Burgess	Durango
	Cobb, Winne & Co	Denver
	Arthur Hotchkiss	Evans
	Henry Seifreid	Georgetown
	E. L. Berthoud	Golden
	Jay H. Boughton	Fort Collins
	B. D. Sanborn	Greeley
	Buck & Steel	Leadville
	Charles E. Day	Longmont
	W. S. Phipany	Loveland
	Charles E. McConnell	Montrose
	James W. Abbott	Ouray
	Williams & Mallaby	Pueblo
	J. H. McDonald	Silver Cliff
	Montgomery Bros	Silverton
	Packard & King	Sterling
	E. B. Stoddard	Trinidad

Fidelity, Casualty and Accident Companies' Agents

FOR 1886.

NAMES OF COMPANIES.	AGENTS.	LOCATION.
Accident Ins. Co. of North America, Canada	Bowen & Lowe	Denver
	J. P. Norton	Rico
	T. A. Davis	Telluride
	R. T. Willets	Boulder
	Benedict & Mansfield	Greeley
	Frank D. Ball	Franktown
	Wells, Coates & Co	Colorado Springs
	W. L. Johnson	Pueblo
	E. B. Stoddard	Trinidad
	Melville & Rohrer	Durango
	J. H. Robin	Silverton
	N. R. Twitchell	Salida
	A. R. Hoyt	Leadville
	William F. Doeltz	Aspen
	Charles Hartzell	Silver Cliff
	Charles W. Stanton	Georgetown
	J. K. Darnell	Breckenridge
	E. W. Fryer	Breckenridge
	John T. Russell	La Junta
	Buchanan & Gifford	Fort Collins
	Fred Eckhardt	Breckenridge
American Surety Co., New York	S. A. Shepperd & Co	Denver
Fidelity and Casualty Ins. Co., of New York	Packard & Wilson	Denver
	George O. Keeler	Leadville
	John D. Bransford	Aspen
	Henry O. Morris	Pueblo
	James W. Abbott	Ouray
	Waldo & Baker	Cañon City
	John Tomay	Georgetown
	Walter L. Roberts	Central City
	Clark & Catlin	Montrose
	Thomas V. Wilson	Boulder
	Ross & Hodges	Glenwood Springs
	Horace T. DeLong	Grand Junction
	Wooton & Brigham	Trinidad
	Arthur Hotchkiss	Greeley
Lloyds Plate Glass Ins. Co., of New York	Fullerton & Seymour	Central City
	Henry Seifried	Georgetown
	Cobb, Winne & Co	Denver
	M. V. B. Benson	Pueblo
	Wells, Coates & Co	Colorado Springs
Metropolitan Plate Glass Ins. Co., of New York	George N. Billings	Denver
Standard Life and Accident Ins. Co., of Michigan	Joseph H. Harrison	Denver
	M. V. B. Benson	Pueblo
	S. F. McCreery	Greeley
	W. W. Roller	Salida
	P. G. Scott	West Las Animas
	W. P. Alexander	Westcliffe
	W. L. Malpuss	Como
	B. S. Greathouse	Golden
	A. R. Hoyt	Leadville
	John Knowles	Durango
	L. Stearns	Alamosa

PART II.

PART II.

FOURTH ANNUAL REPORT

OF THE

SUPERINTENDENT OF INSURANCE

OF THE

STATE OF COLORADO.

PART II.

LIFE INSURANCE.

MADE FROM ANNUAL STATEMENTS FOR THE
YEAR ENDING DECEMBER 31, 1885.

FOURTH ANNUAL REPORT

OF THE

SUPERINTENDENT OF INSURANCE

OF THE

STATE OF COLORADO.

PART II.

PART II.

LIFE INSURANCE.

MADE FROM ANNUAL STATEMENTS FOR THE
YEAR ENDING DECEMBER 31, 1884.

STATE OF COLORADO,
OFFICE OF SUPERINTENDENT OF INSURANCE,
DENVER, April 1, 1886.

To His Excellancy,

BENJAMIN H. EATON,

Governor of Colorado:

SIR:—I have the honor to submit herewith the fourth annual report of this department, made from statements of life, mutual life and co-operative insurance companies now authorized to do business in this State.

Very respectfully,

HIRAM A. SPRUANCE,

Superintendent.

ABSTRACTS

COMPILED FROM THE ANNUAL STATEMENTS OF THE LIFE, MUTUAL LIFE AND CO-OPERATIVE INSURANCE COMPANIES, LICENSED TO TRANSACT BUSINESS IN THIS STATE FOR THE YEAR ENDING ON THE LAST DAY OF FEBRUARY, 1887, SHOWING THEIR CONDITION ON THE 31ST DAY OF DECEMBER, 1885.

THE CONNECTICUT MUTUAL LIFE INSURANCE CO.,

OF

HARTFORD, . . CONNECTICUT.

Incorporated June 15, 1846.

JACOB L. GREENE, *President.* WILLIAM G. ABBOT, *Secretary.*

I. INCOME DURING THE YEAR 1885.

Premiums received without deductions for commissions or other expenses	$ 2,931,014 42	
Premiums paid by dividends, including reconverted additions, and by surrendered policies	1,611,250 32	
Total premium income	$ 4,542,264 74	
Received for interest:		
On mortgage loans	1,650,605 48	
On bonds owned and dividends on stock	583,323 87	
On premiums notes, loans or liens	149,956 14	
On deposits	21,319 92	
Received as discount on claims paid in advance	23,506 13	
Received for rents on Company's property	520,525 89	
Balance of profit and loss account	159,711 00	
Total income		$ 7,651,213 17
Amount of net or invested assets December 31 of previous year		52,217,750 49
Total		$ 59,868,963 66

II. DISBURSEMENTS DURING THE YEAR 1885.

Paid for losses and additions	$ 3,108,939 34
Premium notes, loans or liens used in payment of the same	57,564 36
Paid for matured endowments and additions	782,250 01
Premium notes, loans or liens used in payment of the same	11,962 99

Total amount actually paid for losses and matured endowments	$ 3,959,816 70	
Paid for surrendered policies	96,430 44	
Premium notes, loans or liens used in purchase of surrendered policies, or voided by lapse	56,490 39	
Cash surrender values applied in payment of premiums	509,690 09	
Dividends paid policy-holders	1,150,509 33	
Premium notes, loans or liens used in payment of dividends	51,647 23	
Paid for commissions to agents	269,671 90	
Paid for traveling expenses of managers of agencies, and general, special and local agents	12,010 66	
Paid for medical examiners' fees	17,223 70	
Paid for salaries and other compensation of officers and other employés	103,416 40	
Paid for taxes, licenses, fines and fees	342,311 04	
Paid for rent	3,998 33	
Paid for advertising	82,769 18	
Paid for postage, stationery and miscellaneous expenses	270,526 17	
Total disbursements		$ 6,926,511 56
Balance		$ 52,942,452 10

III. INVESTED ASSETS.

Cost value of real estate (unincumbered)	$ 10,966,500 88	
Loans on bond and mortgage (first liens) on real estate	27,088,121 62	
Loans secured by pledge of bonds, stocks, or other marketable collaterals	149.933 00	
Premium notes, loans or liens on policies in force	2,430,563 01	
Cost value of stocks and bonds owned absolutely	9,452,911 25	
Cash in company's office	72,910 11	
Cash deposited in banks	2,771,937 44	
Agents' ledger balances	9,574 79	
Total net or invested assets		$ 52,942,452 10

IV. OTHER ASSETS.

Interest due and accrued:		
On bond and mortgage loans		$ 662,000 65
On stocks and bonds		82,539 31
On collateral loans		3,369 29
On premium notes, loans or liens		226,389 02
Rents due and accrued on company's property or leases		19,455 64
Market value of stocks and bonds over cost		380,890 84
Gross deferred premiums on policies in force December 31, 1885	$ 88,737 47	
Deduct 20 per cent. for average loading on above gross amount.	22,184 37	
Net amount of deferred premiums		$ 66,553 10
Total assets		$ 54,383,649 95

V. LIABILITIES.

Present value of all outstanding policies in force December 31, 1885		$ 48,949,331 00
Claims for death losses due and unpaid	$ 5,489 25	
Claims for matured endowments due and unpaid	9,692 00	
Claims for death losses and matured endowments in process of adjustment	184,148 00	
Claims for death losses resisted by the company	12 000 00	
Total policy claims		$ 211,329 25
Amount of unpaid dividends of surplus due policy-holders		126,800 99
Reserve on account of lapsed policies		306,278 00
Premiums paid in advance and surrender values applicable in payment of premiums		109,767 80
Liabilities on policy-holders' account		$ 49,793,507 04
Gross surplus on policy-holders' account		4,680,142 91
Total liabilities		$ 54,383,649 95

VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand Dec. 31 of previous year	$ 2,624,723 57	
Premium notes, loans or liens received during the year	18,637 00	
Total		$ 2,643,360 57
Deductions during the year:		
Amount of notes, loans or liens used in payment of losses and claims	$ 69,527 35	
Amount of notes, loans or liens used in purchase of surrendered policies	75,127 39	
Amount of notes, loans or liens used in payment of dividends	51,647 23	
Amount of notes, loans or liens redeemed by maker in cash	16,495 59	
Total reduction of premium note account		$ 212,797 56
Balance note assets at end of the year		$ 2,430,563 01

VII. EXHIBIT OF POLICIES.

CLASSIFICATION.	Whole Life Policies.		Endowment Policies.		All Other Policies.		Totals.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
Policies and additions in force at the end of the previous year	57,055	$ 140,739,228	5,875	$ 11,481,957	4	$ 9,500	62,934	$ 152,230,685
New policies issued	3,111	7,364,122	266	471,825	6	10,000	3,383	7,845,947
Old policies revived	340	1,088,643	28	67,800	.....	.....	368	1,156,443
Old policies transferred	1	5,000	.....	.....	.....	.....	1	5,000
Totals	60,507	$ 149,196,993	6,169	$ 12,021,582	10	$ 19,500	66,686	$ 161,238,075
Deduct policies ceased to be in force:								
By death	1,065	2,938,264	54	141,483	.....	.....	1,119	3,079,747
By maturity (endowment)	.....	.....	433	788,735	.....	.....	433	788,735
By expiry (term)	.....	.....	.....	.....	10	19,500	10	19,500
By surrender	866	2,662,587	108	275,467	.....	.....	974	2,938,054
By lapse	804	2,131,225	57	128,676	.....	.....	861	2,259,901
By change and decrease	.....	183,450	.....	7,100	.....	.....	.....	190,550
By transfer	.....	.....	1	5,000	.....	.....	1	5,000
Not taken	271	619,000	22	36,000	.....	.....	293	655,000
Total terminated	3,006	$ 8,534,526	675	$ 1,382,461	10	$ 19,500	3,691	$ 9,936,487
Net numbers and amounts in force at the end of year	57,501	$ 140,662,467	5,494	$ 10,639,121	.....	.....	62,995	$ 151,301,588

COLORADO BUSINESS.

Business in the State during the Year 1885.

	No.	Amount.
Policies issued during the year	2	$ 12,000 00
Policies in force December 31, 1885	51	214,000 00
Losses incurred during the year		13,023 00
Losses paid during the year		13,023 00
Premiums received during the year		6,950 00

CONTINENTAL LIFE INSURANCE COMPANY,

OF

HARTFORD, CONNECTICUT.

Incorporated July, 1852.

JAMES S. PARSONS, *President.* ROBT. E. BEECHER, *Secretary.*

I. CAPITAL STOCK.

Amount of capital stock paid up in cash	$ 300,000 00

II. INCOME DURING THE YEAR 1885.

Cash received for premiums, without deductions for commissions or other expenses	$ 173,970 53	
Premium notes, loans or liens taken in part payment for premiums	9,441 47	
Premiums paid by surrendered policies	9,555 00	
Total	$ 192,967 00	
Deduct amount of premiums paid to other companies for reinsurance	927 04	
Total premium income	$ 192,039 96	
Received for interest on mortgage loans	25,507 51	
Received for interest on bonds owned, and dividends on stock	14,110 69	
Received for interest on premium notes, loans or liens	18,388 66	
Received for interest on other debts due the company	40,144 89	
Received for rents from company's property	1,772 89	
Total income		$ 291,964 60
Amount of net or invested assets December 31 of previous year		2,009,731 94
Total		$ 2,301,696 54

III. DISBURSEMENTS DURING THE YEAR 1885.

Paid for losses and additions	$ 68,458 69		
Premium notes, loans or liens used in payment of the same	8,166 98		
Paid for matured endowments and additions	70,913 75		
Premium notes, loans or liens used in payment of same	25,652 46		
Total	$ 173,191 88		
Paid to annuitants	80 00		
Paid for surrendered policies	23,910 70		
Premium notes, loans or liens used in purchase of surrendered policies	5,655 61		
Cash surrender values, including reconverted additions applied in payment of premiums	9,555 00		
Cash dividends paid to policy-holders	12,937 26		
Premium notes, loans or liens used in payment of dividends to policy-holders	759 74		
Total paid policy-holders	$ 226,090 19		
Paid for commissions to agents	11,086 48		
Paid for salaries and traveling expenses of managers of agencies, etc	35,611 36		
Paid for medical examiners' fees	5,195 00		
Paid for salaries and other compensation of officers and office employés	20,299 84		
Paid for taxes, licenses, fines, fees, etc	6,283 78		
Paid for rent	3,321 71		
Paid for furniture, fixtures, etc	1,040 81		
Paid for advertising	1,466 10		
Paid for postage, stationery, printing and miscellaneous expenses	17,337 13		
Total disbursements			$ 327,732 40
Balance			$ 1,973,964 14

IV. INVESTED ASSETS.

Cost value of real estate, exclusive of incumbrances	$ 245,288 27	
Loans on bond and mortgage (first liens) on real estate	282,076 15	
Loans secured by pledge of bonds, stock, or other marketable collaterals	145,276 82	
Premium notes, loans or liens on policies in force	450,935 76	
Cost value of bonds and stocks owned absolutely	629,371 86	
Cash in company's office	12,780 52	
Cash deposited in banks	8,998 28	
Bills receivable	189,198 13	
Agents' ledger balances	1,163 00	
Furniture, fixtures and safes	8,875 35	
Total net or invested assets	$ 1,973,964 14	
Deduct depreciation from cost of assets to bring same to market value	150 38	
Total net or invested assets (less depreciation)		$ 1,973,813 76

V. OTHER ASSETS.

Interest due and accrued on bonds and mortgages		$ 80,493 57
Interest due and accrued on stocks and bonds		11,944 50
Interest due and accrued on collateral loans		30 924 01
Interest due and accrued on premium notes, loans or liens		151,444 85
Market value of stocks and bonds over cost		85,678 75
Gross premiums due and unreported on policies in force December 31, 1885	$ 19,728 23	
Gross deferred premiums on policies in force December 31, 1885	24,266 63	
Total	$ 43,994 86	
Deduct 20 per cent. for average loading on above gross amount	8,798 96	
Net amount of uncollected and deferred premiums		$ 35,195 90
Total assets		$ 2,369,495 34

VI. ITEMS NOT ADMITTED.

Furniture, fixtures and safes	$ 8,875 35	
Agents' balances	1,163 00	
Bills receivable	189,198 13	
Total	$ 199,236 48	

VII. LIABILITIES.

Present value of outstanding policies in force on December 31, 1885, computed according to the American experience-table of mortality, with 4½ per cent. interest	$ 1,917,360 25	
Deduct net value of risks re-insured in other companies	750 00	
Net premium reserve		$ 1,916,610 25
Claims for death losses in process of adjustment or not due	$ 69,012 42	
Claims for death losses and other policy claims resisted by the company	18,000 00	
Total policy claims		$ 87,012 42
Liabilities on policy-holders' account		$ 2,003,622 67
Gross surplus on policy-holders' account		365,872 67
Total liabilities		$ 2,369,495 34

VIII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31, of previous year	$ 483,516 02	
Premium notes, loans or liens received during the year	9,441 47	
Total		$ 492,957 49
Deductions during the year:		
Amount of notes, loans or liens used in payment of losses and claims	$ 33,819 44	
Amount of notes, loans or liens used in payment of surrendered policies	5,655 61	
Amount of notes, loans or liens used in payment of dividends to policy-holders	759 74	
Amount of notes, loans or liens redeemed by maker in cash	1,786 94	
Total reduction of premium note account		$ 42,021 73
Balance of note assets December 31, 1885		$ 450,935 76

IX. EXHIBIT OF POLICIES.

CLASSIFICATION.	Whole Life Policies.		Endowment Policies.		All Other Policies.		Total.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount
Policies and additions in force at the end of the previous year	6,743	$ 7,262,313	1,223	$ 791,369	513	$ 660,846	8,479	$ 8,714,528
New policies issued	941	1,160,243	25	20,517	25	37,325	991	1,218,085
Old policies revived	4	1,717	3	733	.....	.....	7	2,450
Totals	7,688	$ 8,424,273	1,251	$ 812,619	538	$ 698,171	9,477	$ 9,935,063
Deduct policies ceased to be in force:								
By death	64	77,845	9	5,091	7	4,050	80	$ 86,986
By maturity (endowment)	.....	.....	146	99,354	.....	.....	146	99,354
By expiry (term)	.....	.....	.....	.....	4	15,350	4	15,350
By surrender	141	187,738	8	8,737	.....	.....	149	196,475
By lapse	667	951,450	4	5,500	44	58,340	715	1,015,290
By change and decrease	.....	145,431	.....	2,417	.....	230	.....	148,078
Not taken	207	217,046	5	4,667	2	7,000	214	228,113
Total terminated	1,079	$ 1,579,510	172	$ 125,166	57	$ 84,970	1,308	$ 1,789,646
Net numbers and amounts in force at the end of year	6,609	$ 6,844,763	1,079	$ 687,453	481	$ 613,201	8,169	$ 8,145,417

COLORADO BUSINESS.

Business in the State during the Year.

	Number.	*Amount.*
Policies in force December 31, 1884	5	$ 17,000 00
Premiums collected in Colorado during 1885	...	190 42

THE EQUITABLE LIFE ASSURANGE SOCIETY OF THE UNITED STATES,

OF

NEW YORK, NEW YORK.

Incorporated July 26, 1859.

HENRY B. HYDE, *President.* WILLIAM ALEXANDER, *Secretary.*

I. CAPITAL STOCK.

Amount of capital stock paid-up in cash	$ 100,000 00

II. INCOME DURING THE YEAR 1885.

New premiums, without deductions for commissions or other expenses	$ 3,710,724 59	
Renewal premiums, without deductions for commissions or other expenses	9,592,636 73	
Cash received for annuities	159,685 03	
Total	$ 13,463,046 35	
Deduct amount of premiums paid other companies for re-insurance	1,367 13	
Total premium income		$ 13,461,679 22
Interest on mortgage loans		705,469 34
Interest on bonds owned and dividends on stock and all other items		1,891,955 94
Rents for use of company's property		530,948 63
Total income account		$ 16,590,053 13
Net or invested assets of previous year		55,537,720 66
Total		$ 72,127,773 79

III. DISBURSEMENTS DURING THE YEAR 1885.

Losses and additions		$ 4,071,039 92	
Matured endowments and additions		369,193 91	
Total amount actually paid for losses and matured endowments		$ 4,440,233 83	
Paid to annuitants		91,579 76	
Paid for surrendered policies		866,705 65	
Cash dividends paid to policy-holders		1,740,169 81	
Total paid policy-holders	$ 7,138,689 05		
Paid stockholders for interest or dividends		7,000 00	
Paid for commissions to agents		1,133,281 77	
Paid for salaries and traveling expenses of managers of agencies and general, special and local agents		93,029 84	
Paid for medical examiners' fees		126,221 49	
Paid for salaries and other compensation of officers and office employés		303,848 33	
Paid for taxes, licenses, fines and fees		165,169 84	
Paid for rent		116,733 22	
Paid for commuting commissions		175,570 67	
Paid for advertising		93,967 95	
Paid for printing, stationery and miscellaneous expenses		686,747 78	
Total disbursements			$ 10,040,259 94
Balance			$ 62,087,513 85

IV. INVESTED ASSETS.

Cost value of real estate, exclusive of incumbrances	$ 12,616,067 92	
Loans on mortgage (first liens) on real estate	16,588,332 91	
Loans secured by pledge of bonds, stocks, or other marketable collaterals	1,420,475 00	
Cost value of stocks and bonds owned absolutely	25,910,245 97	
Cash in company's office and in course of transmission	792,315 05	
Cash deposited iu banks and trust companies	4,085,763 76	
Agents' ledger balances	168,289 27	
All other items, including commuted commissions	506,023 97	
Total net or invested assets		$ 62,087,513 85

V. OTHER ASSETS.

Interest due and accrued on mortgages and all other securities		$ 533,094 71
Rents due and accrued on company's property or lease		81,516 91
Market value of stocks and bonds over cost value		2,193,864 03
Gross premiums due and unreported on policies in force December 31, 1885	$ 396,344 00	
Gross deferred premiums on policies in force December 31, 1885	1,261,054 00	
Total	$ 1,657,398 00	
Deduct the loading on above gross amount	331,480 00	
Net amount of uncollected and deferred premiums		$ 1,325,918 00
Total assets		$ 66,221,907 50

VI. LIABILITIES.

Present value of all outstanding policies in force on the 31st day of December, 1885		$ 48,571,980 00
Claims for death losses due and unpaid	$ 92,750 00	
Claims for matured endowments due and unpaid	17,270 10	
Claims for death losses and matured endowments in process of adjustment	224,890 00	
Claims for death losses and other policy claims resisted by the company	15,000 00	
Total policy claims		$ 349,910 10
Amount of all unpaid dividends of surplus to policy-holders		92,504 00
Amount of any other liability of the company		43,664 00
Total liabilities on policy-holders' account		$ 49,058,058 10
Gross surplus on policy-holders' account		17,163,849 40
Total liabilities		$ 66,221,907 50
Estimated surplus accrued on Tontine or other policies, the profits upon which are especially reserved for that class of policies	$ 9,632,999 00	
Estimated surplus accrued on all other policies	7,530,850 40	

VII.—EXHIBIT OF POLICIES.

CLASSIFICATION.	Whole Life Policies.		Endowment Policies.		All Other Policies		Reversionary Addi'ns.		Totals.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
Policies and additions in force at the end of the previous year	73,244	$ 267,559,412	9,514	$ 34,561,245	941	$ 2,177,788	.....	$ 5,110,726	83,699	$ 309,409,171
New policies issued	19,645	77,327,648	3,323	13,030,311	287	802,085	.....	.....	23,255	91,160,044
Old policies revived	591	2,655,620	105	412,870	17	74,000	.....	.....	713	3,142,490
Additions by dividends	.....	.....	.....	.....	.....	.....	.....	1,708,844	.....	1,708,844
Totals	93,480	$ 347,542,680	12,942	$ 48,004,426	1,245	$ 3,053,873	.....	$ 6,819,570	107,667	$ 405,420,549
Deduct policies ceased to be in force										
By death	.....	.....	.....	.....	.....	.....	.....	.....	1,067	4,272,271
By maturity (endowment)	.....	.....	.....	.....	.....	.....	.....	.....	143	372,585
By expiry (term)	.....	.....	.....	.....	.....	.....	.....	.....	52	195,975
By surrender	.....	.....	.....	.....	.....	.....	.....	.....	1,310	5,628,576
By lapse	.....	.....	.....	.....	.....	.....	.....	.....	6,223	21,976,033
Not taken	.....	.....	.....	.....	.....	.....	.....	.....	3,000	15,636,863
Total terminated	9,778	$ 38,137,466	1,817	$ 7,590,216	200	812,482	.....	$ 1,542,139	11,795	$ 48,082,303
Net numbers and amounts in force at the end of the year	83,702	$ 309,405,214	11,125	$ 40,414,210	1,045	$ 2,241,391	.....	$ 5,277,431	95,872	$ 357,338,246

COLORADO BUSINESS.

Business in the State during the Year 1885.

	Number.	*Amount.*
Policies in force December 31 of previous year	773	$ 3,275,934 00
Policies issued during the year	210	1,096,117 00
Total	983	$ 4,372,051 00
Deduct those ceased to be in force during the year	180	898,900 00
Total policies in force December 31, 1885	803	$ 3,473,151 00
Losses and claims on policies unpaid December 31 of previous year	2	$ 6,000 00
Losses and claims on policies incurred during the year	11	41,000 00
Total	13	$ 47,000 00
Losses and claims on policies paid during the year	11	41,500 00
Premiums collected in Colorado during the year 1885		$ 128,998 86

GERMANIA LIFE INSURANCE COMPANY,

OF

NEW YORK, . . . NEW YORK.

Incorporated April 10, 1860.

