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

PART I.

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

MADE FROM

Annual Statements for the Year ending
December 31, A. D. 1886.

DENVER, COLORADO:
THE COLLIER & CLEVELAND LITH. CO., STATE PRINTERS.
1887

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STATE OF COLORADO,
OFFICE SUPERINTENDENT OF INSURANCE,
DENVER, APRIL 15, 1887. }

To His Excellency,

ALVA ADAMS,

Governor of Colorado.

SIR:—In compliance with the Insurance Law of the State, I have the honor to submit herewith the Fifth Annual Report of the Superintendent of Insurance, giving a synopsis of the business of all insurance companies authorized to operate in this State, for the year ending December 31, 1886.

Respectfully,

HIRAM A. SPRUANCE,

Superintendent.

REPORT.

PART I.

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

The number of Fire Companies authorized to do business in the State, as shown by the Fourth Annual Report, was ninety (90), all of which are duly licensed for the current year (1887), with the exception of the National Fire and Marine Insurance Company, of New Zealand (capital stock, \$490,187.50); The South British Fire and Marine, of New Zealand, with which the National was writing a joint policy, assuming the business of that company.

Five Fire Companies have been admitted to transact business in the State, as follows:

May 4, 1886—Anglo-Nevada Assurance Corporation, of San Francisco, California; capital, \$2,000,000.

May 10, 1886—Boatman's Fire and Marine Insurance Co., of Pittsburgh, Pennsylvania; capital, \$250,000.

October 29, 1886—Granite State Fire Insurance Co., of Portsmouth, New Hampshire; capital, \$200,000.

January 4, 1887—Atlas Assurance Co., of London, England; capital, \$720,000.

April 11, 1887—Western Home, of Sioux City, Iowa; capital, \$400,000, of which \$200,000 is paid up in cash and \$200,000 in stockholders' bonds.

Net increase of capital, \$3,079,812.50.

The total amount of risks written in the State by Fire Companies was \$45,532,753.42, and the premiums collected thereon amounted to \$861,850.97, making the average rate of premium 1.89, an increase over the business of 1885 of \$3,394,952.82 in amount of risks written; an increase of \$41,965.22 in premiums received; a decrease of .06 in the average rate of premiums.

The losses paid during 1886 were \$412,554.82, an increase of \$137,844.34 over the losses in 1885. The per cent. of losses paid to premiums received increased from 33.50 in 1885, to 46.71 in 1886.

The following table will show the comparative business of Fire Companies since the organization of this department:

YEAR WRITTEN.	Risks written during the year.	Premiums received.	Average rate of premiums.	Losses paid.	Per ct. of losses to premiums received.	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
1886	45,532,753 42	861,850 97	1.89	412,554 82	46.71	404,916 78
Totals .	\$203,400,023 80	\$3,808,501 65	1.87	\$1,661,503 23	43.62	\$1,692,739 00

Taken altogether, the year 1886 was a prosperous one for fire companies doing business in Colorado. With few exceptions, the premium receipts were in excess of losses, and losses were, as a rule, promptly paid.

ACCIDENT, FIDELITY AND CASUALTY COMPANIES.

One company, the Employers' Liability Assurance Corporation, of London, England, was admitted to transact business in the State, August 2, 1886, with a paid-up cash capital of \$500,000. One company, (the

Guarantee Company of North America, of Montreal, Canada), has withdrawn.

PART II.

LIFE AND CO-OPERATIVE INSURANCE.

The Life Insurance Companies doing business in the State report an increased business, as is shown by the reports and tables given elsewhere. December 31, 1885, the companies then doing business in the State reported 5,631 policies in force in Colorado, representing \$18,364,018.92 of risks. December 31, 1886, there were 7,929 policies in force, insuring \$23,102,242.72, an increase of 2,298 policies and \$4,738,223.80 in amount of insurance. The premium receipts for 1886 were \$524,225.87, as against \$437,265.45 in 1885, an increase of \$86,960.42. The losses paid were correspondingly larger, being \$250,826.12 in 1886, and \$146,665.92 in 1885. The above figures include the accident business of the Pacific Mutual, of California, and the Travelers, of Hartford, Connecticut, which have been classed with the Life Companies.

One company, the Germania Life, of New York, has withdrawn from the State, and one, the Mutual Benefit Life, of Newark, New Jersey, has been admitted since the publication of the Fourth Annual Report.

CO-OPERATIVE COMPANIES.

During the insurance year just passed, and since our last report, the following co-operative companies have been admitted to the State: New England Mutual Accident Association, of Boston, Massachusetts; Guaranty Mutual Accident Association, of New York