HUGO WESENDONCK, *President.* CORNELIUS DOREMUS, *Secretary.*

I. CAPITAL STOCK.

Amount of capital stock paid-up in cash	$ 200,000 00

II. INCOME DURING THE YEAR 1885.

Premiums received, without deductions for commissions or other expenses	$ 1,606,484 72	
Received for annuities	8,407 41	
Total premium income	$ 1,614,892 13	
Received for interest:		
Upon mortgage loans	321,496 82	
On bonds owned and dividends on stock	167,917 65	
On premium notes, loans or liens	8,153 08	
On other debts due the company	4,029 07	
Received as discount on claims paid in advance	4,365 41	
Received for rents for use of company's property	55,178 14	
Received for policy fees	635 33	
Total income		$ 2,176,667 63
Amount of net or invested assets December 31, 1884		10,468,352 49
Total		$ 12,645,020 12

III. DISBURSEMENTS DURING THE YEAR 1885.

Paid for losses and additions		$ 689,825 26
Paid for matured endowments and additions		250,072 96
Total amount actually paid for losses and matured endowments		$ 939,898 22
Paid to annuitants		10,042 00
Cash surrender values, including re-converted additions applied in payment of premiums		8,736 44
Cash dividends paid to policy-holders		204,871 50
Paid for surrendered policies		136,978 18
Total paid policy-holders	$ 1,300,526 34	
Paid stockholders for interest and dividends		24,000 00
Paid for commissions to agents		193,891 45
Paid for salaries and traveling expenses of managers of agencies and general, special and local agents		49,888 92
Paid for medical examiners' fees		14,634 77
Paid for salaries and other compensation of officers and office employés		65,819 50
Paid for taxes, fees, licenses and fines		9,483 50
Paid for rent		2,235 00
Paid for commuting commissions		2,618 68
Paid for furniture and fixtures		25 81
Paid for advertising and printing		13,094 35
Paid for stationery, postage and miscellaneous expenses		18,184 25
Total disbursements		$ 1,694,402 57
Balance		$ 10,950,617 55

IV. INVESTED ASSETS.

Cost value of real estate (unincumbered)	$ 1,132,323 06	
Loans on bond and mortgage (first liens) on real estate	5,739,363 19	
Loans made to policyholders on this company's policies, assigned as collateral	145,966 59	
Cost value of stocks and bonds owned absolutely	3,645,529 42	
Cash in company's office and in transit	46,551 52	
Cash deposited in banks	240,373 77	
Certificates of profit of the Atlantic Mutual Insurance Co	510 00	
Total net or invested assets	$ 10,950,617 55	
Deduct depreciation from cost of assets to bring same to market value	54,454 79	
Total net or invested assets (less depreciation)		$ 10,896,162 76

V. OTHER ASSETS.

Interest due and accrued on bonds and mortgages		$ 40,252 99
Interest due and accrued on bonds and stocks		20,514 99
Rents due and accrued on company's property or lease		7,125 10
Market value of stocks and bonds over cost		282,862 83
Gross premiums due and unreported on policies in force Dec. 31, 1885	$ 66,530 21	
Gross deferred premiums on policies in force Dec. 31, 1885	231,553 84	
Total	$ 298,084 05	
Deduct 20 per cent. for average loading on above gross amount	59,616 81	
Net amount of uncollected and deferred premiums		$ 238,467 24
Total assets		$ 11,485,385 91

VI. LIABILITIES.

Present value of all outstanding policies in force on the 31st day of December, 1885, computed according to the American experience table of mortality, with 4½ per cent. interest		$ 9,731,470 40
Claims for death losses due and unpaid	$ 8,109 81	
Claims for matured endowments due and unpaid	9,988 79	
Claims for death losses in process of adjustment	136,062 05	
Claims for death losses and other policy claims resisted by the company	28,887 68	
Total policy claims		$ 183,048 33
Amount of unpaid dividends or surplus due policy-holders		43,147 93
Amount of any other liability of the company		34,728 00
Liabilities on policy-holders' account		$ 9,992,394 66
Surplus belonging exclusively to tontine policy-holders		48,754 69
Surplus belonging to others than tontine policy-holders		1,444,236 56
Total liabilities		$ 11,485,385 91

VII. EXHIBIT OF POLICIES.

CLASSIFICATION.	Whole Life Policies.		Endowment Policies.		All Other Policies.		Totals.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
Policies and additions in force at the end of the previous year	12,876	$ 24,055,294	9,117	$ 13,613,190	507	$ 1,285,857	22,500	$ 38,954,341
New policies issued	320	725,673	2,435	3,785,838	92	281,074	2,847	4,792,585
Old policies revived	5	5,408	8	12,950	.....	.....	13	18,358
Old policies increased	7	15,529	3	.....	.....	.....	10	15,529
Additions by dividends	.....	44,407	.....	15,137	.....	.....	.....	59,544
Totals	13,208	$ 24,846,311	11,563	$ 17,427,115	599	$ 1,566,931	25,370	$ 43,840,357
Deduct policies ceased to be in force:								
By death	298	591,826	68	112,115	6	13,832	372	717,773
By maturity (endowment)	.....	.....	152	249,119	.....	.....	152	249,119
By expiry (term)	.....	.....	14	8,619	2	.....	16	8,619
By surrender	230	675,827	223	381,012	9	25,000	462	1,081,839
By lapse	122	284,696	452	656,307	66	200,032	640	1,141,035
By change and decrease	.....	.....	.....	9,976	10	28,000	10	37,976
Not taken	27	109,997	258	450,134	12	63,880	297	624,011
Total terminated	677	$ 1,662,346	1,167	$ 1,867,282	105	$ 330,744	1,949	$ 3,860,372
Net numbers and am't in force at end of year	12,531	$ 23,183,965	10,396	$ 15,559,833	494	$ 1,236,187	23,421	$ 39,979,985
Industrial policies	13,249	$ 1,516,092	3,525	$ 320,517	.....	.....	16,774	$ 1,836,609
Grand total	.....	.....	.....	.....	.....	.....	40,195	$ 41,816,594

COLORADO BUSINESS.

Business in the State during the Year 1885.

	No.	*Amount.*
Policies in force December 31 of previous year	106	$ 209,693 00
Policies issued during the year	9	42,339 00
Total	115	$ 252,032 00
Deduct number and amount ceased to be in force during the year	39	97,000 00
Total number and amount in force December 31, 1885	76	$ 155,032 00
Premiums received during the year		8,048 95

HARTFORD LIFE AND ANNUITY INSURANCE CO.,

OF

HARTFORD, CONNECTICUT.

Incorporated May, 1866.

FREDERICK 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 1885.

Premiums received, without deductions for commissions or other expenses	$ 22,597 67	
Deduct amount of premiums paid to other companies for re-insurance	258 18	
Total premium income	$ 22,339 49	
Received for interest:		
On mortgage loans	23,534 12	
On bonds owned and dividends on stock	9,255 00	
On other debts due the company	3,139 60	
Received for rents for use of company's property	3,079 74	
Received for profits on bonds, stocks or real estate actually sold	167 95	
Received for payments to the company upon its assessment department certificates	713,021 83	
Total income		$ 774,537 73
Invested or net assets December 31 of previous year		1,264,205 99
Total		$ 2,038,743 72

III. DISBURSEMENTS DURING THE YEAR 1885.

Paid for losses and additions		$ 39,182 00	
Paid for matured endowments and additions		6,350 00	
Total amount actually paid for losses and matured endowments		$ 45,532 00	
Paid for claims arising from the company's assessment department certificates		487,665 00	
Paid for surrendered policies		10,547 03	
Cash dividends paid to policy-holders		17,612 24	
Total paid policy-holders	$ 561,356 27		
Paid stockholders for interest or dividends		20,000 00	
Paid for commissions to agents		110,919 53	
Paid for salaries and traveling expenses of managers of agencies and general special and local agents		5,969 51	
Paid for medical examiners' fees		12,849 00	
Paid for salaries and other compensation of officers and office employés		27,039 89	
Paid for taxes, licenses, fees and fines		8,227 02	
Paid for rent		2,045 00	
Paid for advertising		1,345 67	
Paid for postage, stationery and miscellaneous expenses		30,960 88	
Total disbursements			$ 780,712 77
Balance			$ 1,258,030 95

IV. INVESTED ASSETS.

Cost value of real estate (unincumbered)	$ 219,370 16	
Loans on bond and mortgage (first liens) on real estate	277,945 16	
Loans secured by pledge of bonds, stocks or other marketable collaterals	2,000 00	
Loans made in cash to policy-holders on this company's policies, assigned as collateral	84,710 00	
Cost value of stocks and bonds owned absolutely	209,483 25	
Cash in company's office	4,067 80	
Cash deposited in banks	56,836 14	
Accumulated reserve funds of the company's assessment department, deposited with the Security Company, Hartford, trustee	403,618 44	
Total	$ 1,258,030 95	
Deduct depreciation from cost of assets to bring same to market value	9,327 25	
Total net or invested assets (less depreciation)		$ 1,248,703 70

V. OTHER ASSETS.

Interest due and accrued on bonds and mortgages		$ 5,618 18
Interest due and accrued on stocks and bonds		550 00
Gross premiums due and unreported on policies in force December 31, 1885	$ 2,990 62	
Gross deferred premiums on policies in force December 31, 1885	2,450 80	
Total	$ 5,441 42	
Deduct 20 per cent. for average loading on above gross amount	1,088 28	
Net amount of uncollected and deferred premiums		$ 4,353 14
Mortuary claims against certificates in force in assessment department not yet issued		148,503 84
Total assets		$ 1,407,728 86

VI. LIABILITIES.

Present value of all outstanding policies in force December 31, 1885, computed according to the American experience table of mortality, with 4½ per cent. interest	$ 520,904 00	
Deduct net value of risks re-insured in other solvent companies	4,075 00	
Net premium reserve		$ 516,829 00
Claims for death losses and matured endowments in process of adjustment		526 00
Advanced assessments		13,436 94
Assessment department death losses unassessed and unpaid		125,000 00
Accumulated funds of the company's assessment department		403,618 44
Liabilities on policyholders' account		$ 1,059,410 38
Surplus on policyholders' account		348,318 48
Total liabilities		$ 1,407,728 86

COLORADO BUSINESS.

Business in the State during the Year 1885.

	No.	*Amount.*
Policies in force December 31 of previous year	81	$ 279,500 00
Policies issued during the year	11	54,000 00
Total	92	$ 333,500 00
Deduct policies ceased to be in force during the year	22	94,000 00
Total policies in force December 31, 1885	70	$ 239,500 00
Premiums received during the year		2,948 00

HOME LIFE INSURANCE COMPANY,

OF

BROOKLYN, ... NEW YORK.

Incorporated April 30, 1860.

GEORGE C. RIPLEY, *President.* JOSEPH P. HOLBROOK, *Secretary.*

I. CAPITAL STOCK.

Amount of capital stock paid-up in cash	$ 125,000 00

II. INCOME DURING THE YEAR 1885.

Premiums received without deductions for commissions or other expenses	$ 479,418 93	
Premium notes, loans or liens, taken in part payment for premiums	120,819 40	
Total premium income	$ 600,238 33	
Received for interest on mortgage loans, bonds owned and dividends on stocks	195,818 89	
Received for interest on premium notes, loans or liens	39,052 41	
Received for rents for use of company's property	1,147 39	
Total income		$ 836,257 02
Amount of net or invested assets December 31 of previous year		5,131,675 15
Total		$ 5,967,932 17

III. DISBURSEMENTS DURING THE YEAR 1885.

Paid for losses and additions	$ 213,517 82	
Premium notes, loans or liens used in payment of the same	13,870 18	
Paid for matured endowments and additions	97,673 80	
Premium notes, loans or liens used in payment of the same	12,635 20	
Total amount actually paid for losses and matured endowments	$ 337,697 00	
Paid to annuitants	438 24	
Paid for surrendered policies	35,935 40	
Premium notes, loans or liens used in purchase of surrendered policies	23,032 01	
Cash dividends paid to policy-holder's	43,631 06	
Premiums notes, loans or liens used in payment of dividends to policy-holders	71,304 80	
Total paid policy-holders	$ 512,038 51	
Paid stock-holders for interest or dividends	15,000 00	

Paid for commissions to agents	$ 69,121 06	
Paid for salaries and traveling expenses of managers of agencies and general, special and local agents	34,817 80	
Paid for medical examiners' fees	5,015 00	
Paid for salaries and other compensation of officers and office employés	34,701 34	
Paid for taxes, licenses, fines and fees	6,029 92	
Paid for rent	11,064 36	
Paid for advertising	4,627 93	
Paid for postage, stationery and miscellaneous expenses	5,032 20	
Total disbursements		$ 697,448 12
Balance		$ 5,270,484 05

IV. INVESTED ASSETS.

Cost value of real estate (unincumbered)	$ 208,367 61	
Loans on bond and mortgage (first liens) on real estate	1,096,400 00	
Loans secured by pledge of bonds, stocks or other marketable collaterals	616,200 00	
Premium notes, loans or liens	669,146 25	
Cost value of stocks and bonds owned absolutely	2,595,252 47	
Cash in company's office and deposited in banks	79,871 94	
Agents' ledger balances	5,245 78	
Total net or invested assets		$ 5,270,484 05

V. OTHER ASSETS.

Interest due and accrued:		
On bonds and mortgages		$ 4,070 58
On stocks and bonds		29,911 67
On collateral loans		2,289 22
Rents due and accrued on company's property or lease		1,395 52
Market value of stocks and bonds over cost		242,797 53
Gross premiums due and unreported on policies in force Dec. 31, 1885	$ 90,875 88	
Gross deferred premiums on policies in force Dec. 31, 1885	35,092 75	
Total	$ 125,968 63	
Deduct 20 per cent. for average loading on above gross amount	25,193 73	
Net amount of uncollected and deferred premiums		$ 100,774 90
Total assets		$ 5,651,723 47

VI. ITEMS NOT ADMITTED.

Agents' balances	$ 5,245 78
Total assets (less items not admitted)	$ 5,646,477 69

VII. LIABILITIES.

Present value of all outstanding policies in force on the 31st day of December, 1885, computed according to the American experience table of mortality, with 4½ per cent. interest	$ 4,054,086 00
Claims for death losses in process of adjustment	30,000 00
Amount of all unpaid dividends	20,178 34
Premiums paid in advance	1,057 81
Liabilities on policy-holders' account	$ 4,105,322 15
Gross surplus on policy-holders' account	1,541,155 54
Total liabilities	$ 5,646,477 69

VIII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand Dec. 31 of previous year	$ 689,086 83	
Premium notes, loans or liens received during the year	120,819 40	
Total		$ 809,906 23
Deductions during the year:		
Amount of premium notes, loans or liens used in payment of losses and claims	$ 26,505 38	
Amount of premium notes, loans or liens used in purchase of surrendered policies and voided by lapse	23,032 01	
Amount of premium notes, loans or liens used in payment of dividends to policy-holders	71,304 80	
Amount of premium notes, loans or liens redeemed by the maker in cash	19,917 79	
Total reduction of premium note account		$ 140,759 98
Balance of note assets at end of the year		$ 669,146 25

IX. EXHIBIT OF POLICIES.

CLASSIFICATION.	Whole Life Policies.		Endowment Policies.		All Other Policies.		Total Nos. and Amts.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
Policies and additions in force at the end of the previous year	6,685	$ 12,833,232	2,276	$ 4,095,974	7	$ 28,389	8,968	$ 16,957,595
New policies issued	686	1,375,198	729	1,369,156	.....	.....	1,415	2,744,354
Old policies revived	11	21,000	15	20,500	.....	.....	26	41,500
Old policies increased	.....	39	.....	.....	.....	.....	.....	39
Additions by dividends during the year	.....	.....	.....	.....	.....	5,678	.....	5,678
Totals	7,382	$ 14,229,469	3,020	$ 5,485,630	7	$ 34,067	10409	$ 19,749,166
Deduct policies ceased to be in force:								
By death	111	215,388	10	12,000	1	Annuity	122	227,388
By maturity (endowment)	.....	.....	64	109,169	.....	1,140	64	110,309
By surrender	313	706,957	98	197,846	.....	.....	411	904,803
By lapse	97	153,150	146	234,600	.....	.....	243	387,750
By change and decrease	.....	11,500	.....	14,000	.....	.....	.....	25,500
Not taken	51	120,500	71	153,500	.....	.....	122	274,000
Total terminated	572	$ 1,207,495	389	$ 721,115	1	$ 1,140	962	$ 1,929,750
Net numbers and amounts in force at end of the year	6,810	$ 13,021,974	2,631	$ 4,764,515	6	$ 32,927	9,447	$ 17,819,416

COLORADO BUSINESS.

Business in the State during the Year 1885.

	No.	Amount.
Policies issued during the year	18	$ 58,000 00
Deduct policies ceased to be in force during the year	3	6,000 00
Policies in force December 31, 1885	15	$ 52,000 00
Premiums received during the year		3,629 01

MANHATTAN LIFE INSURANCE COMPANY,

OF

NEW YORK, NEW YORK.

Incorporated 1850.

HENRY STOKES, *President.* HENRY Y. WEMPLE, *Secretary.*

I. CAPITAL STOCK.

Amount of capital stock paid up in cash	$ 100,000 00

II. INCOME DURING THE YEAR 1885.

New premiums received without deductions for commissions or other expenses	$ 145,740 15	
Renewal premiums, including notes	892,892 97	
Total premium income	$ 1,038,633 12	
Received for interest:		
On mortgage loans	161,870 32	
On bonds owned and dividends on stock	85,608 83	
On premium notes, loans or liens and deferred premiums	87,579 22	
On other debts due the company	114,113 57	
Received as discount on claims paid in advance	140 00	
Received for rents for use of company's property	56,783 62	
Received for profits on stocks, bonds or real estate actually sold	45,254 93	
Total income		$ 1,589,983 61
Amount of net or invested assets December 31 of previous year		10,595,547 88
Total		$ 12,185,531 49

III. DISBURSEMENTS DURING THE YEAR 1885.

Paid for losses and additions	$ 711,178 00
Paid for matured endowments and additions	77,149 00
Total	$ 788,327 00
Deduct amount awaiting claimant	968 86

Total amount actually paid for losses and matured endowments	$ 787,358 14	
Paid to annuitants	3,469 47	
Paid for surrendered policies	138,514 61	
Dividends paid to policy-holders	231,350 06	
Premium notes, loans or liens voided by lapse of policies	17,036 46	
Total paid policy-holders	$ 1,177,728 74	
Cash paid stockholders for interest and dividends	40,000 00	
Paid for commissions to agents	114,468 61	
Paid for salaries and traveling expenses of managers of agencies and general, special and local agents	8,474 34	
Paid for medical examiners' fees	10,026 50	
Paid for salaries and other compensation of officers and office employés	59,508 77	
Paid for taxes, licenses, fines and fees	10,702 37	
Paid for rent	13,000 00	
Paid for advertising	12,896 14	
Expenses on real estate	25,904 28	
Paid for law agency and office expenses	17,382 89	
Total disbursements		$ 1,490,092 64
Balance		$ 10,695,438 85

IV. INVESTED ASSETS.

Cost value of real estate	$ 890,978 57	
Loans on bond and mortgage (first liens) on real estate	3,146,494 22	
Loans secured by pledge of bonds, stocks, or other marketable collaterals	3,699,062 50	
Premium notes, loans or liens on policies in force	1,137,130 15	
Cost value of stocks and bonds owned absulutely	1,665,353 28	
Cash in company's office	3,297 99	
Cash deposited in banks	153,116 14	
Total net or invested assets		$ 10,695,438 85

V. OTHER ASSETS.

Interest due and accrued:		
On bonds and mortgages		$ 65,217 33
On stocks and bonds		16,830 83
On collateral loans		21,810 19
On premium notes, loans or liens		10,470 55
Rents due and accrued on company's property or lease		5,660 16
Market value of stocks and bonds over cost		189,584 35
Gross premiums due and unreported on policies in force December 31, 1885	$ 90,253 26	
Gross deferred premiums on policies in force December 31, 1885	98,265 21	
Total	$ 188,518 47	
Deduct 20 per cent. for average loading on above gross amount	37,703 69	
Net amount of uncollected and deferred premiums		$ 150,814 78
Total assets		$ 11,155,827 04

VI. LIABILITIES.

Present value of policies in force on the 31st day of December, 1885, computed according to the American experience table of mortality, with 4½ per cent interest	$8,585,214 00
Claims for death losses and matured ennowments in process of adjustment	184,244 86
Amount of all unpaid dividends or surplus to policy-holders	75,693 40
Amount of any other liability ot the company	57,000 00
Liabilities on policy-holders' account	$ 8,902,152 26
Surplus belonging exclusively to Tontine policy-holders	16,576 45
Surplus belonging to others than Tontine policy-holders	2,237,098 33
Total liabilities	$ 11,155,827 04

VII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31 of previous year	$ 1,221,015 46	
Premium notes, loans or liens received during the year	40,775 86	
Total		$ 1,261,791 32
Deductions during the year:		
Amount of notes, loans or liens used in payment of losses and claims	$ 58,700 10	
Amount of notes, loans or liens used in payment of surrendered policies	23,425 67	
Amount of notes, loans or liens used in payment of dividends to policy-holders	6,773 81	
Amount of notes, loans or liens voided by lapse of policies	17,036 46	
Amount of notes, loans or liens redeemed by maker in cash and charged agents for collection	18,719 13	
Total reduction of premium note account		$ 124,655 17
Balance of note assets at end of the year		$ 1,137,136 15

VIII. EXHIBIT OF POLICIES.

CLASSIFICATION.	Whole Life Policies.		Endowment Policies.		All other Policies.		Totals.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
Policies and additions in force at the end of the previous year	10,224	$ 28,782,058	1,828	$ 5,212,572	1	$ 2,500	12,053	$ 33,997,130
New policies issued	1,076	2,435,344	744	2,055,246	...	.....	1,820	4,490,590
Totals	11,300	$ 31,217,402	2,572	$ 7,267,818	1	$ 2,500	13,873	$ 38,487,720
Deduct policies ceased to be in force:								
By death	.....	.....	.....	.....	...	.....	273	711,178
By maturity (endowment)	.....	.....	.....	.....	...	.....	44	77,149
By expiry (term)	.....	.....	.....	.....	...	.....	1	2,500
By surrender	.....	.....	.....	.....	...	.....	129	352,044
By lapse	.....	.....	.....	.....	...	.....	470	1,259,586
By change and decrease	.....	.....	.....	.....	...	.....	111	374,848
Not taken	.....	.....	.....	.....	...	.....	394	1,243,276
Total terminated	851	$ 2,535,335	540	$ 1,482,746	1	2,500	1,392	$ 4,020,581
Net numbers and amounts in force at the end of the year	10,449	$ 28,682,067	2,032	$ 5,785,072	..	.....	12,481	$ 34,467,139

COLORADO BUSINESS.

Business in the State during the Year 1885.

	Number.	*Amount.*
Policies in force December 31 of previous year	28	$ 66,982 00
Policies issued during the year	3	6,725 00
Total	31	$ 73,707 00
Deduct policies which have ceased to be in force during the year	5	22,200 00
Policies in force December 31, 1885	26	$ 51,507 00
Losses and claims on policies unpaid December 31 of previous year	1	5,000 00
Amount of losses and claims on policies paid during the year	1	5,000 00
Premiums received during the year		249 52

MUTUAL LIFE INSURANCE COMPANY,

OF

NEW YORK, NEW YORK.

Incorporated April, 1842.

RICHARD N. McCURDY, *President.* WM. J. EASTON, *Secretary.*

I. INCOME DURING THE YEAR 1885.

Premiums received without deductions for commissions or other expenses	$ 14,721,967 36	
Received for annuities	46,934 57	
Total premium income	$ 14,768,901 93	
Received for interest:		
On mortgage loans	2,733,415 64	
On bonds owned and dividends on stock	2,005,430 94	
On other debts due the Company	350,712 74	
Received for rents for use of Company's property	356,493 03	
Total income		$ 20,214,954 28
Amount of net or invested assets December 31 of previous year		97,009,913 08
Total		$117,224,867 36

II. DISBURSEMENTS DURING THE YEAR 1885.

Paid for losses and additions	$ 5,920,033 56
Paid for matured endowments and additions	2,070,402 75

Total amount actually paid for losses and matured endowments	$ 7,990,436 31	
Paid to annuitants	28,876 55	
Paid for surrendered policies and additions	3,199,713 59	
Cash dividends paid to policy-holders	3,183,023 45	
Total paid policy-holders	$14,402,049 90	
Paid for commissions to agents	1,228,679 84	
Paid for salaries and law department	136,148 56	
Paid for medical examiners' fees and expenses	104,256 55	
Paid for salaries and other compensation of officers and office employés	326,088 64	
Paid for taxes, licenses, fines and fees	266,656 50	
Paid for rent	85,671 00	
Paid for premiums off on securities	469,882 87	
Paid for advertising	87,982 90	
Paid for postage, stationery and other miscellaneous expenses	251,826 49	
Total disbursements		$ 17,359,223 25
Balance		$ 99,865,644 11

III. INVESTED ASSETS.

Value of real estate (unincumbred)	$ 10,992,720 45	
Loans on bond and mortgage (first liens) on real estate	49,228,930 16	
Loans secured by pledge of stocks, bonds or other marketable collaterals	3,856,500 00	
Par value of stocks and bonds owned absolutely	32,978,300 00	
Cash in company's office and deposited in bank	2,619,643 21	
Bills receivable (suspense account)	185,861 66	
Agents' ledger balances	3,688 63	
Total net or invested assets		$ 99,865,644 11

IV. OTHER ASSETS.

Interest due and accrued on stocks, bonds, mortgage loans, and all other debts due the company		$ 1,217,329 85
Market value of stocks and bonds over par value		6,387,804 00
Gross premiums due and unreported on policies in force Dec. 31, 1885	$ 222,264 22	
Gross deferred premiums on policies in force Dec. 31, 1885	1,215,925 33	
Total	$ 1,438,189 55	
Deduct 20 per cent. for average loading on above gross amount	287,637 91	
Net amount of uncollected and deferred premiums		$ 1,150,551 64
Total assets		$108,621,329 60

V. ITEMS NOT ADMITTED.

Agents' balances	$ 3,688 63	
Bills receivable (suspense account)	185,861 66	
Total		$ 189,550 29
Total assets less items not admitted		$108,431,779 31

VI. LIABILITIES.

Present value of all outstanding policies in force on the 31st day of December, 1885 (estimated)		$ 94,061,012 00
Claims for death losses due and unpaid	$ 54,800 00	
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due	820,426 00	
Claims for death losses resisted or awaiting further proof	92,752 00	
Total policy claims		$ 967,978 00
Amount of any other liability of the company		91,730 73
Liabilities on policy-holders' account		$ 95,120,720 73
Gross surplus on policy-holders' account		13,311,058 58
Total liabilities		$108,431,779 31

VII. EXHIBIT OF POLICIES.

	No.	*Amount.*
Policies in force December 31, 1884	114,804	$ 325,318,317
Additions in force December 31, 1884	.....	26,470,968
Total	114,804	$ 351,789,285

Risks Assumed.

Policies issued during the year	13,704	$ 39,142,313
Policies restored	617	1,994,980
Additions credited during the year	.....	5,365,601
Total	14,321	$ 46,502,894

Risks Terminated.

Policies terminated :		
By death	1,611	$ 5,071,576
By maturity	789	1,767,806
By expiry	4	17,000
By surrender	1,704	5,682,720
By lapse	2,700	6,938,290
By decrease	.....	316,505
Not taken	1,435	4,463,145
Additions terminated by death, maturity, surrender and lapse	.....	5,082,800
Total	8,243	$ 29,339,842

Policies and Additions in force Dec. 31, 1885.

	No.	*Amount.*	*Additions.*	*Total.*
Whole life policies	94,541	$ 273,994,738	$ 24,267,792	$ 298,262,530
Endowment policies	26,330	68,197,930	2,484,189	70,682,119
All other policies	11	5,900	1,788	7,688
Totals	120,882	$ 342,198,568	$ 26,753,769	$ 368,952,337

COLORADO BUSINESS.

Business in the State during the Year 1885.

	No.	*Amount.*
Policies in force December 31 of previous year	743	$ 2,202,543 00
Policies issued during the year	67	146,285 00
Total	810	$ 2,348,828 00
Deduct policies ceased to be in force during the year	59	201,152 00
Policies in force December 31, 1885	751	$ 2,147,676 00
Claims on policies unpaid December 31 of previous year	1	$ 5,106 00
Losses incurred during the year	3	4,546 00
Total	4	$ 9,652 00
Losses paid during the year	4	9,652 00
Premiums received during the year		$ 65,851 48

NEW YORK LIFE INSURANCE COMPANY,

OF

NEW YORK, NEW YORK.

Incorporated 1841.

WILLIAM H BEERS, *President.* RUFUS W. WEEKS, *Actuary.*

I. INCOME DURING THE YEAR 1885.

Premiums received, without deductions for commissions or other expenses	$ 11,690,485 93	
Received for annuities	913,395 14	
Total	$ 12,603,881 07	
Deduct amount of premiums paid to other companies for re-insurance on policies in this company	123,933 07	
Total premium income	$ 12,480,848 00	
Received for interest:		
On mortgage loans	1,171,610 01	
On bonds owned and dividends on stock	1,721,567 56	
On premium notes, loans or liens	37,351 94	
On other debts due the company	58,515 65	
Received for rents for use of company's property	100,373 60	
Received for profits on stocks, bonds or real estate actually sold	334,874 53	
Total income		$ 15,905,141 29
Amount of net or invested assets December 31, of previous year		56,039,851 50
Total		$ 71,944,992 79

II. DISBURSEMENTS DURING THE YEAR 1885.

Paid for losses and additions	$ 3,058,855 62	
Premium notes, loans or liens used in payment of the same	19,004 02	
Paid for matured endowments and additions	739,915 66	
Premium notes, loans or liens used in payment of the same	1,848 81	
Total	$ 3,819,624 11	
Deduct amount received from other companies for losses or claims on policies of this company re-insured	78,750 00	
Total amount actually paid for losses and matured endowments	$ 3,740,874 11	
Paid to annuitants	899,270 84	
Paid for surrendered policies	1,350,460 21	
Cash dividends paid to policy-holders	1,689,658 88	
Premium notes, loans or liens used in payment of same	1,609 71	
Total paid policy-holders	$ 7,681,873.75	
Paid for commissions to agents	1,430,265 69	
Paid for salaries and traveling expenses of managers of agencies and general, special and local agents	90,000 00	
Paid for medical examiners' fees	104,513 99	
Paid for salaries and other compensation of officers and office employés	274,885 87	
Paid for taxes, licenses, fines and fees	127,109 25	
Paid for advertising	96,610 45	
Paid for postage, stationery and other miscellaneous expenses	516,261 12	
Total disbursements		$ 10,321,520 12
Balance		$ 61,623,472 67

III. INVESTED ASSETS.

Cost value of real estate (unincumbered)	$ 6,855,532 63	
Loans on bond and mortgage (first liens) on real estate	18,159,500 00	
Loans secured by pledge of stocks, bonds or other marketable collaterals	451,500 00	
Premium notes, loans or liens on policies in force	416,034 15	
Cost value of stocks and bonds owned absolutely	33,640,220 56	
Cash in company's office	5,006 92	
Cash deposited in banks	2,037,535 68	
Agents' ledger balances	58,142 73	
Total net or invested assets		$ 61,623,472 67

IV. OTHER ASSETS.

Interest due and accrued on bonds and mortgages		$ 193,982 06
Interest due and accrued on stocks and bonds		229,736 20
Rents due and accrued on company's property or lease		11,565 92
Market value of stocks and bonds over cost		3,351,703 32
Gross premiums due and unreported on policies in force December 31, 1885	$ 575,699 50	
Gross deferred premiums on policies in force December 31, 1885	878,161 65	

Total	$ 1,453,861 15	
Deduct 20 per cent. for average loading on above gross amount	290,772 23	
Net amount of uncollected and deferred premiums		$ 1,163,088 92
Total assets		$ 66,573,549 09

V. ITEMS NOT ADMITTED.

Agents' balances		$ 58,142 73
Total assets (less items not admitted)		$ 66,515,406 36

VI. LIABILITIES.

Present value of outstanding policies in force on the 31st day of December, 1885, computed according to the American experience-table of mortality, with 4½ per cent. interest	$ 53,179,688 00	
Deduct net value of risks re-insured in other solvent companies	354,559 00	
Net premium reserve		$ 52,825,129 00
Claims for matured endowments not presented	$ 41,854 06	
Claims for death losses and matured endowments in process of adjustment	362,847 12	
Claims for death losses and other policy claims resisted by the company	30,000 00	
Annuity claims due and uncalled for	10,595 21	
Total policy claims		$ 445,296 39
Premiums paid in advance		29,934 03
Liabilities on policy-holders's account		$ 53,300,359 42
Surplus belonging exclusively to tontine policy-holders	$ 3,123,742 77	
Surplus belonging exclusively to other than tontine policy-holders	10,091,304 17	
Total		$ 13,215,046 94
Total liabilities		$ 66,515,406 36

VII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on December 31, of previous year	$ 440,067 12	
Premium notes, loans or liens received during the year	64,515 84	
Total		$ 504,582 96
Deductions during the year:		
Amount of notes, loans or liens used in payment of losses and claims	$ 20,852 83	
Amount of notes, loans or liens used in purchase of surrendered policies	15,373 20	
Amount of notes, loans or liens used in payment of dividends	1,609 71	
Amount of notes, loans or liens redeemed by maker in cash	50,713 07	
Total reduction		$ 88,548 81
Balance of note assets at the end of the year		$ 416,034 15

VIII. EXHIBIT OF POLICIES.

CLASSIFICATION.	Whole Life Policies.		Endowment Policies.		Term Policies.		Annuities.	Reversionary Additions.			Total Policies and Reversions.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Life.	Endowment.	Total.	No.	Amount.
Policies and additions in force December 31, 1884	52,819	$ 159,660,143	20,745	$ 66,102,330	1	$ 2,000	4,482	$ 2,757,696	$ 860,417	$ 3,618,113	78,047	$ 229,382,586
New Policies issued	11,961	44,056,477	5,949	21,276,423	57	198,613	529	.....	.....	.....	18,496	65,531,513
Old policies revived	43	170,410	26	105,774	.....	.....	1	.....	.....	.....	70	276,184
Old policies increased	.....	13,050	.....	41,705	.....	.....	.....	.....	.....	.....	.....	54,755
Additions by dividends	.....	.....	.....	.....	.....	.....	.....	1,889,000	770,000	2,659,000	.....	2,659,000
Totals	64,823	$ 203,900,080	26,720	$ 87,526,232	58	$ 200,613	5,012	$ 4,646,696	$ 1,630,417	$ 6,277,113	96,613	$ 297,904,038
Deduct policies ceased to be in force :												
By death	720	2,229,648	161	584,233	.....	.....	.....	56,391	11,661	68,052	881	2,881,933
By maturity and discount (endowment)	.....	.....	419	659.999	.....	.....	.....	.....	68,115	68,115	419	728.114
By expiry (term and annuities)	.....	.....	.....	.....	1	2,000	201	.....	.....	.....	202	2,000
By surrender	813	3,057,275	413	1,574,890	.....	.....	7	1,668,042	616,476	2,284,518	1,233	6,916,683
By lapse	3,222	9,722,444	1,471	4,810,257	.....	.....	7	60,801	33,377	94,178	4,700	14,626,879
By change and decrease	.....	173,819	.....	314,495	.....	.....	.....	.....	.....	.....	.....	488,314
Not taken	1,790	8,170,265	966	4,415,350	.....	.....	4	.....	.....	.....	2,760	12,585,615
Total terminated	6,545	$ 23,353,451	3,430	$ 12,359,224	1	$ 2,000	219	$ 1,785,234	$ 729,629	$ 2,514,863	10,195	$ 38,229,538
Net numbers and amounts in force Dec. 31, 1885	58,278	$ 180,546,629	23,290	$ 75,167,008	57	$ 198,613	4,793	$ 2,861,462	$ 900,788	$ 3,762,250	86,418	$ 259,674,500
Policies re-insured	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	$ 4,271,450

COLORADO BUSINESS.

Business in the State during the Year.

	Number.	*Amount.*
Policies in force December 31 of previous year	438	$ 1,447,515 00
Policies issued during the year	98	540,325 00
Total	536	$ 1,987,840 00
Deduct policies ceased to be in force during the year	64	240,840 00
Policies in force December 31, 1885	472	$ 1,747,000 00
Losses and claims on policies unpaid December 31 of previous year	3	6,137 77
Losses and claims on policies incurred during the year	4	9,694 77
Total	7	$ 15 832 54
Losses paid during the year	5	13,557 91
Premiums received during the year		26,896 43

NORTHWESTERN MUTUAL LIFE INSURANCE CO.,

OF

MILWAUKEE, ... WISCONSIN.

Incorporated March, 1857.

H. L. PALMER, *President.* J. W. SKINNER, *Secretary.*

I. CAPITAL STOCK.

Purely Mutual.

II. INCOME DURING THE YEAR 1885.

New premiums received without deductions for commissions or other expenses	$ 878,486 29	
Renewal premiums, without deductions for commissions or other expenses	2,906,558 91	
Total premium income	$ 3,785,045 20	
Received for interest:		
On mortgage loans	1,085,267 10	
On bonds owned and dividends on stock	36,906 42	
On premiums notes, loans or liens	96,056 42	
On other debts due the company	68,047 86	
Received as discount on claims paid in advance	1,931 89	
Received for rents for use of company's property	30,974 63	
Total income		$ 5,104,229 52
Amount of net or invested assets December 31 of previous year		21,805,619 70
Total		$ 26,909,849

III. DISBURSEMENTS DURING THE YEAR 1885.

Losses and additions	$ 1,049,004 04	
Matured endowments and additions	487,831 35	
Total amount actually paid for losses and matured endowments	$ 1,536,835 39	
Paid for surrendered policies	300,469 55	
Premium notes, loans or liens voided by lapse	21,895 68	
Dividends paid policy-holders	778,593 39	
Paid for commissions to agents	462,196 01	
Paid for salaries and traveling expenses of managers of agencies, and general, special and local agents	23,642 42	
Paid for medical examiners' fees, including salary of medical director	34,748 00	
Paid for salaries and other compensation of officers and other employés	121,795 28	
Paid for taxes, licenses, fines and fees	65,236 58	
Paid for rent	5,770 71	
Paid for furniture and fixtures	843 27	
Paid for advertising	7,476 92	
Paid for postage, stationery and miscellaneous expenses	131,304 19	
Debit balance profit and loss	169 59	
Total disbursements		$ 3,488,976 98
Balance		$ 23,420,872 24

IV. INVESTED ASSETS.

Cost value of real estate (unincumbered)	$ 1,322,756 28	
Loans on bond and mortgage (first liens) on real estate	19,242,625 41	
Premium notes, loans or liens on policies in force	1,156,215 05	
Par value of stocks and bonds owned absolutely	590,825 00	
Cash in company's office	161,459 49	
Cash deposited in banks	919,780 90	
Bills receivable	2,570 32	
Agents' ledger balances	24,639 79	
Total net or invested assets		$ 23,420,872 24

V. OTHER ASSETS.

Interest due and accrued on bonds and mortgages		$ 314,765 93
Interest due and accrued on premium notes, loans or liens		46,356 24
Rents due and accrued on company's property or lease		316 66
Market value of stocks and bonds over par value		59,962 86
Gross premiums due and unreported on policies in force December 31, 1885	$ 132,518 24	
Gross deferred premiums on policies in force December 31, 1885	396,210 00	
Total	$ 528,728 24	
Deduct 20 per cent. for average loading on above gross amount	105,745 61	
Net amount of uncollected and deferred premiums		$ 422,982 63
Total assets		$ 24,265,256 56

VI. ITEMS NOT ADMITTED.

Agents' balances	$ 24,639 79	
Bills receivable	2,570 32	
Total	$ 27,210 11	

VII. LIABILITIES.

Present value of all outstanding policies in force on the 31st day of December, 1885, computed according to the Actuaries' table of mortality, with 4 per cent. interest		$ 19,942,282 00
Claims for death losses in process of adjustment	$ 161,070 92	
Claims for death losses and other policy claims resisted by the company	59,000 00	
Total policy claims		$ 220,070 92
Amount of unpaid dividends of surplus due policy-holders		7,000 00
Amount of any other liability of the company		102,206 71
Liabilities on policy-holders' account		$ 20,271,559 63
Gross surplus on policy-holders' account		3,993,696 93
Total liabilities		$ 24,265,256 56

VIII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand Dec. 31 of previous year	$ 1,266,687 91	
Premium notes, loans or liens received during the year	158,513 39	
Total		$ 1,425,201 30
Deductions during the year:		
Amount of notes, loans or liens used in payment of losses and claims	$ 66,551 42	
Amount of notes, loans or liens used in purchase of surrendered policies and voided by lapse	53,715 19	
Amount of notes, loans or liens used in payment of dividends to policy-holders	119,669 90	
Amount of notes, loans or liens redeemed by maker	29,049 74	
Total reduction of premium note account		$ 268,986 25
Balance note assets at the end of the year		$ 1,156,215 05

IX. EXHIBIT OF POLICIES.

CLASSIFICATION.	Whole Life Policies.		Endowment Policies.		All Other Policies.		Totals.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
Policies and additions in force at the end of the previous year	34,493	$ 73,157,103	11,003	$ 22,055,824	452	$ 3,581,055	45,948	$ 98,793,982
New policies issued	6,853	18,576,376	1,763	3,820,325	51	180,485	8,667	22,577,186
Old policies revived	241	618,637	103	216,208	3	42,998	347	877,843
Old policies increased	20	.....	.....	.....	.....	.....	20	.....
Additions by dividends	.....	43,914	.....	37,035	.....	2,723,409	.....	2,804,358
Totals	41,607	$ 92,396,030	12,869	$ 26,129,392	506	$ 6,527,947	54,982	$ 125,053,369
Deduct policies ceased to be in force:								
By death	384	834,149	66	130,075	10	43,537	460	1,007,761
By maturity (endowment)	.....	.....	326	493,357	3	2,667	329	496,024
By expiry (term)	.....	.....	.....	.....	18	2,777,028	18	2,777,028
By surrender	366	769,969	338	673,000	9	23,579	713	1,466,548
By lapse	1,980	4,776,998	510	966,500	30	86,000	2,520	5,829,498
By change and decrease	.....	319,570	3	104,344	1	21,020	4	444,934
Not taken	659	1,831,141	175	399,244	4	90,330	838	2,320,715
Total terminated	3,389	$ 8,531,827	1,418	$ 2,766,520	75	$ 3,044,161	4,882	$ 14,342,508
Net numbers and amounts in force at the end of year	38,218	$ 83,864,203	11,451	$ 23,362,872	431	$ 3,483,786	50,100	$ 110,710,861

COLORADO BUSINESS.

Business in the State during the Year 1885.

	Number.	*Amount.*
Policies in force December 31 of previous year	506	$ 1,419,170 00
Policies issued during the year	132	488,738 00
Total	638	$ 1,907,908 00
Deduct those ceased to be in force during the year	55	208,641 00
Policies in force December 31, 1885	583	$ 1,699,267 00
Losses and claims unpaid December 31 of previous year	2	$ 2,500 00
Losses and claims incurred during the year	6	10,200 00
Total	8	$ 12,700 00
Losses and claims paid during the year	5	4,700 00
Premiums received during the year		47,841 11

PENN MUTUAL LIFE INSURANCE COMPANY,

OF

PHILADELPHIA, PENNSYLVANIA.

Incorporated February 24, 1847.

SAMUEL C. HUEY, *President.* HENRY C. BROWN, *Secretary.*

I. INCOME DURING THE YEAR 1885.

Premiums received without deductions for commissions or other expenses	$ 1,732,731 52	
Premium notes, loans or liens taken in part payment for premiums	97,514 78	
Total	$ 1,830,246 30	
Deduct amount of premiums paid to other companies for reinsurance on policies of this company	3,545 63	
Total premium income	$ 1,826,700 67	
Received for interest:		
On mortgage loans	127,203 77	
On bonds owned and dividends on stock	280,096 50	
On premium notes, loans or liens	37,039 80	
On collateral loans	30,002 82	
On general account	1,468 53	
Received for rents for use of company's property	43,821 11	
Received for profits on stocks, bonds or real estate actually sold	23,850 00	
Agents' balance heretofore charged off	30 00	
Total income		$ 2,370,213 20
Amount of net or invested assets December 31 of previous year		9,128,209 61
Total		$ 11,498,422 81

II. DISBURSEMENTS DURING THE YEAR 1885.

Paid for losses and additions	$ 672,494 72	
Premium notes, loans or liens used in payment of the same	23,955 16	
Paid for matured endowments and additions	50,293 49	
Premium notes, loans or liens used in payment of the same	4,601 51	
Total	$ 751,344 88	
Deduct amount received from other companies for losses or claims on policies of this company re-insured	5,000 00	
Total amount actually paid for losses and matured endowments	$ 746,344 88	
Paid for surrendered policies	175,258 79	
Premium notes, loans or liens used in purchase of surrendered policies or voided by lapse	33,699 74	
Cash dividends paid to policy-holders	326,448 17	
Premium notes, loans or liens used in payment of dividends	60,255 22	
Paid for commissions to agents	131,394 98	
Paid for salaries and traveling expenses of managers of agencies, and general, special and local agents	87,587 80	
Paid for medical examiners' fees	21,628 47	
Paid for salaries and other compensation of officers and office employés	53,047 73	
Paid for taxes, fees, licenses and fines	47,286 57	
Paid for rent	12,982 58	
Paid for commuting commissions	3,382 63	
Paid for furniture, fixtures and safes	1,196 68	
Paid for advertising, printing and supplies	17,699 48	
Paid for postage, home office expenses and fire insurance	24,702 13	
Paid for legal expenses and repairs on real estate	16,265 21	
Loss on stocks and bonds sold and agents' balances charged off	1,326 38	
Total disbursements		$ 1,760,507 44
Balance		$ 9,737,915 37

III. INVESTED ASSETS.

Cost value of real estate in cash (unincumbered)	$ 830,659 21	
Loans on bond and mortgage (first liens) on real estate	2,598,731 10	
Loans secured by pledge of bonds, stocks, or other marketable collaterals	283,129 70	
Loans made in cash to policy-holders on this company's policies, assigned as collateral	187,657 00	
Premium notes, loans or liens on policies in force	589,077 54	
Cost value of stocks and bonds owned absolutely	5,118,517 25	
Cash in company's office	2,716 14	
Cash deposited in banks	70,364 94	
Bills receivable	7,115 64	
Agents' ledger balances	5,877 79	
Bills receivable for premiums on policies	39,917 82	
Sundry accounts	4,151 24	
Total net or invested assets		$ 9,737,915 37

IV. OTHER ASSETS.

Interest due and accrued on bonds and mortgages		$ 38,414 76
Interest due and accreed on collateral loans		5,894 38
Rents due and accrued on company's property or lease		5,217 33
Market value of stocks and bonds over cost		421,061 75
Gross premiums due and unreported on policies in force Dec. 31, 1885	$ 89,412 00	
Gross deferred premiums on policies in force Dec. 31, 1885	140,622 52	
Total	$ 230,034 52	
Deduct 20 per cent. for average loading on above gross amount	46,006 90	
Net amount of uncollected and deferred premiums		$ 184,027 62
Total assets		$ 10,392,531 21

V. LIABILITIES.

Present value of all outstanding policies in force on the 31st day of December, 1885, computed according to the American experience table of mortality, with 4½ per cent. interest		$ 8,111,901 00
Claims for death losses and matured endowments in process of adjustment	$ 66,710 07	
Claims for death losses and other policy claims resisted by the company	3,000 00	
Total policy claims		$ 69,710 07
Amount of unpaid dividends or surplus due policy-holders		32,379 34
Life rate endowment fund		141,840 31
Premiums paid in advance and outstanding scrip		19,058 11
Liabilities on policy-holders' account		$ 8,374,888 83
Gross surplus on policy-holders' account		2,017,642 38
Total liabilities		$ 10,392,531 21

VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31 of previous year	$ 617,363 84	
Premium notes, loans or liens received during the year	104,416 49	
Total		$ 721,780 33
Deductions during the year:		
Amount of notes, loans or liens used in payment of losses and claims	$ 28,556 67	
Amount of notes, loans or liens used in purchase of surrendered policies	33,699 74	
Amount of notes, loans or liens used in payment of dividends to policy-holders	60,255 22	
Amount of notes, loans or liens redeemed by maker in cash	10,191 16	
Total reduction of premium note account		$ 132,702 79
Balance of note assets at end of year		$ 589,077 54

VII. EXHIBIT OF POLICIES.

CLASSIFICATION.	Whole Life Policies and Life Rate Endowments		Endowment Policies.		All Other Policies.		Totals.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
Policies and additions in force at end of previous year	10,717	$ 29,143,897	4,344	$ 8,119,973	24	$ 179,990	17,743	$ 43,979,860
Life rate endowments	2,658	6,536,000						
New policies issued	2,222	5,397,462	1,029	2,136,566	...	.....	3,550	8,078,028
Life rate endowments	299	544,000						
Old policies revived	35	39,978	219	101,011	59	117,026	318	269,015
Life rate endowments	5	11,000						
Old policies changed and increased	5	14,622	8	38,020	...	.....	15	55,642
Life rate endowments	2	3,000						
Additions by dividends	.....	.....	.....	.....	...	27,950	.....	27,950
Totals	12,979	$ 34,595,959	5,600	$ 10,395,570	83	$ 324,966	21,626	$ 52,410,495
Life rate endowments	2,964	7,094,000						
Deduct policies ceased to be in force:								
By death	173	$ 496,907	40	$ 101,974	...	6,178	230	644,059
By death, life rate endowments	17	39,000						
By maturity (endowment)	.....	.....	39	54,895	...	.....	39	54,895
By expiry (term)	.....	.....	.....	.....	5	9,500	5	9,500
By surrender	175	544,158	149	248,262	6	14,532	364	892,952
By surrender, life rate endowments	34	86,000						
By lapse	399	998,900	183	320,700	1	1,011	827	1,797,611
By lapse, life rate endowments	244	477,000						
By change and decrease	9	189,000	5	36,287	...	5,468	14	269,755
By change and decrease, life rate endowments	.....	39,000						
Not taken	169	425,500	83	199,500	...	.....	313	752,500
Not taken, life rate endowments	61	127,500						
Total terminated	925	$ 2,654,465	499	$ 961,618	12	$ 36,689	1,792	$ 4,421,272
Life rate endowments	356	768,500						
Net numbers and amounts in force at the end of year	12,054	$ 31,941,494	5,101	$ 9,433,952	71	$ 288,277	19,834	$ 47,989,223
Life rate endowments	2,608	6,325,500						
Policies re-insured	34	184,160	2	7,000	...	.....	36	191,160

COLORADO BUSINESS.

Business in the State during the Year 1885.

	No.	*Amount.*
Policies in force December 31 of previous year	39	$ 112,500 00
Policies issued during the year	57	152,000 00
Total	96	$ 264,500 00
Deduct policies ceased to be in force during the year	22	75,500 00
Net policies in force December 31, 1885	74	$ 189,000 00
Premiums received during the year		5,343 87

PACIFIC MUTUAL LIFE INSURANCE COMPANY,

OF

SAN FRANCISCO, CALIFORNIA.

Incorporated Dec. 28, 1867.

GEORGE A. MOORE, *President.* J. N. PATTON, *Secretary.*

I. CAPITAL STOCK.

Amount of capital stock paid up in cash	$ 100,000 00

II. INCOME DURING THE YEAR 1885.

New premiums received without deductions for commissions or other expenses	$ 71,358 14	
Renewal premiums without deductions	288,350 87	
Total	$ 359,709 01	
Deduct amount of premiums paid to other companies for reinsurance on policies in this company	842 40	
Total premium income	$ 358,866 61	
Received for interest:		
On mortgage loans	61,177 14	
On bonds owned, and dividends on stock	528 48	
On premium notes, loans or liens	3,886 48	
On other debts due the company	1,622 63	
Registered policy fees	58 00	
Total income		$ 426,139 34
Amount of net or invested assets December 31 of previous year		1,162,536 10
Total		$ 1,588,675 44

III. DISBURSEMENTS DURING THE YEAR 1885.

Paid for losses and additions	$ 151,253 91	
Paid for matured endowments and additions	24,630 96	
Total amount actually paid for losses and matured endowments	$ 175,884 87	
Paid to annuitants	600 00	
Paid for surrendered policies	65,430 00	
Paid for dividends to policy-holders	29,793 83	
Paid stockholders for interest or dividends	10,945 00	
Paid for commissions to agents	27,708 29	
Paid for salaries and traveling expenses of managers of agencies and general, special and local agents	16,136 58	
Paid for medical examiners' fees	2,698 50	
Paid for salaries and other compensation of officers and office employés	21,388 19	
Paid for taxes, licenses, fines, fees, etc	1,098 91	
Paid for rent	2,587 35	
Paid for furniture, fixtures and safes	301 94	
Paid for advertising	2,260 72	
Paid for postage, stationery, printing and miscellaneous expenses	11,134 24	
Loss and gain	245 61	
Total disbursements		$ 368,214 03
Balance		$ 1,220,461 41

IV. INVESTED ASSETS.

Cost value of real estate (unincumbered)	$ 157,528 04	
Loans on bond and mortgage (first liens) on real estate	831,312 25	
Loans secured by pledge of bonds, stock, or other marketable collaterals	5,544 24	
Notes, loans or liens on policies in force	83,722 62	
Furniture and fixtures	4,544 21	
Bills receivable	1,826 49	
Cost value of bonds and stocks owned absolutely	6,358 39	
Cash in company's office	19,929 38	
Cash deposited in banks	101,479 57	
Merchandise	4,749 93	
Agents' balances and individual accounts	3,466 29	
Total net or invested assets		$ 1,220,461 41

V. OTHER ASSETS.

Interest due and accrued :		
On bonds and mortgages		$ 52,069 22
On stocks and bonds		169 50
On collateral loans		1,288 98
On premium notes, loans or liens		6,636 87
Market value of stocks and bonds over cost		600 00
Gross premiums due and unreported on policies in force December 31, 1885	$ 54,834 03	
Gross deferred premiums on policies in force December 31, 1885	14,034 66	
Total	$ 68,868 69	
Deduct the loading on above gross amount	14,502 89	
Net amount of uncollected and deferred premiums		$ 54,365 80
Agency supplies		3,000 00
Total assets		$ 1,338,591 78

VI. ITEMS NOT ADMITTED.

Agency supplies, printed matter and stationery	$ 3,000 00	
Office furniture, safes and fixtures	4,544 21	
Agents' balances and individual accounts	3,466 29	
Bills receivable	1,826 49	
Total		$ 12,836 99
Total assets (less items not admitted)		$ 1,325,754 79

VII. LIABILITIES.

Present value of outstanding policies in force on December 31, 1885, computed according to the American experience-table of mortality, with 4½ per cent. interest	$ 1,173,105 00	
Deduct net value of risks of this company re-insured in other solvent companies	16,772 00	
Net premium reserve		$ 1,156,333 00
Claims for death losses and matured endowments in process of adjustment		17,500 00
Liabilities as to policy-holders		$ 1,173,833 00
Surplus as regards policy-holders'		151,921 79
Total liabilities		$ 1,325,754 79

VIII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31, of previous year	$ 58,548 40	
Premium notes, loans or liens received during the year	55,440 59	
Total		$ 113,988 99
Deductions during the year:		
Amount of notes, loans or liens used in payment of losses and claims	$ 2,238 13	
Amount of notes, loans or liens used in purchase of surrendered policies	8,757 40	
Amount of notes, loans or liens used in payment of dividends to policy-holders	1,457 08	
Amount of notes, loans or liens used in payment of matured endowments	1,192 51	
Amount of notes, loans or liens redeemed by the maker in cash	36,243 03	
Total reduction of premium note account		$ 49,888 15
Balance of note assets at the end of the year		$ 64,100 84

IX. EXHIBIT OF POLICIES.

CLASSIFICATION.	Whole Life Policies.		Endowment Policies.		All Other Policies.		Total.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount
Policies and additions in force at the end of the previous year	2,436	$ 6,579,633	306	$ 718,022	271	$ 585,500	3,013	$ 7,883,155
New policies issued	2,774	7,313,196	130	257,114	.....	.....	2,904	7,570,310
Old policies revived	3	14,000	2	2,000	.....	.....	5	16,000
Old policies increased	.....	.....	.....	.....	.....	55,300	.....	55,300
Additions by dividends during the year	.....	7,000	.....	2,389	.....	.....	.....	9,389
Totals	5,213	$ 13,913,829	438	$ 979,525	271	$ 640,800	5,922	$ 15,534,154
Deduct policies ceased to be in force:								
By death	47	133,600	2	9,596	3	5,000	52	148,196
By maturity (endowment)	.....	.....	23	22,969	.....	.....	23	22,969
By expiry (term)	632	2,091,000	.....	.....	.....	.....	632	2,091,000
By surrender	138	427,500	20	42,000	3	11,000	161	480,500
By lapse	162	522,000	39	90,000	18	38,000	219	650,000
By change and decrease	1	33,500	.....	2,000	3	6,500	4	42,000
Not taken	256	466,000	3	6,000	.....	.....	259	472,000
Total terminated	1,236	$ 3,673,600	87	$ 172,565	27	$ 60,500	1,350	$ 3,906,665
Net numbers and amounts in force at the end of year	3,977	$ 10,240,229	351	$ 806,960	244	$ 580,300	4,572	$ 11,627,489
Policies re-insured	6	48,471	.....	.....	.....	.....	6	$ 48,471

COLORADO BUSINESS.

Business in the State during the Year.

Life and Accident.	*Number.*	*Amount.*
Policies written during the year	76	$ 261,500 00
Deduct policies ceased to be in force during the year	8	24,000 00
Net policies in force December 31, 1884	68	$ 237,500 00
Premiums received during the year		$ 1,532 75

PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY,

OF

NEW YORK, . . . NEW YORK.

Incorporated Feb. 25, 1875.

SHEPPARD HOMANS, *President.* WILLIAM E. STEVENS, *Secretary.*

I. CAPITAL STOCK.

Amount of capital stock paid-up in cash	$ 100,000 00

II. INCOME DURING THE YEAR 1885.

Premiums received, without deductions for commissions or other expenses	$ 290,549 64	
Premiums paid by dividends	70,742 55	
Total	$ 361,292 19	
Deduct amount of premiums paid to other companies for re-insurance on policies in this company	373 88	
Total premium income	$ 360,918 31	
Received for interest:		
On mortgage loans	1,237 50	
On bonds owned and dividends on stock	4,730 00	
On deposit in trust companies	257 27	
Total income		$ 367,143 08
Amount of net or invested assets December 31, of previous year		170,241 33
Total		$ 537,384 41

III. DISBURSEMENTS DURING THE YEAR 1885.

Paid for losses and additions	$ 142,619 40	
Paid for surrendered policies	1,894 54	
Cash dividends paid to policy-holders	70,742 55	
Paid for commissions to agents	56,098 64	
Paid for traveling expenses of managers of agencies, and general, special and local agents	2,984 51	
Paid for medical examiners' fees	1,981 25	
Paid for salaries and other compensation of officers and office employés	15,670 96	
Paid for taxes, licenses, fines and fees	2,810 02	
Paid for rent	6,204 25	
Cash advanced to agents	1,483 30	
Paid for furniture, fixtures and safes	941 41	
Paid for advertising	6,892 39	
Paid for stationery, printing, etc	5,756 47	
Paid for legal and other expenses	3,900 27	
Total disbursements		$ 319,979 96
Balance		$ 217,404 45

IV. INVESTED ASSETS.

Loans on bond and mortgage (first liens) on real estate	$ 20,500 00	
Loans in cash to policy-holders on this company's policies assigned as collateral	175 00	
Premium notes, loans or liens on policies in force	563 55	
Cost value of stocks and bonds owned absolutely	126,895 30	
Cash in company's office	2,316 43	
Cash deposited in banks	59,044 32	
Bills receivable	817 20	
Agents' ledger balances	7,092 65	
Total net or invested assets		$ 217,404 45

V. OTHER ASSETS.

Interest due and accrued on stocks and bonds		$ 525 00
Interest due and accrued on collateral loans		10 50
Interest due and accrued on premium notes, loans or liens		72 00
Market value of stocks and bonds over cost		604 70
Gross premiums due and unreported on policies in force December 31, 1885	$ 14,097 41	
Gross deferred premiums on policies in force December 31, 1885	3,590 47	
Total	$ 17,687 88	
Deduct 20 per cent. for average loading on above gross amount	3,537 58	
Net amount of uncollected and deferred premiums		$ 14,150 30
Total assets		$ 232,766 95

VI. ITEMS NOT ADMITTED.

Agents' balances	$ 7,092 65	
Bills receivable	817 20	
Total		$ 7,909 85
Total assets (less items not admitted)		$ 224,857 10

VII. LIABILITIES.

Present value of all outstanding policies in force December 31, 1885, computed according to the American experience table of mortality, with 4½ per cent. interest	$ 73,084 00
Claims for death losses and matured endowments in process of adjustment	25,000 00
Liabilities on policy-holders' account	$ 98,084 00
Surplus on policy-holders' account	126,773 10
Total liabilities	$ 224,857 10

VIII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand Dec. 31 of previous year	$ 563 55	
Balance of note assets at end of the year		$ 563 55

IX. EXHIBIT OF POLICIES.

CLASSIFICATION.	Whole Life Policies.		Endowment Policies.		All Other Policies.		Total Nos. and Am'ts.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
Policies and additions in force at the end of the previous year	212	$ 84,646	98	$ 89,325	3,641	$ 13,864,200	3,951	$ 14,038,171
New policies issued	.....	.....	16	15,100	3,113	13,833,500	3,129	13,848,600
Old policies revived	.....	.....	.....	.....	9	22,000	9	22,000
Old policies increased	.....	.....	.....	.....	.....	11,000	.....	11,000
Totals	212	$ 84,646	114	$ 104,425	6,763	$ 27,730,700	7,089	$ 27,919,771
Deduct policies ceased to be in force:								
By death	3	475	.....	.....	42	126,900	45	127,375
By expiry (term)	.....	.....	.....	.....	579	1,964,175	579	1,964,175
By surrender	6	8,950	27	10,800	.....	.....	33	19,750
By lapse	28	8,275	9	5,400	.....	.....	37	13,675
By change and decrease	.....	.....	.....	.....	.....	44,500	.....	44,500
Not taken	.....	.....	.....	.....	129	599,000	129	599,000
Total terminated	37	$ 17,700	36	$ 16,200	750	$ 2,734,575	823	$ 2,768,475
Net numbers and amounts in force at end of the year	175	$ 66,946	78	$ 88,225	6,013	$ 24,996,125	6,266	$ 25,151,296
Policies re-insured	.....	.....	.....	.....	4	15,000	4	15,000

COLORADO BUSINESS.—No business in Colorado in 1885.

TRAVELERS' INSURANCE COMPANY,

OF

HARTFORD, CONNECTICUT.

Incorporated June 17, 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 1885.

Premiums received without deductions for commissions or other expenses	$ 2,822,713 33	
Deduct amount of premiums paid to other companies for re-insurance on policies in this Company	2,075 36	
Total premium income	$ 2,820,637 97	
Received for interest:		
On mortgage loans	278,558 01	
On bonds owned and dividends on stock	142,774 56	
On other debts due the Company	15,881 02	
Received as discount on claims paid in advance	97 33	
Received for rents for use of Company's property	28,997 98	
Received for profits on stocks, bonds or real estate actually sold	14,666 69	
Total income		$ 3,301,613 56
Amount of net or invested assets December 31 of previous year		8,335,792 44
Total		$ 11,637,406 00

III. DISBURSEMENTS DURING THE YEAR 1885.

Paid for losses and additions	$ 1,152,683 37
Paid for matured endowments and additions	68,535 32

Total amount actually paid for losses and matured endowments	$ 1,221,218 69	
Paid to annuitants	150 00	
Paid for surrendered policies	43,214 44	
Paid stock-holders for interest or dividends	84,000 00	
Paid for commissions to agents	609,301 27	
Paid for salaries and traveling expenses of managers of agencies, and general, special and local agents	125,844 65	
Paid for medical examiners' fees	22,397 70	
Paid for salaries and other compensation of officers and office employés	123,462 12	
Paid for taxes, licenses, fines and fees	37,904 85	
Paid for rent	23,265 14	
Paid for furniture, fixtures and safes	638 31	
Paid for advertising	102,235 41	
Paid for postage, stationery and miscellaneous expenses	83,269 61	
Total disbursements		$ 2,476,902 19
Balance		$ 9,160,503 81

IV. INVESTED ASSETS.

Cost value of real estate (unincumbered)	$ 1,193,168 41	
Loans on bond and mortgage (first liens) on real estate	3,386,142 23	
Loans secured by pledge of bonds, stocks or other marketable collaterals	310,490 75	
Loans in cash to policy-holders on this company's policies assigned as collateral	35,316 00	
Cost value of stocks and bonds owned absolutely	3,136,338 72	
Cash in company's office	1,171 33	
Cash deposited in banks	737,518 74	
Bills receivable	328,611 92	
Agents' ledger balances	31,745 71	
Total net or invested assets		$ 9,160,503 81
Deduct depreciation from cost of assets to bring same to market value	632,335 63	
Total net or invested assets (less depreciation)		$ 8,528,168 18

V. OTHER ASSETS.

Interest accrued on bonds and mortgages		$ 94,324 80
Gross premiums due and unreported on policies in force Dec. 31, 1885	$ 66,504 03	
Gross deferred premiums on policies in force Dec. 31, 1885	109,521 94	
Total	$ 176,025 97	
Deduct 20 per cent. for average loading on above gross amount	21,123 11	
Net amount of uncollected and deferred premiums		$ 154,902 86
Total assets		$ 8,777,395 84

VI. ITEMS NOT ADMITTED.

Agents' balances	$ 31,745 71	
Bills receivable	328,611 92	
Total		$360,357 63
Total assets (less items not admitted)		$ 8,417,038 21

VII. LIABILITIES.

Present value of all outstanding policies in force on the 31st day of December, 1885, computed according to the American experience table of mortality, with 4½ per cent. interest ...	$ 4,995,764 00	
Deduct net value of risks re-insured in other solvent companies	19,850 00	
Net premium reserve		$ 4,975,914 14
Reserve for accident policies		678,419 10
Reserve for indemnity contracts of life policies		5,000 00
Claims for death losses and matured endowments in process of adjustment		137,031 00
Claims for death losses and other policy claims resisted by the company		57,200 00
Due for salaries, rent, office expenses, etc		10,000 00
Liabilities on policy-holders' account		$ 5,863,564 24
Gross surplus on policy-holders' account		2,553,473 97
Total liabilities		$ 8,417,038 21

VIII. EXHIBIT OF POLICIES.

CLASSIFICATION.	Whole Life Policies.		Endowment Policies.		All Other Policies.		Totals.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
Policies and additions in force at end of previous year (life)	11,852	$ 21,222,233	3,399	$ 5,847,296	89	$ 259,285	15,340	$ 27,328,814
Policies and additions in force at end of previous year (accident)	.....	.....	.....	.....	77,766	198,527,051	.....	.....
New policies issued (life)	1,605	3,401,903	1,080	2,181,838	39	185,500	2,724	5,769,241
New policies issued (accident)	.....	.....	.....	.....	108,248	242,886,268	.....	.....
Old policies revived (life)	65	89,779	20	31,390	.....	.....	85	121,169
Old policies increased (life)	.....	3,272	.....	.....	.....	.....	.....	3,272
Totals (life)	13,522	$ 24,717,187	4,499	$ 8,060,524	128	$ 444,785	18,149	$ 33,222,496
Totals (accident)	.....	.....	.....	.....	186,014	$ 441,413,319	.....	.....
Deduct policies ceased to be in force:								
By death (life)	131	204,888	24	51,238	.....	.....	155	256,126
By death (accident)	.....	.....	.....	.....	225	386,400	.....	.....
By maturity (endowment) (life)	.....	.....	64	67,374	.....	.....	64	67,374
By expiry (term) (life)	.....	.....	.....	.....	11	19,500	11	19,500
By expiry (accident)	.....	.....	.....	.....	110,679	247,642,211	.....	.....
By surrender (life)	46	76,223	46	58,916	1	2,500	93	137,639
By lapse (life)	648	1,395,200	214	423,000	18	58,500	880	1,876,700
By change and decrease (life)	112	389,004	22	126,772	.....	3,000	134	518,776
Not taken (life)	120	279,750	119	254,500	3	6,000	242	540,250
Total terminated (life)	1,057	$ 2,345,065	489	$ 981,800	33	$ 89,500	1,579	$ 3,416,365
Total terminated (accident)	.....	.....	.....	.....	110,904	$ 248,028,611	.....	.....
Net Nos. and am'ts in force at the end of the year (life)	12,465	$ 22,372,122	4,010	$ 7,078,724	95	$ 355,285	16,570	$ 29,806,131
Net Nos. and am'ts in force at end of the year (accid.)	.....	.....	.....	.....	75,110	$ 193,384,708	.....	.....
Policies re insured	.....	.....	.....	.....	.....	.....	26	$ 127,080

COLORADO BUSINESS.

Business in the State during the Year 1885.

	Number.	*Amount.*
Policies in force December 31, of previous year (accident)	1,640	$ 5,245,683 00
Policies in force December 31, of previous year (life)	267	978,332 00
Policies issued during the year (accident)	2,877	7.799,900 00
Policies issued during the year (life)	156	555,965 00
Total (accident)	4,517	$ 13,045,583 00
Total (life)	423	1,534,297 00
Deduct policies ceased to be in force during the year (accident)	2,503	$ 6,805,663 00
Deduct policies ceased to be in force during the year (life)	70	208,600 00
In force December 31, 1885 (accident)	2,014	$ 6,239,920 00
In force December 31, 1885 (life)	353	1,325,697 00
Losses and claims on policies unpaid December 31 of previous year (accident)	2	$ 9,000 00
Losses and claims on policies unpaid December 31 of previous year (life)	2	15,000 00
Losses incurred during the year (accident)	618	28,375 58
Losses incurred during the year (life)	12	5,841 43
Total (accident)	620	$ 37,375 58
Total (life)	14	20,841 43
Losses paid during the year (accident)	620	37,375 58
Losses paid during the year (life)	13	18,841 43
Premiums received during the year (accident)		$ 72,824 90
Premiums received during the year (life)		48,729 21
Total		$ 121,554 11

UNION MUTUAL LIFE INSURANCE COMPANY,

OF

PORTLAND, ... MAINE.

Incorporated July 17, 1848.

JOHN E. DEWITT, *President*. HENRY D. SMITH, *Secretary*.

I. INCOME DURING THE YEAR 1885.

New premiums received	$ 121,839 52	
Renewal premiums received	548,836 24	
Total	$ 670,675 76	
Deduct premiums paid to other companies for re-insurance on policies in this company	1,678 19	
Total premium income	$ 668,997 57	
Received for interest:		
On mortgage loans	150,996 76	
On bonds owned and dividends on stock	101,750 52	
On premium notes, loans or liens	42,482 01	
On other debts due the company	8,815 14	
Received as discount on endowments paid in advance	508 84	
Received for rents for use of company's property	57,103 81	
Total income		$ 1,030,654 65
Amount of net or invested assets December 31 of previous year		5,978,326 22
Total		$ 7,008,980 87

II. DISBURSEMENTS DURING THE YEAR 1885.

Paid for losses and additions	$ 436,105 76
Premium notes, loans or liens used in payment of the same	33,303 00
Paid for matured and discounted endowments and additions	200,842 94
Premium notes, loans or liens used in payment of the same	33,308 00
Total amount paid for losses and matured endowments	$ 703,559 70
Paid for surrendered policies	10,647 37
Premium notes, loans or liens used in purchase of surrendered policies	17,442 00
Cash surrender values, including re-converted additions applied in payment of premiums	27,768 01
Cash dividends paid to policy-holders	43,249 61
Premiums notes, loans or liens used in payment of dividends	17,010 00
Paid for commissions to agents	52,127 36

Paid for salaries and traveling expenses of managers of agencies, and general, special and local agents	$ 82,141 40	
Paid for medical examiners' fees	12,306 50	
Paid for salaries and other compensation of officers and office employés	44,022 38	
Paid for taxes, licenses, fines and fees	12,718 64	
Paid for rent	12,406 61	
Paid for commuting commissions	8,090 91	
Paid for furniture, fixtures and safes	2,580 55	
Paid for advertising	11,509 49	
Paid for printing, postage, stationery and miscellaneous expenses	33,049 75	
Profit and loss (net)	13,257 90	
Total disbursements		$ 1,103,888 18
Balance		$ 5,905,092 69

III. INVESTED ASSETS.

Appraised value of real estate (unincumbered)	$ 2,020,199 67	
Loans on bond and mortgage (first liens) on real estate	1,035,390 53	
Loans secured by pledge of bonds, stocks or other marketable collaterals	92,867 00	
Loans in cash to policy-holders on this company's policies	9,624 11	
Premium notes, loans or liens on policies in force	668,166 00	
Cost value of stocks and bonds owned absolutely	1,972,431 89	
Cash in company's office	190 72	
Cash deposited in banks	95,434 73	
Bills receivable	5,152 55	
Agents' or other ledger balances	4,775 78	
Cash in transit	859 71	
Total net or invested assets	$ 5,905,092 69	
Deduct depreciation from cost of assets to bring same to market value	15,572 51	
Total net or invested assets (less depreciation)		$ 5,889,520 18

IV. OTHER ASSETS.

Interest due and accrued:		
On bonds and mortgages		$ 24,625 54
On stocks and bonds		18,492 13
On collateral and other loans		528 30
On premium notes, loans and liens		18,316 01
Rents due and accrued on company's property		2,043 44
Market value of stocks and bonds over cost		67,676 34
Gross premiums due and unreported on policies in force December 31, 1885	$ 52,393 03	
Gross deferred premiums on policies in force December 31, 1885	70,538 48	
Total	$ 122,931 51	
Deduct 20 per cent. for average loading on above gross amount	24,586 30	
Net amount of uncollected and deferred premiums		$ 98,345 21
Total assets		$ 6,119,547 15

V. ITEMS NOT ADMITTED.

Agents and other ledger balances	$ 4,775 78	
Bills receivable	5,152 55	
Total		$ 9,928 33

VI. LIABILITIES.

Present value of all outstanding policies in force on the 31st day of December, 1885, computed according to the American experience table of mortality, with 4½ per cent. interest	$ 5,336,100 00	
Deduct net value of risks re-insured in other solvent companies	2,820 00	
Net premium reserve		$ 5,333,280 00
Claims for death losses due and unpaid	$ 2,000 00	
Claims for matured endowments due and unpaid	12,644 95	
Claims for death losses and matured endowments in process of adjustment	11,395 63	
Claims for death losses and other policy claims resisted by the company	34,564 18	
Notices of deaths on which no proofs have been received	12,242 04	
Total policy claims		$ 72,846 80
Premium obligations in excess of the net value of their policies		275 00
Amount of unpaid dividends due policy-holders		6,407 44
Amount of any other liability of the company		3,579 50
Liabilities on policy-holders' account		$ 5,416,388 74
Gross surplus on policy-holders' account		703,158 41
Total liabilities		$ 6,119,547 15

VII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31 of previous year	$ 737,590 00	
Premium notes, loans or liens received during the year	43,006 00	
Total		$ 780,596 00
Deductions during the year:		
Amount of premium notes, loans or liens used in payment of losses and claims	$ 66,611 00	
Amount of premium notes, loans or liens used in purchase of surrendered policies or voided by lapse	18,597 00	
Amount of premium notes, loans or liens used in payment of dividends to policy-holders	17,010 00	
Amount of premium notes, loans or liens redeemed by the maker in cash	4,989 00	
Am't of premium notes, loans or liens transferred	5,223 00	
Total reduction of premium note account		$ 112,430 00
Balance of note assets at end of the year		$ 668,166 00

VIII. EXHIBIT OF POLICIES.

CLASSIFICATION.	Whole Life Policies.		Endowment Policies.		All Other Policies		Reversionary additions.	Totals.	
	No.	Amount.	No.	Amount.	No.	Amount.	Amount.	No.	Amount.
Policies and additions in force at the end of the previous year	6,108	$ 11,542,952	6,087	$ 9,586,255	1,637	$ 3,025,224	$ 128,314 09	13,832	$24,282,745 09
New policies issued	68	114,082	2,194	4,003,744	14	14,500	.....	2,276	4,132,326 00
Old policies revived	2	3,000	27	48,500	1	5,000	1,278 51	30	57,778 51
Old policies transferred	.....	.....	1	3,000	.....	.....	.....	1	3,000 00
Additions by dividends	.....	.....	.....	.....	.....	.....	42,744 00	.....	42,744 00
Totals	6,178	$ 11,660,034	8,309	$ 13,641,499	1,652	$ 3,044,724	$ 172,336 60	16,139	$28,518,593 60
Add policies transferred to Maine and Massachusetts, N. F. law extensions	.....	.....	.....	.....	423	774,995	.....	423	774,995 00
	6,178	$ 11,660,034	8,309	$ 13,641,499	2,075	$ 3,819,719	$ 172,336 60	16,562	$29,293,588 60
Deduct policies ceased to be in force									
By death	133	301,382	36	60,349	16	43,200	2,074 62	185	407,005 62
By maturity and discount	.....	.....	196	232,344	.....	.....	1,235 88	196	233,579 88
By expiry (term)	.....	.....	.....	.....	264	484,145	.....	264	484,145 00
By surrender	78	156,379	29	25,194	2	4,000	14,462 46	109	200,035 46
By lapse	109	202,400	731	1,241,100	16	23,000	1,844 26	856	1,468,344 26
By reconversion	.....	.....	.....	.....	.....	.....	828 71	.....	828 71
By transfer	.....	.....	.....	.....	1	3,000	.....	1	3,000 00
By decrease	.....	13,000	.....	58,017	.....	.....	.....	.....	71,017 00
Not taken	17	38,500	548	1,041,700	2	3,000	.....	567	1,083,200 00
Total terminated	337	$ 711,661	1,540	$ 2,658,704	301	$ 560,345	$ 20,445 93	2,178	$ 3,951,155 93
By policies transferred to Maine and Massachusetts, N. F. law extensions	98	199,595	325	575,400	.....	.....	.....	423	774,995 00
	435	$ 911,256	1,865	$ 3,234,104	301	$ 560,345	$ 20,445 93	2,601	$ 4,726,150 93
Net numbers and amounts in force at the end of the year	5,743	$ 10,748,778	6,444	$ 10,407,395	1,774	$ 3,259,374	$ 151,890 67	13,961	$24,567,437 67
Policies re-insured	3	11,778	.....	.....	15	75,000	.....	18	86,778 00

One annuity policy of $169.40 annually was issued in 1885 and is in force.

COLORADO BUSINESS.

Business in the State during the Year 1885.

	No.	Amount.
Policies in force December 31 of previous year	45	$ 73,355 23
Policies issued during the year	6	8,221 34
Total	51	$ 81,576 57
Deduct policies ceased to be in force during the year	21	35,717 65
Total policies in force December 31, 1885	30	$ 45,858 92
Losses incurred on policies during the year	1	1,016 00
Losses paid on policies during the year	1	1,016 00
Premiums received during the year		1,198 44

WASHINGTON LIFE INSURANCE COMPANY

OF

NEW YORK, NEW YORK.

Incorporated January, 1860.

W. A. BREWER, JR., *President.* WILLIAM HAXTUN, *Secretary.*

I. CAPITAL STOCK.

Amount of capital stock paid-up in cash	$ 125,000 00

II. INCOME DURING THE YEAR 1885.

Premiums received, without deductions for commissions or other expenses	$ 1,386,254 14	
Received from annuities	6,229 04	
Total premium income	$ 1,392,483 18	
Received for interest:		
On mortgage loans	345,156 65	
On bonds owned and dividends on stock	22,750 00	
On other debts due the company	16,389 77	
Received as discount on claims paid in advance	2,746 59	
Received for rent for use of company's property	16,931 37	
Received for profits on bonds, stocks or real estate actually sold	50,000 00	
Total income		$ 1,846,457 56
Amount of net or invested assets December 31 of previous year		6,883,847 80
Total		$ 8,730,305 36

III. DISBURSEMENTS DURING THE YEAR 1885.

Paid for losses and additions	$ 431,388 98	
Paid for matured and discounted endowments and additions	151,788 30	
Total amount paid for losses and matured endowments	$ 583,177 28	
Paid to annuitants	4,088 03	
Paid for surrendered policies and additions	259,886 85	
Return premiums	214 77	
Cash dividends paid to policy holders	146,075 00	
Paid stockholders for interest or dividends	8,695 75	
Paid for commissions to agents	87,599 55	
Paid for salaries and traveling expenses of managers of agencies, and general, special and local agents	36,954 16	
Paid for medical examiners' fees	12,672 25	
Paid for salaries and other compensation of officers and office employés	52,556 53	
Paid for taxes, licenses, fines and fees	14,731 89	
Paid for rent	8,250 00	
Paid for commuting commissions	48,138 25	
Paid for advertising	18,348 84	
Paid for stationery, postage and miscellaneous expenses	54,370 57	
Total disbursements		$ 1,335,759 72
Balance		$ 7,394,545 64

IV. INVESTED ASSETS.

Cost value of real estate in cash (unincumbred)	$ 571,621 13	
Loans on bond and mortgage (first liens) on real estate	5,063,508 67	
Loans in cash to policy holders on this company's policies, assigned as collateral	134,674 94	
Cost value of stocks and bonds owned absolutely	659,703 42	
Cash in company's office	5,634 18	
Cash deposited in banks	926,770 61	
Agents' ledger balances	32,632 69	
Total net or invested assets		$ 7,394,545 64

V. OTHER ASSETS.

Interest due and accrued :		
On bonds and mortgages		$ 48,687 07
On stocks and bonds		4,203 46
On collateral loans		3,955 75
Market value of stocks and bonds over cost		152,046 58
Gross premiums due and unreported on policies in force Dec. 31, 1885	$ 80,662 81	
Gross deferred premiums on policies in force Dec. 31, 1885	170,548 50	
Total	$ 251,211 31	
Deduct 20 per cent. for average loading on above gross amount	50,242 26	
Net amount of uncollected and deferred premiums		$ 200,969 05
Total assets		$ 7,804,407 55

VI. LIABILITIES.

Present value of all outstanding policies in force on the 31st day of December, 1885, computed according to the American Experience Table of Mortality, with 4½ per cent. interest		$ 6,762,846 00
Claims for death losses due and unpaid	$ 5,000 00	
Claims for matured endowments due and unpaid	215 54	
Claims for death losses and matured endowments in process of adjustment	36,259 00	
Claims for death losses and other policy claims resisted by the company	14,411 99	
Total policy claims		$ 55,886 53
Amount of unpaid dividends to stockholders		369 25
Due on account of salaries, rent and office expenses		2,041 68
Premiums paid in advance		3,409 12
Liabilities on policy-holders' account		$ 6,824,552 58
Gross surplus on policy-holders' account		979,854 97
Total liabilities		$ 7,804,407 55

VII. EXHIBIT OF POLICIES.

CLASSIFICATION.	Whole Life Policies.		Endowment Policies.		Annuities.	Reversionary Additions.			Totals.	
	No.	Amount.	No.	Amount.	No.	Life.	Endowment.	Total.	No.	Amount.
Policies and additions in force at end of previous year	8,815	$ 19,633,474	6,210	$ 12,725,455	18	$ 802,890	$172,853	$ 975,743	15,043	$ 33,334,672
New policies issued	811	1,769,534	1,391	2,831,396	5	.....	.....	.....	2,207	4,600,930
Old policies revived	103	234,878	98	209,800	...	12,678	3,618	16,296	201	460,974
Additions by dividends	.....	.....	.....	.....	...	188,950	67,811	256,761	.....	256,761
Totals	9,729	$ 21,637,886	7,699	$ 15,766,651	23	$1,004,518	$244,282	$1,248,800	17,451	$ 38,653,337
Deduct policies ceased to be in force during the year:										
By death	129	307,509	48	71,760	...	17,762	731	18,493	177	397,762
By surrender	287	684,983	186	389,850	...	172,030	48,851	220,881	473	1,295,714
By lapse	323	665,704	662	1,267,245	...	13,181	5,418	18,599	985	1,951,548
By maturity	.....	.....	66	114,025	...	.....	5,860	5,860	66	119,885
By discount	.....	.....	15	23,785	...	.....	499	499	15	24,284
Not taken	91	274,430	259	621,664	...	7,609	4,117	11,726	350	907,820
Total terminated	830	$ 1,932,626	1,236	$ 2,488,329	...	$ 210,582	$ 65,476	$ 276,058	2,066	$ 4,697,013
Net numbers and amounts in force at the end of the year	8,899	$ 19,705,260	6,463	$ 13,278,322	23	$ 793,936	$178,806	$ 972,742	15,385	$ 33,956,324

COLORADO BUSINESS.

Business in the State during the Year 1885.

	No.	*Amount.*
Policies in force December 31 of previous year	222	$ 510,411 00
Policies issued during the year	103	207,799 00
Total	325	$ 718,210 00
Deduct policies ceased to be in force during the year	80	171,300 00
In force December 31, 1885	245	$ 546,910 00
Losses and claims on policies unpaid December 31 of previous year	1	$ 2,000 00
Losses incurred during the year	1	2,000 00
Losses paid during the year	1	2,000 00
Premiums received during the year		$ 16,032 50

LIFE TABLES

TABLE I.

BUSINESS DONE IN 1885 IN THE STATE OF COLORADO BY LIFE INSURANCE COMPANIES.

NAMES OF COMPANIES.	Policies in Force Dec. 31 of the Previous Year.		Policies Issued During the Year.		Policies Terminated During the Year.		Total Number and Amount of Policies in Force December 31, 1885.		Losses Incurred During the Year.	Losses Paid During the Year.	Premiums Received.
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.			
Connecticut Mutual, Conn.	.....	.....	2	$ 12,000 00	.....	.....	51	$ 214,000 00	$ 13,023 00	$ 13,023 00	$ 6,950 00
Continental, Connecticut	5	$ 17,000 00	.....	.....	.....	.....	.....	.....	.....	.....	190 42
Equitable, New York	773	3,275,934 00	210	1,096,117 00	180	$ 898,900 00	803	3,473,151 00	41,000 00	41,500 00	128,998 86
Germania, New York	106	209,693 00	9	42,339 00	39	97,000 00	76	155,032 00	.....	.....	8,048 95
Hartford Life & Annuity, Conn.	81	279,500 00	11	54,000 00	22	94,000 00	70	239,500 00	.....	.....	2,948 00
Home, New York	.....	.....	18	58,000 00	3	6,000 00	15	52,000 00	.....	.....	3,629 01
Manhattan, New York	28	66,982 00	3	6,725 00	5	22,200 00	26	51,507 00	.....	5,000 00	249 52
Mutual Life, New York	743	2,202,543 00	67	146,285 00	59	201,152 00	751	2,147,676 00	4,546 00	9,652 00	65,851 48
New York, New York	438	1,447,515 00	98	540,325 00	64	240,840 00	472	1,747,000 00	9,694 77	13,557 91	26,896 43
Northwestern Mutual, Wis.	506	1,419,170 00	132	488,738 00	55	208,641 00	583	1,699,267 00	10,200 00	4,700 00	47,841 11
Penn Mutual, Pennsylvania	39	112,500 00	57	152,000 00	22	75,500 00	74	189,000 00	.....	.....	5,343 87
Pacific Mutual, California	.....	.....	76	261,500 00	8	24,000 00	68	237,500 00	.....	.....	1,532 75
Travelers' (Life), Connecticut	267	978,332 00	156	555,965 00	70	208,600 00	353	1,325,697 00	5,841 43	18,841 43	48,729 21
Travelers' (Accident), Conn.	1,640	5,245,683 00	2,877	7,799,900 00	2,503	6,805,663 00	2,014	6,239,920 00	28,375 58	37,375 58	72,824 90
Union Mutual, Maine	45	73,355 23	6	8,221 34	21	35,717 65	30	45,858 92	1,016 00	1,016 00	1,198 44
Washington, New York	222	510,411 00	103	207,799 00	80	171,300 00	245	546,910 00	2,000 00	2,000 00	16,032 50
Totals	4,893	$ 15,838,618 23	3,825	$ 11,429,914 34	3,131	$ 9,089,513 65	5,631	$ 18,364,018 92	$ 115,696 78	$ 146,665 92	$ 437,265 45

TABLE II.

ASSETS CLASSIFIED—LIFE INSURANCE COMPANIES.

COMPANIES.	Real estate.	Bonds and mortgages.	Stocks and bonds.	Collateral loans.	Premium notes and loans.	Cash in office and bank.	Deferred and unpaid premiums.	All other Assets.	Total.
Connecticut Mutual, Connecticut	$10,966,500 88	$27,088,121 62	$ 9,452,911 25	$ 149,933 00	$ 2,430,563 01	$ 2,844,847 55	$ 66,553 10	$ 1,384,219 54	$54,383,649 95
Continental, Connecticut	245,288 27	282,076 15	629,371 86	145,276 82	450,935 76	21,778 80	35,195 90	559,571 78	2,369,495 34
Equitable, New York	12,616,067 92	16,588,332 91	25,910,245 97	1,420,475 00	.....	4,878,078 81	1,325,918 00	3,482,788 89	66,221,907 50
Germania, New York	1,132,323 06	5,739,363 19	3,645,529 42	145,966 59	.....	286,925 29	238,467 24	296,811 12	11,485,385 91
Hartford Life and Annuity, Connecticut	219,370 16	277,945 16	209,483 25	86,710 90	.....	60,903 94	4,353 14	548,963 21	1,407,728 86
Home, New York	208,367 61	1,096,400 00	2,595,252 47	616,200 00	669,146 25	79,871 94	100,774 90	280,464 52	5,646,477 69
Manhattan, New York	890,978 57	3,146,494 22	1,665,353 28	3,699,062 50	1,137,136 15	156,414 13	150,814 78	309,573 41	11,155,827 04
Mutual Life, New York	10,992,720 45	49,228,930 16	32,978,300 00	3,856,500 00	.....	2,619,643 21	1,150,551 64	7,605,133 85	108,431,779 31
New York, New York	6,855,532 63	18,159,500 00	33,640,220 56	451,500 00	416,034 15	2,042,542 60	1,163,088 92	3,786,987 50	66,515,406 36
Northwestern Mutual, Wisconsin	1,322,756 28	19,242,625 41	590,825 00	.....	1,156,215 05	1,081,240 39	422,982 63	448,611 80	24,265,256 56
Penn Mutual, Pennsylvania	830,659 21	2,598,731 10	5,118,517 25	470,786 70	589,077 54	73,081 08	184,027 62	527,650 71	10,392,531 21
Pacific Mutual, California	157,528 04	831,312 25	6,358 39	5,544 24	83,722 62	121,408 95	54,365 80	65,514 50	1,325,754 79
Provident Savings, New York	.....	20,500 00	126,895 30	175 00	563 55	61,360 75	14,150 30	1,212 20	224,857 10
Travelers', Connecticut	737,812 37	3,386,142 23	2,959,359 13	345,806 75	.....	738,690 07	154,902 86	94,324 80	8,417,038 21
Union Mutual, Maine	2,020,199 67	1,035,390 53	1,972,431 89	102,491 11	668,166 00	95,625 45	98,345 21	126,897 29	6,119,547 15
Washington, New York	571,621 13	5,063,508 67	659,703 42	134,674 94	.....	932,494 79	200,969 05	241,525 55	7,804,407 55
Totals	$49,767,726 25	$153,785,373 60	$122,160,758 44	$11,631,102 65	$ 7,601,560 08	$16,094,817 75	$ 5,365,461 09	$19,760,250 67	$386,167,050 53

TABLE III.

LIABILITIES OF LIFE INSURANCE COMPANIES TRANSACTING BUSINESS IN THIS STATE FOR THE YEAR ENDING DECEMBER 31, 1885.

NAMES OF COMPANIES	Losses and claims adjusted and unadjusted.	Losses and claims resisted.	Unpaid dividends.	Re-insurance reserve department valuation.	All other claims.	Total liabilities except capital.	Surplus as regards policy-holders.	Capital stock.
Connecticut Mutual, Conn...	$ 199,329 25	$ 12,000 00	$ 126,800 99	$ 48,949,331 00	$ 416,045 80	$ 49,703,507 04	$ 4,680,142 91	.....
Continental, Connecticut.....	69,012 42	18,000 00	.....	1,916,610 25	.....	2,003,622 67	365,872 67	$ 300,000 00
Equitable, New York.....	334,910 10	15,000 00	92,504 00	48,571,980 00	43,664 00	49,058,058 10	17,163 849 40	100,000 00
Germania, New York.....	154,160 65	28,887 68	43,147 93	9,731,470 40	34,728 00	9,992,394 66	1,492,991 25	200,000 00
Hartford Lite and Annuity...	526 00	.....	.....	516,829 00	542,055 38	1,059,410 38	348,318 48	250,000 00
Home, New York	30,000 00	.....	20,178 34	4,054,086 00	1,057 81	4,105.322 15	1,541,155 54	125,000 00
Manhattan, New York.....	184,244 86	.....	75,693 40	8,585,214 00	57,000 00	8,902,152 26	2,253,674 78	100,000 00
Mutual Life, New York.....	875,226 00	92,752 00	.....	94,061,012 00	91,730 73	95,120,720 73	13,311,058 58	.....
New York, New York.....	415,296 39	30,000 00	.....	52,825,129 00	29,934 03	53,300,359 42	13,215,046 94	.....
Northwestern Mutual, Wis..	161,070 92	59,000 00	7,000 00	19,942,282 00	102,206 71	20,271,559 63	3,993,696 93	.....
Penn Mutual, Pennsylvania..	66,710 07	3,000 00	32,379 34	8,111,901 00	160,898 42	8,374,888 83	2,017,642 38	.....
Pacific Mutuul, California...	17,500 00	.....	.....	1,156,333 00	.....	1,173,833 00	151,921 79	100,000 00
Provident Savings, N. Y.....	25,000 00	.....	.....	73,084 00	.....	98,084 00	126,773 10	100,000 00
Travelers', Connecticut.....	137,031 00	57,200 00	.....	5,659,333 24	10,000 00	5,863,564 24	2,553,473 97	600,000 00
Union Mutual, Maine	38,282 62	34,564 18	6,407 44	5,333,280 00	3,854 50	5,416,388 74	703,158 41	.....
Washington, New York	41,474 54	14,411 99	369 25	6,762,846 00	5,450 80	6,824,552 58	979,854 97	125,000 00
Totals	$ 2,749,774 82	$ 364,815 85	$ 404,480 69	$ 316,250,720 89	$ 1,498,626 18	$ 321,268,418 43	$ 64,898,632 10	$ 2,000,000 00

TABLE IV.

INCOME OF LIFE INSURANCE COMPANIES TRANSACTING BUSINESS IN THIS STATE FOR THE YEAR ENDING DECEMBER 31, 1885.

NAMES OF COMPANIES.	Premiums.	Interest and dividends.	Received for rents.	Received from all other sources.	Total income.	Excess of income over expenditures.
Connecticut Mutual, Connecticut	$ 4,542,264 74	$ 2,405,205 41	$ 520,525 89	$ 183,217 13	$ 7,651,213 17	$ 724,701 61
Continental, Connecticut	192,039 96	98,151 75	1,772 89	.....	291,964 60	*.....
Equitable, New York	13,461,679 22	2,597,425 28	530,948 63	.....	16,590,053 13	6,549,793 19
Germania, New York	1,614,892 13	501,596 62	55,178 14	5,000 74	2,176,667 63	482,265 06
Hartford Life and Annuity, Connecticut	22,339 49	35,928 72	3,079 74	713,189 78	774,537 73	*.....
Home, New York	600,238 33	234,871 30	1,147 39	.....	836,257 02	138,808 90
Manhattan, New York	1,038,633 12	449,171 94	56,783 62	45,394 93	1,589,983 61	99,890 97
Mutual Life, New York	14,768,901 93	5,089,559 32	356,493 03	.....	20,214,954 28	2,855,731 03
New York, New York	12,480,848 00	2,989,045 16	100,373 60	334,874 53	15,905,141 29	5,583,621 17
Northwestern Mutual, Wisconsin	3,785,045 20	1,286,277 80	30,974 63	1,931 89	5,104,229 52	1,615,252 54
Penn Mutual, Pennsylvania	1,826,700 67	475,811 42	43,821 11	23,880 00	2,370,213 20	609,705 76
Pacific Mutual, California	358,866 61	67,214 73	.....	58 00	426,139 34	57,925 31
Provident Savings, New York	360,918 31	6,224 77	.....	.....	367,143 08	47,163 12
Travelers', Connecticut	2,820,637 97	437,213 59	28,997 98	14,764 02	3,301,613 56	824,711 37
Union Mutual, Maine	668,927 57	304,044 43	57,103 81	508 84	1,030,654 65	*.....
Washington, New York	1,392,483 18	384,296 42	16,931 37	52,746 59	1,846,457 56	510,697 84
Totals	$ 59,935,486 43	$ 17,362,038 66	$ 1,804,131 83	$ 1,375,566 45	$ 80,477,223 37	$ 20,100,267 87

* Expenditures exceed income.

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, 1885.

NAMES OF COMPANIES.	Losses and claims.	Lapsed, purchased and surrendered policies.	Dividends to policy-holders.	Dividends to stock-holders.	Commissions.	Salaries, medical fees and other charges of employés.	All other expenditures.	Total expenditures.
Connecticut Mutual, Connecticut	$ 3,959,816 70	$ 662,610 92	$ 1,202,156 56	.....	$ 269,671 90	$ 132,650 76	$ 699,604 72	$ 6,926,511 56
Continental, Connecticut	173,271 88	39,121 31	13,697 00	.....	11,086 48	61,106 20	29,449 53	327,732 40
Equitable, New York	4,531,813 59	866,705 65	1,740,169 81	7,000 00	1,133,281 77	523,099 66	1,238,189 46	10,040,259 94
Germania, New York	949,940 22	145,714 62	204,871 50	24,000 00	193,891 45	130,343 19	45,641 59	1,694,402 57
Hartford Life and Annuity, Conn	533,197 00	10,547 03	17,612 24	20,000 00	110,919 53	45,858 40	42,578 57	780,712 77
Home, New York	338,135 24	58,967 41	114,935 86	15,000 00	69,121 06	74,534 14	26,754 41	697,448 12
Manhattan, New York	790,827 61	155,551 07	231,350 06	40,000 00	114,468 61	78,009 61	79,885 68	1,490,092 64
Mutual Life, New York	8,019,312 86	3,199,713 59	3,183,023 45	.....	1,228,679 84	566,493 75	1,161,999 76	17,359,223 25
New York, New York	4,640,144 95	1,350,460 21	1,691,268 59	.....	1,430,265 69	469,399 86	739,980 82	10,321,520 12
Northwestern Mutual, Wisconsin	1,536,835 39	322,365 23	778,593 39	.....	460,196 01	180,185 70	210,801 26	3,488,976 98
Penn Mutual, Pennsylvania	746,344 88	208,958 53	386,703 39	.....	131,394 98	162,264 00	124,841 66	1,760,507 44
Pacific Mutual, California	176,484 87	65,430 00	29,793 83	10,945 00	27,708 29	40,223 27	17,628 77	368,214 03
Provident Savings, New York	142,619 40	1,894 54	70,742 55	.....	56,098 64	20,636 72	27,988 11	319,979 96
Travelers', Connecticut	1,221,368 69	43,214 44	.....	84,000 00	609,301 27	271,704 47	247,313 32	2,476,902 19
Union Mutual, Maine	703,559 70	55,857 38	60,259 61	.....	52,127 36	138,470 28	93,613 85	1,103,888 18
Washington, New York	587,265 31	260,101 62	146,075 00	8,695 75	87,599 55	102,182 94	143,839 55	1,335,759 72
Totals	$ 29,050,938 29	$ 7,447,213 55	$ 9,871,252 84	$ 209,640 75	$ 5,985,812 43	$ 2,997,162 95	$ 4,930,111 06	$ 60,492,131 87

TABLE VI.

GIVING NAME OF COMPANY, LOCATION, NAME OF PRESIDENT AND SECRETARY.

NAME OF COMPANY.	LOCATION.	PRESIDENT.	SECRETARY.
Connecticut Mutual Life Insurance Company	Hartford, Conn.	Jacob L. Greene	William G. Abbot
Continental Life Insurance Company	Hartford, Conn.	James S. Parsons	Robt. E. Beecher
Equitable Life Assurance Society	New York, N. Y.	Henry B. Hyde	William Alexander
Germania Life Insurance Company	New York, N. Y.	Hugo Wesendonck	Cornelius Doremus
Hartford Life and Annuity Insurance Company	Hartford, Conn.	Frederick R. Foster	Stephen Ball
Home Life Insurance Company	Brooklyn, N. Y.	George C. Ripley	Joseph P. Holbrook
Manhattan Life Insurance Company	New York, N. Y.	Henry Stokes	Henry Y. Wemple
Mutual Life Insurance Company	New York, N. Y.	Richard N. McCurdy	William J. Easton
New York Life Insurance Company	New York, N. Y.	William H. Beers	Rufus W. Weeks, Actuary
Northwestern Mutual Life Insurance Company	Milwaukee, Wis.	H. L. Palmer	J. W. Skinner
Penn Mutual Life Insurance Company	Philadelphia, Penna.	Samuel C. Huey	Henry C. Brown
Pacific Mutual Life Insurance Company	San Francisco, Cala.	George A. Moore	J. N. Patton
Provident Savings Life Assurance Society	New York, N. Y.	Sheppard Homans	William E. Stevens
Travelers' Insurance Company	Hartford, Conn.	James G. Batterson	Rodney Dennis
Union Mutual Life Insurance Company	Portland, Maine	John E. DeWitt	Henry D. Smith
Washington Life Insurance Company	New York, N. Y.	W. A. Brewer, Jr.	William Haxtun

TABLE A.

GIVING NAME OF COMPANY, LOCATION, NAME OF PRESIDENT AND SECRETARY.

NAME OF COMPANY.	LOCATION.	PRESIDENT.	SECRETARY.
Connecticut Mutual Life Insurance Company	Hartford, Conn.	Jacob L. Greene	William G. Abbott
Continental Life Insurance Company	Hartford, Conn.	James S. Pierson	Robt. E. Deacon
Equitable Life Assurance Society	New York, N. Y.	Henry B. Hyde	Thomas Marvin Alexander
Germania Life Insurance Company	New York, N. Y.	Hugo Wesendonck	Oscar Coleman Lorenzen
Hartford Life and Annuity Insurance Company	Hartford, Conn.	Theodore R. Lewis	Sydney Pratt
Home Life Insurance Company	Brooklyn, N. Y.	George C. Kelsey	Jerome B. Hollaway
Manhattan Life Insurance Company	New York, N. Y.	Henry Sanders	Henry V. Mastin
Mutual Life Insurance Company	New York, N. Y.	Richard A. Rudolph	Edward William L. Bevan
New York Life Insurance Company	New York, N. Y.	William H. Beers	Rufus W. Weeks, Actuary
Northwestern Mutual Life Insurance Company	Milwaukee, Wis.	H. L. Palmer	J. W. Stearns
Penn Mutual Life Insurance Company	Philadelphia, Penna.	Samuel C. Huey	Henry C. Brown
Pacific Mutual Life Insurance Company	San Francisco, Cal.	George A. Moore	J. N. Lemon
Provident Savings Life Assurance Society	New York, N. Y.	Spencer Homans	William E. Stevens
Travelers Insurance Company	Hartford, Conn.	James C. Batterson	Rodney Dennis
Union Mutual Life Insurance Company	Portland, Maine	John E. Dewitt	Henry D. Smith
Washington Life Insurance Company	New York, N. Y.	W. A. Bisset	William Hunter

CO-OPERATIVE
INSURANCE COMPANIES.

BANKERS' LIFE ASSOCIATION,

OF

ST. PAUL, MINNESOTA.

Incorporated August 6, 1880.

RUSSELL R. DORR, *President.* DOUGLAS PUTNAM, *Secretary.*

I. INCOME DURING THE YEAR 1885.

Membership fees	$ 18,205 06	
Annual dues	19,085 13	
Assessments	21,347 12	
Interest	2,504 73	
Guarantee trust fund reserve	28,606 13	
Total income		$ 89,748 17
Amount of actual cash assets December 31, 1884		67,336 29
Total		$ 157,084 46

II. DISBURSEMENTS DURING THE YEAR 1885.

Paid for losses and claims	$ 28,264 98	
Salaries to agents	1,536 69	
Other compensation to agents and officers	17,547 53	
Medical examiners' fees	2,546 28	
Salaries or other compensation of officers and office employés	15,068 38	
Furniture, fixtures and safes	428 60	
Advertising	2,070 99	
Rent	670 00	
Incidental expenses	918 02	
Total disbursements		$ 69,051 47
Balance		$ 88,032 99

III. INVESTED ASSETS DECEMBER 31, 1885

Cash in principal office	$ 717 47	
Cash deposited in Merchants' National Bank, St. Paul	7,712 64	
Total cash items		$ 8,430 11
United States registered bonds (cost valule) reserve fund		79,602 88

OTHER ASSETS.

Agents' balances	$ 788 11	
Assessments not due	12,458 83	
Due from members for claims not yet assessed	4,023 00	
Guarantee trust fund notes not due	30,366 50	
Sundries	839 50	
Total		$ 48,475 94
Total invested and other assets		$ 136,508 93

IV. LIABILITIES.

Adjusted losses and claims not yet due	$ 8,080 00

EXHIBIT OF CERTIFICATES.

		No.	*Amount.*
Certificates in force at the end of the previous year		2,345	
Certificates issued during the year		1,016	
Total		3,361	
Deduct certificates ceased to be in force:			
By death	17		
By lapse	154		
Total terminated		171	
Net number and amount in force December 31, 1885		3,190	$ 633,900 00

EQUITABLE RESERVE FUND LIFE ASSOCIATION,

OF

NEW YORK, NEW YORK.

Incorporated March, 1883.

CHARLES M. HIBBARD, *President.* O. S. BOGERT, *Secretary.*

I. INCOME DURING THE YEAR 1885.

Membership fees	$ 2,077 00
Annual dues	3,602 00
Assessments	15,789 48
Total income	$21,468 48
Invested assets December 31, 1884	2,464 65
Total	$23,933 13

II. DISBURSEMENTS DURING THE YEAR 1885.

Losses and claims	$ 9,142 91	
Remitted to members	258 50	
Compensation to agents	2,924 85	
Salaries of office employés	540 00	
Paid for furniture, fixtures and safes	144 50	
Advertising	188 80	
Miscellaneous expenses	1,660 46	
Total disbursements		$ 14,860 02
Balance		$ 9,073 11

III. INVESTED ASSETS.

Cash in principal office	$ 203 01	
Cash deposited in bank:		
American Loan and Trust Company	5,004 61	
Merchants' National bank	3,865 49	
Total cash items		$ 9,073 11

OTHER ASSETS.

Agents' balances	$ 1,050 00	
Assessments not yet due (estimated)	12,300 00	
Total		$ 13,350 00
Tota assets		$ 22,423 11

IV. LIABILITIES.

Adjusted losses and claims not yet due	$ 2,500 00	
Unadjusted losses unpaid	8,483 09	
Total liabilities		$ 10,983 09

V. EXHIBIT OF CERTIFICATES.

	Number.	*Amount.*
Certificates in force at the end of the previous year	525	$ 2,103,000 00
Certificates issued during the year	512	1,850 000 00
Total	1,037	$ 3,953,000 00
Deduct certificates ceased to be in force:		
By death	11	15,000 00
By lapse	113	514,000 00
Total terminated	124	$ 529,000 00
Net numbers and amount in force December 31, 1885	913	$ 3,424,000 00

FIDELITY MUTUAL LIFE ASSOCIATION,

OF

PHILADELPHIA, PENNSYLVANIA.

Incorporated Dec. 2, 1878.

L. G. FOUSE, *President.* W. S. CAMPBELL, *Secretary.*

I. INCOME DURING THE YEAR 1885.

Membership fees	$ 11,135 84	
Annual dues	41,421 00	
Assessments	82,411 46	
Medical examiners' fees	132 96	
Interest and rents	5,441 31	
Sundries	235 00	
Total income		$ 140,777 57
Invested assets December 31, 1884		43,795 29
Total		$ 184,572 86

II. DISBURSEMENTS DURING THE YEAR 1885.

Losses and claims	$ 66,850 00	
Certificates surrendered	3,208 93	
Paid to directors	698 00	
Salaries to agents	3,248 00	
Other compensation to agents	16,004 68	
Traveling expenses to agents	1,882 46	
Medical examiners' fees	808 00	
Salaries or other compensation of officers and office employés	12,515 31	
Furniture, fixtures and safes	1,392 19	
Advertising, rent, taxes, blanks and printing	9,812 50	
Miscellaneous expenses	11,505 69	
Total disbursements		$ 127,925 76
Balance		$ 56,647 10

III. INVESTED ASSETS.

Cost value of real estate (unincumbered)	$ 24,144 93
Cash deposited in bank. Union Trust Company	7,254 70
Loans on bond and mortgage	6,000 00
Stocks	2,500 00
Bills receivable	5,109 47
Judgment notes	1,533 90
Agents' balances	2,067 01
Loans on collaterals	8,037 09

OTHER ASSETS.

Indemnity reserve—contract liability of members for losses	$ 270,075 00	
Annual payments due and unpaid	355 00	
Assessments not yet due	875 00	
Total		$ 271,305 00
Total assets		$ 327,952 10

IV. LIABILITIES.

Adjusted losses and claims not yet due	$ 3,000 00	
Due for salaries of officers and office employés	2,093 00	
Due for salaries and commissions to agents	579 50	
Due for borrowed money	2,000 00	
Reserve on limited policies	4,274 52	
Total liabilities		$ 11,947 02

V. EXHIBIT OF CERTIFICATES.

	Number.	*Amount.*
Certificates in force at the end of the previous year	3,398	$ 7,460,600 00
Certificates issued during the year	1,477	3,817,000 00
Total	4,875	$ 11,277,600 00
Deduct certificates ceased to be in force:		
By death	34	$ 69,000 00
By lapse	635	1,430,200 00
Total terminated	669	$ 1,499,200 00
Net amounts in force December 31, 1885	4,206	$ 9,778,400 00

THE GREAT WESTERN MUTUAL AID ASSOCIATION,

OF

DENVER, . . . COLORADO.

Incorporated August, 1880.

W. A. H. LOVELAND, *President.* T. L. WISWALL, *Secretary.*

I. CAPITAL STOCK.

Whole amount of capital stock	$ 10,000 00

II. INCOME DURING THE YEAR 1885.

Membership fees	$ 4,365 00
Annual dues	1,805 50
Assessments	13,144 00
From the Great Western Mutual Accident Association	10,256 85
Total income	$ 29,571 35

III. DISBURSEMENTS DURING THE YEAR 1885.

Losses and claims	$ 9,529 75
Medical examiner's fees	486 25
Commissions to agents	3,012 50
Printing and advertising	586 07
Salaries and traveling expenses	1,146 25
Office expenses	918 14
Furniture and fixtures	295 25
Paid Great Western Mutual Accident Association	17,262 55
Total disbursements	$ 33,236 76
Balance	$ 3,665 41

IV. ASSETS.

Cash reserve	$ 5,557 84	
Due from agents and agencies	5,343 87	
Due from Great Western Mutual Accident Association	7,005 70	
Furniture and fixtures	2,126 91	
Stationery and printed matter on hand	900 00	
Total assets		$ 20,934 32

V. LIABILITIES.

Amount of death claims in process of adjustment	$ 3,140 00
Amount due on other accounts	1,594 93
Total liabilities	$ 4,734 93

THE GREAT WESTERN MUTUAL ACCIDENT ASSOCIATION,

OF

DENVER, ... COLORADO.

Incorporated January, 1882.

W. A. H. LOVELAND, *President.* T. L. WISWALL, *Secretary.*

I. CAPITAL STOCK.

Whole amount of capital stock	$ 5,000 00

II. INCOME DURING THE YEAR 1885.

Membership fees	$ 5,733 00
Assessments	9,412 00
Annual dues	763 50
From the Great Western Mutual Aid Association	17,262 55
Total income	$ 33,171 05

III. DISBURSEMENTS DURING THE YEAR 1885.

Paid for weekly casualty claims	$ 7,622 76	
Commissions to agents	4,164 00	
Printing and advertising	1,222 13	
Salaries and traveling expenses	2,601 00	
Office expenses and postage	1,642 04	
Paid to Great Western Mutual Aid Association	10,256 85	
Total disbursements		$ 27,508 78
Balance		$ 5,662 27

IV. ASSETS.

Cash resources	$ 4,086 90	
Due from agents and agencies	3,049 78	
Stationery and printed matter on hand	775 00	
Total assets		$ 7,911 68

V. LIABILITIES.

Amount of casualty claims in process of adjustment	$ 1,192 05
Amount due on other accounts	2,278 14
Total liabilities	$ 3,470 19

HOME PROVIDENT SAFETY FUND ASSOCIATION, OF NEW YORK,

OF

NEW YORK, NEW YORK.

Incorporated October 22, 1880.

F. H. SMITH, Jr., *President.* GEO. GRETZINGER, *Ass't Secretary.*

I. INCOME DURING THE YEAR 1885.

Membership fees	$ 3,060 00	
Annual dues	5,862 58	
Assessments	16,581 64	
Received from all other sources	1,581 97	
Total income		$ 27,086 19
Invested assets December 31, 1884		11,460 25
Total		$ 38,546 44

II. DISBURSEMENTS DURING THE YEAR 1885.

Losses and claims	$ 15,887 31	
Salaries to agents	1,381 27	
Other compensation to agents	4,500 06	
Salaries and other compensation of officers and office employés	1,712 12	
Advanced to officers and agents to be repaid out of future compensation	462 42	
Furniture, fixtures and safes	308 97	
Advertising	74 93	
Miscellaneous expenses	1,621 90	
Total disbursements		$ 25,948 98
Balance		$ 12,597 46

III. INVESTED ASSETS.

Cash in principal office	$ 406 54	
Cash deposited with Farmers' Loan and Trust Co	1,344 43	
Total cash items		$ 1,750 97
United States bonds		5,229 50
Loans on bonds		4,000 00
Loans to agents		462 41
Bills receivable		172 81
Furniture		981 77

OTHER ASSETS.

Assessments not yet due	$ 5,000 00	
Assessments to be levied	10,000 00	
Total		$ 15,000 00
Total assets		$ 27,597 46

IV. LIABILITIES.

Adjusted losses and claims not yet due	$ 15,000 00
Losses and claims on which no assessment has been made	10,000 00
Unadjusted losses and claims on which assessments have been made	5,000 00
Total liabilities	$ 30,000 00

V. EXHIBIT OF CERTIFICATES.

	Number.	*Amount.*
Certificates in force at the end of the previous year	1,338	$ 1,338,000 00
Certificates issued during the year	596	596,000 00
Total	1,934	$ 1,934,000 00
Deduct certificates ceased to be in force:		
By death	15	15,000 00
By lapse	333	333,000 00
Total terminated	348	$ 348,000 00
Net numbers and amounts in force at the end of the year	1,586	$ 1,586,000 00

IOWA MUTUAL AID ASSOCIATION,

OF

OTTUMWA, ... IOWA.

Incorporated April 4, 1881.

J. WILLIAMSON, *President.* J. D. FERREE, *Secretary.*

I. INCOME DURING THE YEAR 1885.

Membership fees	$ 7,799 17	
Annual dues	2,240 00	
Assessments	3,545 11	
Assessments for weekly benefits	370 25	
Total income		$ 13,954 53
Invested assets at end of previous year		1 96
Total		$ 13,956 49

II. DISBURSEMENTS DURING THE YEAR 1885.

Losses and claims	$ 3,354 91	
Compensation to agents, including commissions	7,780 00	
Traveling expenses to agents and others	219 50	
Medical examiners' fees	110 50	
Salaries and other compensation of officers and and office employés	1,120 00	
Postage	245 11	
Printing and advertising	201 10	
Weekly benefits paid	489 00	
Office rent	54 00	
Executive committee and directors' fees	24 50	
Total disbursements		$ 13,598 62
Balance		$ 357 87

III. INVESTED ASSETS.

Cash deposited in bank	$ 357 87	
Bills receivable	4,126 36	

OTHER ASSETS.

Agents' balances	$ 113 95	
Suspense account	456 70	
Total assets		$ 5,054 88

IV. LIABILITIES.

Amount due for borrowed money	$ 1,529 50

V. EXHIBIT OF CERTIFICATES.

	Number.	*Amount.*
Certificates in force at the end of the previous year	1,042	$ 2,084,000 00
Certificates issued during the year	776	1,552,000 00
Total	1,818	$ 3,636,000 00
Deduct certificates ceased to be in force:		
By death	3	6,000 00
By lapse	118	236,000 00
Total terminated	121	$ 242,000 00
Net numbers and amounts in force December 31, 1885	1,697	3,394,000 00

MUTUAL BENEFIT LIFE ASSOCIATION OF AMERICA,

OF

NEW YORK, ... NEW YORK.

Incorporated December 20, 1882.

EDWARD HENRY KENT, *President.* WM. L. GARDNER, *Secretary.*

I. INCOME DURING THE THE YEAR 1885.

Membership fees	$ 31,788 00	
Annual dues	49,975 50	
Assessments	85,523 46	
Advanced by officers to cancel contracts	5,493 24	
Total income		$ 170,780 20
Invested assets December 31 of previous year		15,474 33
Total		$ 186,254 53

II. DISBURSEMENTS DURING THE YEAR 1885.

Losses and claims	$ 60,011 91	
Commissions to agents	51,678 46	
Traveling expenses to agents	554 65	
Medical examiners' fees	131 00	
Salaries and other compensation of office employés	5,535 50	
Advanced to agents to be repaid out of future compensation	5,953 27	
Advertising	510 75	
Miscellaneous expenses	19,372 36	
Total disbursements		$ 143,747 90
Balance		$ 42,506 63

III. INVESTED ASSETS.

Cash in principal office	$ 767 82	
Cash deposited in bank:		
Farmers' Loan and Trust Company	23,026 85	
National Citizens' Bank	18,711 96	
Total cash items		$ 42,506 63
Office furniture, safes, etc		2,975 00

OTHER ASSETS.

Agents' balances	$ 5,953 27	
Assessments due and unpaid	3,026 50	
Assessments not yet due	49,000 00	
Total		$ 57,979 77
Total assets		$ 103,461 40

IV. LIABILITIES.

Reserve fund	$ 23,819 63
Adjusted losses and claims not yet due	20,000 00
Due for salaries and commissions to agents	4,300 00
C. F. Wright, claim No. 12, contingent	5,000 00
Mortuary fund	12,154 16
Losses resisted	25,000 00
Total liabilities	$ 90,273 79

V. EXHIBIT OF CERTIFICATES.

		No.	*Amount.*
Certificates in force at the end of the previous year		2,359	$ 9,118,500 00
Certificates issued during the year		1,782	9,185,500 00
Total		4,141	$ 18,304,000 00
Deduct certificates ceased to be in force:			
By death	17		
By surrender	64		
By lapse	497		
Total terminated		578	$ 2,386,500 00
Net numbers and amounts in force December 31, 1885		3,563	$ 15,917,500 00

MUTUAL RESERVE FUND LIFE ASSOCIATION,

OF

NEW YORK, . . . NEW YORK.

Incorporated 1883.

EDWARD B. HARPER, *President.* FREDERIC T. BRAMAN, *Secretary.*

I. INCOME DURING THE YEAR 1885.

Mortuary premiums received	$ 1,204,571 91	
Annual dues	216,993 25	
Membership fees	122,814 12	
Interest and dividends on stocks, bonds and deposits	6,956 57	
Advances other than premiums received, special deposits, etc.	2,247 54	
Medical examiners' fees paid by members (estimated)	27,296 00	
Total income		$ 1,580,879 39
Invested assets at the end of previous year		314,583 44
Total		$ 1,895,462 83

II. DISBURSEMENTS DURING THE YEAR 1885.

Losses and claims	$ 838,675 00	
Returned to members (applications refused)	204 20	
Admission fees retained by agents (estimated)	120,000 00	
Commissions to agents	34,642 42	
Salaries and traveling expenses of agents	3,232 73	
Medical examiners' fees paid by Association	2,512 70	
Medical examiners' fees paid by members (estimated)	27,296 00	
Salaries and other compensation of officers and office employés	67,383 36	
Taxes, licenses, fines and fees	2,037 17	
Paid for rent	14,467 88	
Postage and legal expenses	15,827 51	
Furniture, fixtures and safes	3,626 23	
Advertising, printing and blanks	32,516 36	
Miscellaneous expenses	93,161 86	
Total disbursements		$ 1,255,583 42
Balance		$ 639,879 41

III. INVESTED ASSETS.

Stocks and bonds owned absolutely	$ 254,115 62	
Cash in company's office	9,250 52	
Cash deposited in banks	322,068 85	
Agents' ledger balances	54,444 42	
Total		$ 639,879 41

OTHER ASSETS.

Interest due and accrued on stocks and bonds	$ 2,500 00	
Interest due and accrued on bank deposits	2,687 69	
Assessments in course of collection	428,088 08	
Furniture, fixtures and safes	5,000 00	
Total		$ 438,275 77
Total assets		$ 1,078,155 18

IV. LIABILITIES.

Losses and and claims adjusted but not due	$ 129,250 00	
Losses and claims in process of adjustment	137,500 00	
Losses and claims resisted	124,000 00	
Total liabilities		$ 390,750 00

V. EXHIBIT OF CERTIFICATES.

	Number.	*Amount.*
Certificates in force at the end of the previous year	20,779	$ 85,452,000 00
Certificates issued during the year	13,748	51,001,500 00
Total	34.527	$ 136,453,500 00
Deduct certificates ceased to be in force:		
By death	216	848,250 00
By lapse	2,447	9,615,250 00
Not taken	576	2,636,500 00
Total terminated	3,239	$ 13,100,000 00
Net numbers and amounts in force December 31, 1885	31,288	$ 123,353,500 00

NORTHWESTERN BENEVOLENT AND MUTUAL AID ASSOCIATION OF ILLINOIS,

OF

BLOOMINGTON, ILLINOIS.

Incorporated October 25, 1881.

PETER WHITMER, *President.* GEO. F. DICK, *Secretary.*

I. INCOME DURING THE YEAR 1885.

Membership fees	$ 13,890 00	
Assessments	73,544 00	
Total income		$ 87,434 00
Invested assets at end of previous year		1,284 47
Total		$ 88,718 47

II. DISBURSEMENTS DURING THE YEAR 1885.

Losses and claims	$ 62,105 00	
Commissions to agents	11,112 00	
Traveling expenses of managers of agencies and agents	2,167 21	
Medical examiners' fees	433 50	
Salaries of officers and office employés	2,220 00	
Advertising and printing	581 88	
Miscellaneous expenses	6,200 69	
Total disbursements		$ 84,820 28
Balance		$ 3,898 19

III. INVESTED ASSETS.

Cash deposited in Peoples' bank	$ 3,898 19

OTHER ASSETS.

Assessments due and unpaid	4,300 00
Assessments not yet due	19,000 00
Total assets	$ 27,198 19

IV. LIABILITIES.

Losses and claims adjusted, but not yet due and resisted	$ 7,400 00
Losses and claims due and unpaid	16,000 00
Estimated cost of collections, 12 per cent	2,796 00
Losses and claims on which no assessment has been made (admitted)	17,500 00
Losses and claims on which no assessment has been made (resisted)	3,500 00
Resisted losses and claims on which assessments have been made	3,000 00
Total liabilities	$ 50,196 00

V. EXHIBIT OF CERTIFICATES.

	Number.	*Amount.*
Certificates in force at the end of the previous year	4,327	$ 9,757,500 00
Certificates issued during the year	1,389	3,030,500 00
Totals	5,716	$ 12,788,000 00
Deduct certificates ceased to be in force:		
By death	42	$ 79,000 00
By surrender	6	13,000 00
By lapse	1,052	2,468,500 00
Total terminated	1,100	$ 2,560,500 00
Net numbers and amounts in force December 31, 1885	4,616	$ 10,227,500 00

UNITED STATES MUTUAL ACCIDENT ASSOCIATION,

OF

NEW YORK, ... NEW YORK.

Re-incorporated March 11, 1884.

CHARLES B. PEET, *President.* JAMES R. PITCHER, *Secretary*

I. INCOME DURING THE YEAR 1885.

Membership fees	$ 52,807 17	
Annual dues	26,103 00	
Assessments	293,370 00	
Annual dues due and unpaid December 31, 1885	2,645 00	
Assessments unpaid December 31, 1885	37,634 00	
Received from members as deposits against future assessments	20,798 08	
Total income		$ 433,357 25
Invested assets at end of the previous year		21,066 65
Total		$ 454,423 90

II. DISBURSEMENTS DURING THE YEAR 1885.

Losses and claims	$ 158,129 67	
Commissions to agents	24,546 33	
Medical examiners' fees	5,109 95	
Salaries and other compensation to officers and office employés	83,201 85	
Furniture, fixtures and safes	2,925 42	
Advertising	44,277 32	
Miscellaneous expenses	56,838 15	
Total disbursements		$ 375,028 69
Balance		$ 79,395 21

III. INVESTED ASSETS.

Cash in principal office	$ 7,675 74	
Cash deposited in banks	31,440 47	
Total cash items		$ 39,116 21
Furniture, fixtures and safes		10,421 23
Stationery, blanks, printed books and material		4,000 00

OTHER ASSETS.

Interest due and accrued	470 90
Assessments not yet expired	37,634 00
Annual dues from members unpaid December 31, 1885	2,645 00
Total assets	$ 94,287 34

IV. LIABILITIES.

Deposits by members to pay future assessments	$ 20,798 08
Miscellaneous bills not due or presented (estimated)	7,500 00
Losses and claims unpaid	51,191 03
Total liabilities	$ 79,489 11

V. EXHIBIT OF CERTIFICATES.

		No.	*Amount.*
Certificates in force at the end of the previous year		20,021	$ 96,970,750 00
Re-instatements on certificates issued prior to December 31, 1884		351	1,534,250 00
Certificates issued during the year		16,200	75,364,500 00
Totals		36,572	$ 173,869,500 00
Deduct certificates ceased to be in force:			
By death and accident	15		
By surrender and lapse	9,245		
Total		9,260	$ 41,276,000 00
Net numbers and amounts in force December 31, 1885		27,312	$ 132,593,500 00

WESTERN MUTUAL BENEVOLENT ASSOCIATION,

OF

BEATRICE, ... NEBRASKA.

Incorporated March 22, 1884.

WILLIAM LAMB, *President.* OLIVER C. SABIN, *Secretary.*

I. CAPITAL STOCK.

Amount of capital stock paid-up in cash	$ 100,000 00

II. INCOME DURING THE YEAR 1885.

Premiums received without deductions for commissions or other expenses	$ 43,733 10	
Premium notes, loans or liens taken in part payment for premiums	2,813 15	
Received for annuities and assessments	20,898 30	
Total premium income	$ 67,444 55	
Received for interest on notes, loans or liens	34,664 50	
Received from assessment collection account	809 95	
Total income		$ 102,919 00
Amount of net or invested assets Dec. 31st of previous year		102,705 20
Total		$ 205,624 20

III. DISBURSEMENTS DURING THE YEAR.

Paid for losses	$ 8,648 25	
Paid for commissions to agents	40,992 49	
Paid for salaries and traveling expenses of managers of agencies and general, special and local agents	1,309 98	
Paid for medical examiners' fees	335 00	
Paid for salaries and other compensation of officers and office employés	3,771 97	
Paid for taxes, licenses, fines and fees	383 00	
Paid for rent	330 00	
Cash advanced to officers and agents, to be paid out of future salaries or commissions	1,118 70	
Paid for furniture, fixtures and safes	736 20	
Paid for advertising	990 79	
Paid for legal expenses, printing and supplies	3,645 10	
Miscellaneous expenses	1,431 06	
Total disbursements		$ 63,692 54
Balance		$ 141,931 66

IV. INVESTED ASSETS.

Loans on bond and mortgage (first liens) on real estate	$ 100,000 00	
Premium notes, loans or liens on policies in force	37,566 85	
Cash in company's office	602 46	
Cash deposited in banks	1,057 15	
Total net or invested assets		$ 139,226 46

V. OTHER ASSETS.

Interest due and accrued on bonds and mortgages	$ 8,729 14
Interest due and accrued on premium notes, loans or liens	102 00
Furniture, fixtures and safes	750 00
Cash advanced to officers and agents	1,118 70
Supplies and printed matter	900 00
Total assets	$ 150,826 30

VI. ITEMS NOT ADMITTED.

Furniture, fixtures and safes	$ 750 00	
Cash advanced to or in the hands of officers and agents	1,118 70	
Supplies, printed matter and stationery	900 00	
Total	$ 2,768 70	
Total assets (less items not admitted)		$ 148,057 60

VII. LIABILITIES.

Net premium reserve	$ 18,415 00
Claims for death losses and matured endowments in process of adjustment	1,760 85
Due on account of salaries, rent and office expenses	38 00
Amount due to officers or others for advances	900 00
Amount of any other liability of the company (sundry bills)	125 67
Liabilities on policy-holders' account	$ 21,239 52
Gross surplus on policy-holders' account	126,818 08
Total liabilities	$ 148,057 60

VIII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand Dec. 31 of previous year	$ 1,133 90	
Premium notes, loans or liens received during the year	36,955 30	
Total		$ 38,089 20
Total reduction of premium note account		522 35
Balance of note assets at end of the year		$ 37,566 85

IX. EXHIBIT OF POLICIES.

	Number.	*Amount.*
Policies and additions in force at the end of the previous year	2,051	$ 6,153,000 00
New policies issued	3,750	12,777,000 00
Old policies revived	27	93,000 00
Totals	5,828	$ 19,023,000 00
Deduct policies ceased to be in force:		
By death	14	$ 42,000 00
By lapse	2,956	9,597 000 00
Total terminated	2,970	$ 9,639,000 00
Net numbers and amounts in force at the end of the year	2,858	$ 9,384,000 00

COLORADO BUSINESS.

Business in the State during the Year 1885.

	Number.	*Amount.*
Policies issued during the year	207	$ 717,000 00
Deduct policies ceased to be in force during the year	24	78,000 00
Net policies in force December 31, 1885	183	$ 639,000 00
Premiums received during the year		2,800 00

TABLE

GIVING NAME, LOCATION, PRESIDENT AND SECRETARY OF CO-OPERATIVE INSURANCE COMPANIES TRANSACTING BUSINESS IN THIS STATE.

NAME OF COMPANY.	LOCATION.	PRESIDENT.	SECRETARY.
Bankers' Life Association	St. Paul, Minnesota	Russell R. Dorr	Douglas Putnam
Equitable Reserve Fund Life Association	New York, N. Y.	Chas. M. Hibbard	O. S. Bogert
Fidelity Mutual Life Association	Philadelphia, Penna.	L. G. Fouse	W. S. Campbell
Great Western Mutual Aid Association	Denver, Colorado	W. A. H. Loveland	T. L. Wiswall
Great Western Mutual Accident Association	Denver, Colorado	W. A. H. Loveland	T. L. Wiswall
Home Provident Safety Fund Association	New York, N. Y.	F. H. Smith, Jr	Geo. Gretzinger
Iowa Mutual Aid Association	Ottumwa, Iowa	J. Williamson	J D. Ferree
Mutual Benefit Life Association of America	New York, N. Y.	Edward Henry Kent	William L Gardner
Mutual Reserve Fund Life Association	New York, N. Y.	Edward B Harper	Frederic T. Braman
Northwestern Benevolent and Mutual Aid Association	Bloomington, Illinois	Peter Whitmer	Geo. F. Dick
United States Mutual Accident Association	New York, N. Y.	Chas. B. Peet	James R. Pitcher
Western Mutual Benevolent Association	Beatrice, Nebraska	William Lamb	Oliver C, Sabin

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Bankers' Life Association	St. Paul, Minnesota	Russell K. Dorr	Douglas Putnam
Equitable Reserve Fund Life Association	New York, N. Y.	Chas. M. Hibbard	Otis S. Bogart
Fidelity Mutual Life Association	Philadelphia, Penna.	L. G. Foster	W. S. Campbell
Great Western Mutual Aid Association	Denver, Colorado	W. A. H. Loveland	J. L. Wilson
Great Western Mutual Accident Association	Denver, Colorado	W. A. H. Loveland	J. L. Wilson
Home Protection Safety Fund Association	New York, N. Y.	F. H. Smith, Jr.	Geo. Gardner
Iowa Mutual Aid Association	Ottumwa, Iowa	J. Williamson	J. Ja Foster
Mutual Benefit Life Association of America	New York, N. Y.	Edward Henry Kent	William E. Gardner
Mutual Reserve Fund Life Association	New York, N. Y.	Edward H. Harper	Frederic E. Brown
Northwestern Benefiting and Mutual Aid Association	Bloomington, Illinois	Peter Whinnery	Geo. F. Dietz
United States Mutual Accident Association	New York, N. Y.	Chas. B. Peet	James B. Fraser
Western Mutual Benevolent Association	Beatrice, Nebraska	William Lamb	Oliver C. Sahs

LIST OF AGENTS

FOR

LIFE COMPANIES.

LIST OF AGENTS FOR LIFE COMPANIES

FOR 1886.

NAMES OF COMPANIES.	AGENTS.	LOCATION.
Connecticut Mutual, Conn	Anthony Sweeney	Denver
	Frederick B. Wells	Colorado Springs
Continental Life Ins. Co, Conn	J. E. Bates	Denver
Equitable Life Assurance Society of the United States, New York	J. C. Harley	Denver
	J. C. Jackson	Denver
	J. W. Ingalls	Denver
	George T. Williams	Denver
	George O. Keeler	Leadville
	James O'Connor	Leadville
	Charles D. Ford	Colorado Springs
	E. H. Martin	Pueblo
	Joseph D'Avignon	Aspen
	Thomas V. Wilson	Boulder
	James W. Abbott	Ouray
Germania Life Ins. Co, New York	John Tomay	Georgetown
	Francis Rose	Leadville
	W. W. Rolier	Salida
Hartford Life and Annuity Co., Connecticut	George O Keeler	Leadville
	A. C. Foote	Pueblo
Home Life Ins. Co., New York	Joseph E. Bates	Denver
Manhattan Life Ins. Co., New York	Edward S. Rich	Denver
Mutual Life Ins. Co, New York	David Rubidge	Denver
	George F. Wanless	Denver
	Harry Lake	Central City
	E. B. Stoddard	Trinidad
	Aaron Sonneborn	Pueblo
	F. S. Griswold	Colorado Springs
	J. D. Bransford	Aspen
New York Life Ins. Co., New York	J. C. Jackson	Denver
	H. C. Webster	Cañon City
	T. H. Burke	St. Louis, Mo.
	Castle & Strait	Pueblo
	C. T. Taylor	Omaha, Neb.
Northwestern Mutual Life Co., Wisconsin	Charles B. Coe	Denver
	Ned Steel	Leadville
	Sigesmund Leavick	Denver
	Otis Remick	Colorado Springs
	Ferd. Barndollar	Pueblo
	Oliver Williams	Denver
Penn Mutual Life Co., Pennsylvania	Joseph H. Harrison	Denver
	Meyer Harrison	Denver
Pacific Mutual Life Co., California	S. A. Shepperd & Co	Denver
	Arthur Foote	Pueblo
	Prewitt & Prewitt	Durango
	W. W. Rowan	Ouray
	William J. Phillips	Denver

NAMES OF COMPANIES.	AGENTS.	LOCATION.
Pacific Mutual Life Co., California, concluded	F. M. Reardon & Co	Leadville
	H. B. Carter	Red Cliff
Travelers' Ins. Co., Connecticut	George A. Willis	Alamosa
	D. W. Ammerman	Antonito
	C. Van Riper	Boulder
	Jesse H. Waters	Aspen
	J. R. De Remer	Buena Vista
	William F. Juneman	Breckenridge
	J. N. Monck	Cañon City
	James M. Ellison	Colorado Springs
	John McAndrew	Cimarron
	Joseph Milner	Denver
	Crater, Wilson & Co	Denver
	Cobb, Winne & Co	Denver
	Austin McFarland	Denver
	B. P. M. Kimball	Denver
	E. F. Lackner	Denver
	William Willoughby	Denver
	C. C. Bischof	Denver
	Frank C. Jackson	Durango
	Henry M. Funk	Fairplay
	John P. Huntley	Gunnison
	Preston Day	La Junta
	David J. Lindsay	Kokomo
	George W. Cook	Leadville
	C. A. Pollen	Manitou
	John S. Full	Montrose
	F. A. Wadleigh	Pueblo
	Ufford Bradley	Pueblo
	H. Smith	Silverton
	George S. Nelson	Salida
	George H. Bush	Trinidad
	Isaac H. Rogers	Westcliff
	C. I. Lawrence	Crested Butte
	Don. O. Heywood	Del Norte
	J. O. Whitmarsh	El Moro
	W. A. Hopkins	Grand Junction
	James T. Budrow	Fort Collins
	Bailey & D'Avignon	Aspen
	Castle & Strait	Pueblo
	John H. Clinkscales	Durango
	John W. Day	Boulder
	Thomas A. Good	Del Norte
	Hill & Wood	Buena Vista
	John B. King	Lake City
	A. L. Lawton	Colorado Springs
	George E. McClelland	Idaho Springs
	Newell & Whitmore	Central City
	George W. Pettit	Gunnison
	Charles F. Painter	Telluride
	B. D. Sanborn	Greeley
	Henry Seifried	Georgetown
	Frank H. Stickney	Longmont
	Bennett E. Seymour	Central City
	H. Clay Webster	Cañon City
	Arthur Williams	Leadville
	Samuel Lesem	Denver
	W. S. Hinman	Denver
	Lewis Lesem	Denver
	W. S. McCollister	Denver
	George W. Peck	Denver
	F. W. Voogt	Denver
	B. W. Wisebart	Denver
	W. H. Smith	St. Louis, Mo.
	J. B. Logan	Chicago, Ills.
	Garland & Parker	Denver
	C. L. Smith	Loveland

NAMES OF COMPANIES.	AGENTS.	LOCATION.
Travelers' Ins. Co., Connecticut, concluded	H. S. Nones	Denver
	S. B. Westerfield	Salida
Union Mutual Life Co , Maine	Angus W. Young	Denver
	Williams & Mallaby	Pueblo
Washington Life Co., New York	F. E. Busby	Denver
	D. A. Zeagler	Denver
	George A. Newkirk	Denver

Co-Operative Insurance Companies'

AGENTS FOR 1886.

NAMES OF COMPANIES.	AGENTS.	LOCATION.
Bankers' Life Association, Minnesota	Chas. F. Leimer	Denver
Equitable Reserve Fund Life Association of New York	H. S. Gosline	Denver
Fidelity Mutual Life Association of Pennsylvania	Geo. P. Treadway	Denver
	Jacob Bernheimer	Leadville
Home Provident Safety Fund Association of New York	W. E. Moses	Denver
	M. V. B. Benson	Pueblo
	Rule & Wilson	Boulder
	Geo. W. Bailey	Fort Collins
	Geo. R. Cassidy	Cañon City
	F. G. Rowe	Colorado Springs
Iowa Mutual Aid Association, Iowa	William A. M'Dowell	Berthoud
International Mutual Insurance Co., Colorado	J. W. McIntyre	Fort Collins
	R. D. Haynes	Fort Collins
	John J. Wyatt	Longmont
	A. A. Blanchard	Denver
	W. H. Gardner	Denver
	Eugene W. Murphy	Berthoud
	M. D. Whipple	Berthoud
	A. J. Cushman	New Windsor
	Frederick A. Jackson	Denver
	John Tingle	Fort Collins
	F. E. Bareter	Fort Collins
	T. M. Akers	Denver
Mutual Benefit Life Association of America, New York	Charles H. Taft	Denver
Mutual Reserve Fund Life Associaciation, New York	Philip Franklin	Denver
	Charles J. Reynolds	Colorado Springs
	Leopold Loeb	Denver
	John F. Stockdorf	Leadville
	David T. Green	Denver
	H. B. Houston	Fort Collins
	Charles F. Leimer	Denver
	Jacob Bernheimer	Leadville
	H. A. Terpenning	Denver
United States Mutual Accident Association of New York	Geo. P. Treadway	Denver
	Charles A. Hinckley	Leadville
Western Mutual Benevolent Association, Nebraska	A. L. Rich	Denver
	Dionysius Mantey	Carr
	C. W. Westover	Leadville
	D. W. Kempton	Leadville
	Return Thompson	Rye
	E. P. Hall	Denver
	L. Stearns	Alamosa

RECEIPTS.

RECEIPTS FROM FIRE COMPANIES,

FROM MARCH 1, 1885, TO MARCH 1, 1886.

American Central, Missouri	$ 176 00
American, New York	86 07
Agricultural, Watertown, New York	119 49
Ætna, Connecticut	327 20
American Fire, Pennsylvania	275 10
American, New Jersey	157 65
Amazon, Ohio	19 63
Boylston Mutual, Massachusetts	81 37
British America Assurance Company, Canada	119 94
Connecticut Fire, Connecticut	284 24
City of London, England	4 00
Continental, New York	175 52
California, California	260 76
Commercial, California	76 40
Commercial Union, England	330 02
Citizens', New York	192 30
Citizens', Missouri	102 53
Concordia Fire, Wisconsin	189 90
Fire Association, Pennsylvania	157 54
Fire Insurance Association, England	173 85
Fireman's Fund, California	483 45
Farragut Fire, New York	135 40
Farmers' and Merchants', Colorado	133 74
Franklin Fire, Pennsylvania	140 83
German Fire, Peoria, Illinois	150 04
German Fire, Pittsburg, Pennsylvania	90 32
Glens Falls, New York	50 08
German American, New York	376 42
German, Freeport, Illinois	262 01
Germania Fire, New York	168 76
Home Mutual, California	67 00
Hartford Fire, Connecticut	404 65
Home, New York	682 68
Hanover Fire, New York	245 09
Hamburg, Bremen, Germany	154 51
Howard Fire, New York	120 92
Hibernia, Louisiana	154 63
Imperial, England	232 45
Insurance Company of North America, Pennsylvania	377 48
London and Lancashire, England	144 83
Liverpool and London and Globe, England	434 86

Lion Fire, England	$ 634 21
London Assurance Corporation, England	14 86
Lancashire, England	202 65
London and Provincial, England	70 07
Merchants', New Jersey	158 13
Milwaukee Mechanics' Mutual, Wisconsin	78 03
Niagara, New York	227 69
Northwestern National, Wisconsin	165 75
Norwich Union Society, England	148 14
Northern Assurance Company, England	198 54
New Hampshire Fire, New Hampshire	57 00
North British and Mercantile, England	128 99
National, Connecticut	126 27
New York Bowery, New York	118 74
National Assurance, Ireland	117 34
National Fire and Marine, New Zealand	128 21
Orient, Connecticut	83 67
Oregon Fire and Marine, Oregon	86 00
Oakland Home, California	80 00
Phœnix Assurance, England	153 16
Phenix, New York	606 45
Phœnix, Connecticut	366 52
Pennsylvania Fire, Philadelphia, Pennsylvania	194 59
Providence-Washington, Rhode Island	171 47
Pennsylvania, Pittsburg, Pennsylvania	75 91
Prussian National, Prussia	57 00
Queen, England	222 92
Royal, England	176 55
State Insurance Company, Iowa	962 45
Sun Fire Office Company, England	36 49
Springfield Fire and Marine, Massachusetts	403 39
Sun, California	95 25
Scottish Union and National, Scotland	111 62
St. Paul Fire and Marine, Minnesota	144 89
State Investment, California	80 14
Sterling Fire, New York	87 63
South British Fire and Marine, New Zealand	128 21
Traders', Illinois	248 12
Union Insurance Company, California	48 50
Union Fire and Marine, New Zealand	136 16
United States Fire Company, New York	83 16
Western Assurance Company, Canada	152 27
Washington Fire and Marine, Massachusetts	130 42
Western Fire and Marine, California	63 00
Westchester Fire, New York	54 75
Williamsburg City Fire, New York	107 45
Total from fire companies	$ 16,242 42

RECEIPTS FROM CASUALTY AND ACCIDENT COMPANIES.

Accident Insurance Company of North America, Canada	$ 110 56
American Surety Company, New York	139 00
Fidelity and Casulty Insurance Company, New Nork	42 99
Guarantee Company of North America, Canada	93 70
Lloyd Plate Glass Company, New York	65 59
Metropolitan Plate Glass Company, New York	59 76
Standard Life and Accident, Michigan	155 00
Total from casualty and accident companies	$ 666 60

RECEIPTS FROM LIFE COMPANIES.

Connecticut Mutual Life, Connecticut	$ 59 00
Equitable Life Assurance Society, New York	768 27
Germania Life, New York	115 92
Home Life, New York	107 28
Hartford Life and Annuity, Connecticut	192 77
Manhattan Life, New York	60 86
Mutual Life, New York	754 73
New York Life, New York	108 71
Northwestern Mutual Life, Wisconsin	1,451 08
Penn Mutual Life, Pennsylvania	94 81
Pacific Mutual Life, California	86 00
Travelers' Insurance Company, Connecticut	146 10
Union Mutual Life, Maine	136 65
Washington Life, New York	192 18
Total from life companies	$ 4,274 36

RECEIPTS FROM CO-OPERATIVE INS. COMPANIES.

Bankers' Life Association, Iowa	$ 57 00
Equitable Reserve Fund Life Association, New York	57 00
Famous Life Company, Arkansas	84 00
Fidelity Mutual Life Association, Pennsylvania	84 00
Great Western Mutual Aid and Accident, Colorado	100 00
Home Life Association, Iowa	88 00
Home Provident Safety Fund Association, New York	82 00
International Mutual, Colorado	65 00
Iowa Mutual Aid Association, Iowa	82 00
Kaw Life, Kansas	88 00
Mutual Reserve Fund Life Association, New York	61 00
Mutual Benefit Life Association, New York	61 00
Mutual Benefit Life Company, Connecticut	90 00
Northwestern Benevolent and Mutual Aid Association, Illinois	82 00
United States Mutual Accident Association, New York	71 00
Western Mutual Benevolent Association, Nebraska	187 00
Western Mutual Life and Accident Association, Michigan	55 00
Total from co-operative insurance companies	$ 1,394 00

EXPENSE ACCOUNT.

EXPENSE ACCOUNT.

FROM MARCH 1, 1885, TO MARCH 1, 1886.

Salary of deputy superintendent (year)	$ 3,000 00	
Salary of clerk	1,500 00	
Salary of extra clerk hire	767 50	
Printing during the year	3,052 75	
Rent of office	420 00	
General expense, stationery, postage, etc	923 17	
Total		$ 9,663 42

RECAPITULATION.

RECEIPTS.

For the insurance year, from March 1, 1885, to March 1, 1886.

Cash on hand March 1, 1885	$ 4,477 60	
Cash from fire companies	16,242 42	
Cash from life companies	4,274 36	
Cash from co-operative insurance companies	1,394 00	
Cash from casualty and accident companies	666 60	
Cash from all other sources	72 60	
Total		$ 27,127 58

EXPENDITURES.

Expense account for year	$ 9,663 42	
Amount transferred to school fund November 30, 1885	6,658 57	
Cash on hand March 1, 1886	10,805 59	
Total		$ 27,127 58

INDEX.

FIRE COMPANIES.

FIDELITY, CASUALTY AND ACCIDENT COMPANIES.

LIFE COMPANIES.

CO-OPERATIVE COMPANIES.

INSURANCE LAWS

OF THE

STATE OF COLORADO.

SUPERINTENDENT OF INSURANCE OFFICE,
DENVER, COLO., February 27, 1883.

To Insurance Companies and their Agents:

A copy of the laws regulating insurance business in and for Colorado is now published. The following is a synopsis:

The Auditor of State is *ex officio* Superintendent of Insurance.

Regarding filing of papers, and fees—Shall file with Secretary of State.

Section 24, Chapter 19, General Laws—Every company incorporated under the laws of any foreign state or kingdom, or of any state or territory of the United States, beyond the limits of this state, and now or hereafter doing business within this state, shall file in the office of the Secretary of State a copy of their charter of incorporation. Fee, 50 cents; or, in case such company is incorporated by certificate under any general incorporation law, a copy of such certificate, 50 cents; and of such general incorporation law, duly certified and authenticated by the proper authority of such foreign states, kingdoms or territories, 50 cents; making the two last-named fees for same, $1.

Second—Foreign companies msut file power of attorney [third clause, section 3, chapter 2], also statement, preliminary to admission; said statement same as annual statement. [Section 5, chapter 2.] These two, inclusive, $50.

Third—Foreign companies must file a copy of charter or deed of settlement. [Section 4, chapter 2.] Fee, $25.

Fourth—All companies must receive certificate of authority to transact business in this state. [First clause, section 3, chapter 2.] Fee, $5.

Fifth—All companies shall procure, annually, certificate of authority for each agent. [Second clause, section 3, chapter 2.] Fee, $2.

Sixth—Domestic companies shall file certificate. [Section 3, chapter 3.]. Fee, $50.

All fees must be paid in advance, as all payments for department must come out of insurance fund. [Section 13, chapter 1.]

Capital stock of companies must be certain amount. [Section 6, chapter 2.]

Mutual companies, when allowed. [Section 7, chapter 3.]

AN ACT

TO ESTABLISH AN INSURANCE DEPARTMENT IN AND FOR THE STATE OF COLORADO, AND TO REGULATE THE INSURANCE COMPANIES DOING BUSINESS THEREIN.

Be it enacted by the General Assembly of the State of Colorado:

SECTION 1. That there is hereby established a separate and distinct department, to be known as the Insurance Department of the State of Colorado, which department shall be charged with the execution of all laws now in force, or which shall hereafter be enacted in relation to insurance companies doing business in the State of Colorado.

A separate and distinct department, known as Insurance Department.

SEC. 2. The Auditor of State shall be the chief officer of said department, and shall be designated the *ex officio* Superintendent of Insurance. He shall appoint a deputy within ten days after the approval of this act, who shall hold his office for the term of two years. He shall be an elector of this State, well versed and experienced in the business of insurance and matters relating thereto, but in no case shall such deputy hold any position as an officer, agent or employé of any insurance company, or shall he be directly or indirectly interested in any insurance company except as a policy holder.

Auditor of State chief officer; shall appoint deputy.

SEC. 3. The Deputy of Insurance shall, within twenty (20) days after receiving his commission, and before entering upon the discharge of the duties of his office, take and subscribe to the oath required by the Constitution, and shall give bonds to the State of Colorado in the sum of twenty thousand dollars ($20,000), to be approved by the Governor

Deputy must file approved bond.

and Attorney General, conditioned for the faithful and impartial discharge of his duties, which oath and bond shall be filed in the office of the Secretary of State.

Duties of deputy.

SEC. 4. The appointment of said deputy shall be evidenced by a certificate, under the seal of the Superintendent of Insurance. Said deputy shall possess all the powers and perform all the duties attached by law to the office of the superintendent, during a vacancy and during the absence or inability of his principal, but said superintendent shall be responsible for the acts of his deputy.

Salary.

SEC. 5. Said deputy shall receive an annual salary of thirty hundred (3000) dollars.

Seal and its official uses, also evidence in court.

SEC. 6. The seal of the Superintendent of Insurance shall be of such device as the Governor and Superintendent may prescribe, to be surrounded by the words "Superintendent of Insurance of Colorado," a copy of which shall be filed in the office of the Secretary of State. Every certificate or other paper executed by said Superintendent, in pursuance of any authority conferred on him by law, and sealed with his seal of office, and all copies of papers certified by said Superintendent, and authenticated by said seal, shall in all cases be evidence, equally and in like manner as the original thereof, and shall have the same force and effect as the originals would, in any suit or proceeding in any court of this State.

Office of Superintendent of Insurance where.

SEC. 7. The said Superintendent shall have an office at the State capitol, and shall procure necessary furniture, safe, fuel, stationery, printing and such other appliances as may be necessary for the transaction of the business of his office. and may employ persons to make personal examination of the condition and affairs of insurance companies when necessary, as required by law, and, whenever he may think necessary, he shall call upon the Attorney General of the State for legal counsel and such assistance as may be necessary to enforce the provisions of this act.

SEC. 8. The office of said Superintendent of Insurance shall be deemed a public office, and the records, books, and papers thereof, or on file therein, shall be deemed public records of the State. All books and documents, and all other papers whatever, in the office of any of the officers of the State relating to insurance, shall, on demand, be delivered and transferred to the Superintendent of Insurance, who shall give a receipt for the same, which shall be a full release from all responsibility in connection with such documents, books and papers.

Public office.

Books, documents in State offices; how disposed of.

SEC. 9. It shall be the duty of the Superintendent of Insurance to file in his office and safely keep all books and papers required by law to be filed therein, and to keep and preserve in permanent form a full record of his proceedings including a concise statement of the condition of such insurance companies reported and examined by him, to issue certificates of authority to transact insurance business to any insurance companies which have fully complied with the laws of this State, and to issue such other certificates as required by law in the organization of insurance companies, and the transaction of the business of insurance, and generally to do and perform with justice and impartiality all such duties as are or may be imposed on him by the laws in relation to the business of insurance in the State; and he shall annually, at the earliest practicable date after the returns are received from the several companies, make a report to the Governor of the affairs of the insurance department, which report shall contain a tabular statement and synopsis of the several statements as accepted by the Superintendent, and such other matters as in his opinion may be of benefit to the public, and shall make such recommendations as he may deem proper in regard to the subject of insurance in this State, and shall set forth in a statement, verified by oath and the certificate of the Auditor of State the various sums received and disbursed by him, from and to whom and for what purpose. Not exceed-

Duties of Superintendent.

Reports, when and to whom made.

Copies published

ing 1,000 copies of such report shall be published by and subject to the order of the said Superintendent at the expense of the department. The Superintendent of Insurance shall, within ninety (90) days after entering upon the discharge of the duties of his office, furnish to all insurance companies doing business in this State, a copy of this act, and necessary blanks to comply therewith, and shall annually, in November, furnish such blanks for the filing of statements as required by law. The Superintendent, on retiring from office, shall deliver to his qualified successor all furniture, papers and property pertaining to his office.

Shall furnish necessary blanks

Power of Superintendent of Insurance.

SEC. 10. The Superintendent of Insurance shall have power to examine and inquire into all violations of the insurance law, and may at any time examine the financial condition, affairs and management of any insurance company incorporated by, or doing business in the State, and inquire into and investigate the business of insurance transacted, and may require any company, its officers, agents, employés or attorneys, or other persons, to produce and may examine all its assets, contracts, books and papers; may compel the attendance before him, and may examine under oath its directors, officers, agents, employés, solicitors, attorneys, or any other person, in reference to its condition, affairs, management or business, or any matter relating thereto; may administer oaths or affirmations, and shall have power to summon and compel attendance of witnesses, and to require and compel the production of records, books, papers, contracts or other documents by attachments if necessary, and shall have the right to punish for contempt by fine or imprisonment, or both, any person failing or refusing to obey such summons or order of said Superintendent.

May administer oaths; punish for contempt.

Examinations of companies, and by whom.

The said Superintendent may make and conduct such examinations in person, or he may appoint one or more persons to conduct the same for him. If made by another than the Superintendent in person, the person thereunto

duly appointed shall have the powers as above granted to the Superintendent, and a certificate of appointment, under the official seal of the insurance department, shall be sufficient authority and evidence for the person or persons to act. For the purpose of making such examinations or having the same made, the Superintendent may employ the necessary clerical, actuary and other assistance.

False testimony, and punishment therefor.

Any person testifying falsely in reference to any matter material to said investigation, examination or inquiry, shall be deemed guilty of perjury, and in addition to the punishment for contempt in refusing to attend or to answer or to produce books and papers, any person who shall refuse to give such Superintendent full and truthful information and answer in writing to any inquiry or question made in writing by said Superintendent in regard to the business of insurance carried on by such person, or to appear and testify under oath before such Superintendent in regard to the same, shall be deemed guilty of a misdemeanor, and upon conviction thereof shall be punished by a fine not exceeding five hundred (500) dollars, or imprisonment not exceeding three months. And any director, officer, manager, agent or employé of any insurance company, or any other person who shall make any false certificate, entry or memorandum upon any of the books or papers of any insurance company, or upon any statement or exhibit filed or offered to be filed in the insurance department of this State, or used in the course of any examination, inquiry or investigation, with intent to deceive the Superintendent of Insurance, or any person employed or appointed by him to make any inquiry, examination or investigation, shall, upon conviction, be punished by fine not exceeding one thousand dollars, and by imprisonment for not less than two months in the county or city jail, nor more than five years in the penitentiary. The expenses of proceedings against insurance companies, and of examinations of the assets or liabilities and valuations of policies of insurance companies doing

business in the State, shall be assessed by the Superintendent of Insurance upon the company proceeded against, or examined, or where policies have been valued, and shall be in the first instance paid by such company on order of the Superintendent directly to the person making such examination, or valuation, or tendering the service; *Provided*, That when any examination or valuation is made by the Superintendent in person, the costs of making the same, excepting his traveling or other necessary personal expenses, shall be paid by him when collected into the insurance fund; and *Provided, further*, That the fees for an examination of the assets or liabilities of a company shall not exceed ten dollars per day for any one examination, together with all necessary expenses incurred and actually paid and reported under oath of the examiner, and that the fees for making valuations of policies, or other obligations of assurance, shall not exceed ten (10) dollars for each million dollars of insurance, or fractional part thereof, for all ordinary forms of policies; and for forms of policies requiring special construction of tables for valuation, the cost of computing such tables shall be added.

Fees for examination of insurance companies and making valuation of policies.

Examinations published.

SEC. 11. When the Superintendent deems it to the interest of the public, he may publish the result of any examination or investigation in a newspaper published in Denver, and of general circulation in the State. When it appears to the Superintendent of Insurance from the report of the person appointed by him, or other satisfactory evidence, that the affairs of any company doing business in this State are in an unsound condition, he shall revoke the authority granted to such company to do business in this State, and cause a notice thereof to be published in at least one newspaper published in the City of Denver, and in the county where the principal office is located within the State, and after the publication of such notice it shall be unlawful for such company, or any agent thereof, to procure any applications for insurance, or to issue or renew any policies.

Superintendent power to revoke authority.

SEC. 12. There shall be paid by every insurance company doing business in this State, to the Superintendent of Insurance, the following fees, viz.: For filing the certified copy of articles of incorporation required by this act, on the organization of each company, $50.00; for filing power of attorney and statement preliminary to admission, $50.00; for filing copy of its charter or deed of settlement, and examination thereof, $25.00; for filing annual statement, $50.00; for certificate of authority to transact business in this State, $5.00; for each copy of certificate of authority for use of agent, $2.00; for each copy of any paper filed in his office, per folio, 20c; for affixing the seal of his office, and certifying any paper, $1.00. All insurance companies, partnerships or associations, engaged in the transaction of the business of insurance in this State, shall, annually, on or before the first day of March, in each year, pay to the Superintendent of Insurance 2 per cent. on the excess of premiums received over losses and ordinary expenses incurred within this State during the year ending the previous thirty-first day of December. In case the expenses of the department shall exceed the amount collected under the provisions of this act, the Superintendent shall assess upon the insurance companies doing business in this State, in proportion to the receipts in this State, a sum equal to such excess. In case of neglect or refusal of any company to pay such tax assessment, the Superintendent of Insurance shall revoke the authority or license granted to such insurance company. Insurance companies shall not be subject to any further taxation, except on real estate and the fees provided in this act.

Fees for filings on admission to do business in State.

SEC. 13. All moneys received by the Superintendent of Insurance shall be paid into the State treasury for an insurance fund within thirty (30) days after receipt of the same, and shall be used for the purpose of defraying the expenses of the insurance department. The State Treas-

Money received by Superintendent, and how disposed of.

urer shall give duplicate receipts for all moneys thus paid into the State treasury, one of which shall be delivered to the Auditor of State, and the other to be filed in the office of the Deputy Superintendent of Insurance.

Expenses and salaries, how and by whom paid.

All the expenses of the insurance department, including salaries, shall be paid by the State Treasurer out of moneys in his hands, to be known as the insurance fund, on warrants drawn upon such fund by the Deputy Superintendent of Insurance and approved by the State Auditor; but no money shall be paid out of the State treasury in excess of the amount collected from insurance companies, as provided by this act. For all payments made by him, the Deputy Superintendent of Insurance shall take proper vouchers.

Accounts of Deputy Superintendent, by whom audited.

The accounts of said Deputy Superintendent of Insurance for all receipts and disbursements by him made, shall be audited, adjusted and settled at the close of each year by the Auditor of State.

Surplus money transferred to school fund.

SEC. 14. The surplus of money remaining in the hands of the State Treasurer to the credit of the insurance fund, being in excess of receipts over expenditures of the insurance department, shall be transferred by him upon the warrant of the Superintendent of Insurance from said insurance fund to the credit of the general school fund of this State bi-annually, at the close of the fiscal year of the State.

CHAPTER II.

No company shall adopt same name as others, etc.

SECTION 1. No insurance company organized under the laws of this State shall adopt the name of any existing company or association transacting a similar business, or any name so similar as to be calculated to mislead the public.

SEC. 2. It shall be unlawful for any person, company or corporation in this State either to procure, receive or forward applications for insurance in, or to issue or to deliver policies for any company or companies not having complied with the provisions of this act, or to adjust any loss, or in any manner, either directly or indirectly, to aid in the transaction of the business of insurance with any such company, unless duly authorized by such company, and licensed by the Superintendent of Insurance, in conformity to the provisions of this act, and any person violating the provisions of this section shall be liable to a penalty of $500 for each and every offense.

Violation of law and penalty of same.

SEC. 3. No company shall transact in this State any insurance business, unless it shall procure from the Superintendent of Insurance a certificate stating that the requirements of the laws of this State have been complied with, and authorizing it to do business.

Companies must have certificate of authority to transact business

Every such company shall be required to procure annually for the use of its agents and solicitors copies of such certificate of authority.

Copies of authority to agents.

No insurance company or association organized by any other authority than the State of Colorado shall directly or indirectly issue policies, take risks or transact business in the State until it shall have first appointed in writing the Superintendent of Insurance of this State to be the true and lawful attorney of such company or association in and for this State, upon whom all lawful processes in any action or proceeding against the company may be served, with the same effect as if the company existed in this State. Said power of attorney shall stipulate and agree upon the part of the company that any lawful process against the company which is served on said attorney shall be of the same legal force and validity as if served on the company, and that the authority shall continue in force so long as any liability remains outstanding against the company in this State. A certificate of such appointment, duly certi-

Superintendent of Insurance as power of attorney for all foreign companies.

fied and authenticated, shall be filed in the office of the Superintendent of Insurance, and copies certified by him shall be deemed sufficient evidence. Service npon such attorney shall be deemed sufficient service upon the principal.

Lawful process shall be served upon Superintendent of Insurance, etc.

Whenever lawful process against any insurance company shall be served upon the Superintendent of Insurance, he shall forthwith forward a copy of the process served on him by mail, post-paid, and directed to the Secretary of the company, or, in the case of companies of foreign countries to the resident manager in this country; and shall also forward a copy thereof to the general agent of said company in this State.

For each copy of process the Superintendent of Insurance shall collect the sum of two dollars, which shall be paid by the plaintiff at the time of such service, the same to be recovered by him as part of the taxable costs, if he prevails in the suit.

Companies must file articles of incorporation and statement.

SEC. 4. No insurance company not incorporated or organized under the laws of this State shall transact any insurance business in this State, unless it shall first file in the office of Superintendent of Insurance a duly certified copy of its charter, or articles of incorporation, or deed of settlement, together with a statement, under the oath of the President and Secretary, or other chief officers of such company, showing the condition of affairs of such company on the 31st day of December next preceding the date of such oath. The statement shall be in the same form and shall set forth the same particulars as the annual statement required by this act.

Annual statement, when and to whom rendered.

SEC. 5. Every insurance company doing business in this State shall, on or before the first day of March in each year, render to the Superintendent of Insurance a report, signed and sworn to by its chief officer, of its condition on the preceding 31st day of December, which shall include a detailed statement of assets and liabilities, the amount and

character of its business transacted, and moneys received and expended during the year, and such other information as the Superintendent of Insurance may deem necessary. A synopsis of such statement, together with the Superintendent of Insurance's certificate of authority to transact business in this State, shall be published in some newspaper of general circulation, published at the capital, for at least four insertions.

Cash capital required by these companies.

SEC. 6. No joint stock fire or life insurance company shall be permitted to do any business in this State, unless it is possessed of an actual paid-up cash capital of not less than two hundred thousand dollars.

No joint stock insurance company organized for any purpose other than fire and life insurance shall be permitted to do any business in this State, unless possessed of an actual paid-up cash capital of not less than one hundred thousand dollars.

Investment of funds under the laws of the State.

SEC. 7. It shall be lawful for any insurance company incorporated under the laws of this State, to invest its capital and funds accumulated in the course of its business, or any part thereof, in bonds and mortgages on real estate worth fifty per cent. more than the sum loaned thereon, over and above all incumbrances, exclusive of buildings, unless such buildings are insured and the policy transferred to said company; and also in the stocks of this State, or stocks or treasury notes of the United States; and, also in the stocks or bonds of any school district or incorporated city in this State, authorized to be issued by the legislature; and to lend the same, or any part thereof, on the security of such stocks or bonds or treasury notes, or upon bonds and mortgages, as aforesaid; and to change and re-invest the same, as occasion may from time to time require; but any surplus money over and above the capital stock of any such insurance company may be invested in or loaned upon the pledge of the public stocks or bonds of

the United States, or any one of the States; on the stocks or bonds or other evidence of indebtedness of any solvent, dividend-paying institutions other than mining corporations, incorporated under the laws of this State or of the United States; *Provided, always,* That the current market value of such stocks, bonds or other evidences of indebtedness shall be, at all times during the continuance of such loans, at least twenty per cent. more than the sum loaned thereon.

Unlawful for directors to pay bonus or interest in lieu of dividends.

SEC. 8. It shall not be lawful for the directors, trustees, managers or officers of any insurance company organized under any of the laws of this State, directly or indirectly, to make or pay any dividend, or pay any interest, bonus or other allowance in lieu of dividends, except from surplus profits arising from their business.

How life policies are valued, etc.

SEC. 9. For the purpose of making valuations of life insurance policies under the provisions of this act, the rate of interest assumed shall be four and one-half per cent. per annum, and the rate of mortality shall be established by the tables known as the "American Experience Tables," such valuations to be on the losses of net premiums. For the purpose of estimating the liability of insurance companies other than life, the amount required to safely re-insure all outstanding risks shall be estimated by taking fifty per cent. of gross premiums on all risks and policies in force, and that have less than one year to run, and pro rata of all gross premiums on risks that have more than one year to run. All life insurance companies authorized to transact business in this State, their policies shall after three or more annual premiums have been paid upon a policy of life insurance, and default is made in payment of any subsequent premiums when due, then, notwithstanding such default, the company shall convert the same into a paid-up policy for as many dollars as the value of such policy will purchase, to be determined by the table of surrender values in use by such company at the time of

For estimating liabilities of insurance companies.

In default of payment life policies converted into paid-up policies.

issue of policy, which shall not be less than the full net value of the policy per American Experience Table of mortality four and one-half per cent. interest; *Provided*, That application be made in writing for such paid-up policy by the assured within six months after default in the payment of premiums shall first have been made.

CHAPTER III.

ORGANIZATION OF INSURANCE COMPANIES.

SECTION 1. It shall be lawful for any insurance company organized under the laws of this State:

Lawful for insurance companies to insure.

First—To make insurance on the lives of individuals, or the health thereof, and against personal injury, disablement or death resulting from traveling or general accidents by land or water.

Second—To insure houses, buildings and all other kinds of property against loss or damage by fire and lightning, tornadoes and hail in and out of the State, and to make all kinds of insurance on goods, merchandise and other property in the course of transportation wherever the same may be.

Third—To insure horses, cattle and other live stock against loss or damage by accident, theft or death, or any unknown contingent event whatever which may be the subject of legal insurance, and generally to do and to perform all other matters and things proper to promote these objects; *Provided*, That no company shall be organized to issue policies of insurance for more than one of the above three mentioned purposes, and no company that shall have been organized for one of said purposes shall issue policies

Any one risk not to exceed five per cent. of its paid-up capital.

of insurance for any other; and no such insurance company shall expose itself to loss on any one risk or hazard to the amount exceeding five per cent. of its paid up capital, unless the same shall be re-insured in some other good and responsible companies.

To form an insurance company, how, etc.

SEC. 2. Whenever any number of persons shall associate to form an insurance company for any of the purposes named in the preceding sections, and become incorporated in accordance with the provisions of chapter nineteen, of the General Laws of 1877, they shall file a copy of the articles of incorporation with the Superintendent of Insurance, who shall submit the same to the Attorney General for examination, and if found by him to be in accordance with the provisions of this act and not inconsistent with the constitution of this State, he shall certify and deliver back the same to the Superintendent of Insurance, who shall commission the persons named in the certificate of incorporation, or a majority of them, to open books for the subscription of stock in the company at such time and place as they shall deem convenient and proper, and shall keep the same open until the full amount specified in the certificate of incorporation is subscribed.

Capital subscribed, examination made, etc.

SEC. 3. Whenever such capital stock has been subscribed, and not less than the amount required by this act shall have been fully paid in they shall notify the Superintendent of Insurance, who shall cause an examination to be made, either by himself or some disinterested person, especially appointed by him for the purpose, who shall certify under oath that the provisions of this act have been complied with by said company as far as applicable thereto. Such certificate shall be filed in the office of the said Superintendent, who shall thereupon deliver to such company a certified copy of such certificate, which, on being recorded in the office of the recorder of deeds in the county wherein the company is to be located, shall be their authority to commence business.

Filing with county clerk.

SEC. 4. All policies or contracts made or entered into by any such company organized under the laws of this State, may be made with or without the seal thereof. They shall be subscribed by the president, or such officers as may be designated by their by-laws for that purpose, and shall be attested by the secretary, and being so subscribed, shall be obligatory upon such company.

Contracts may be made with or without seal.

SEC. 5. Every insurance company now existing under the laws of this State, except as hereinafter provided, shall be subject to the provisions of this act, but shall be allowed ninety days from the approval hereof to comply with the requirements herein set forth.

Every insurance company now existing in State subject to this law.

SEC. 6. The provisions of this act shall not be construed so as to prevent any Masonic, Odd Fellows, religious or benevolent society, or any life or accident mutual association of this State, heretofore organized under the laws of this State, upon the mutual assessable plan, from issuing indemnity to any one against loss by death or accident of any of its members, and the companies, corporations and associations, or any such mentioned in this section, shall not be held amenable under, nor governed by, any of the provisions of any article in this act pertaining to accident or life insurance, except as to rendering an annual statement of the condition of said associations or societies.

Shall not prevent forming mutual insurance for protection of its members.

SEC. 7. The provisions of this act shall not be construed to prevent any number of persons, not less than twenty, for associating together for the purpose of forming an incorporated company for the purpose of mutual insurance of the property of its members. When persons so associated shall have complied with the provisions of this act, so far as are applicable to such mutual companies, the Superintendent of Insurance shall commission the persons named in the certificate of incorporation, or a majority of them, to open books, to receive propositions, and enter into agreements in manner hereinafter specified. But no com-

pany so organized shall commence business until *bona fide* agreements have been entered into for insurance with at least one hundred individuals, covering property to be insured to the amount of not less than fifty thousand dollars.

Repeal of acts heretofore existing.

SEC. 8. All acts and part of acts inconsistent with the provisions of this act heretofore existing, are hereby repealed. *Provided*, That nothing in this act shall be construed to affect the corporate existence or the rights as such of any corporation now existing and heretofore organized under the laws of the State of Colorado, for the period of ninety days, as set forth in section six.

Emergency clause.

SEC. 9. Whereas, an emergency exists, this act shall take effect and be in full force from and after its passage.

Approved, February 13, A. D. 1883.

(Extract from Senate Bill 68)

EXTRACT FROM AN ACT IN RELATION TO THE UNEXPENDED BALANCES ON APPROPRIATIONS AND MONEYS RECEIVED BY STATE TREASURER OTHER THAN THAT SET ASIDE BY LAW FOR A SPECIFIED PURPOSE. APPROVED APRIL 7, 1885.

SECTION 2. That all sums of money received by the State Treasurer from sales of laws and code, fees from Secretary of State, from the Colorado Land and Mineral Association, from the Fish Commissioner on account of sales of fish, and all fines received from violating fish laws, from fees received by the State Board of Medical Examiners, from the sale of furniture and other articles, also the unexpended balance of the Insurance Department fund now in the hands of said Treasurer, or hereafter to be collected, after deducting the expenses of the department, said unexpended balance of the Insurance Department, to be transferred to the general fund of the State on or before the 30th day of November of each year, or from any other source whereby the same is not set aside by law for any specified purpose, shall on its receipt be credited to the general State fund by the Auditor and Treasurer.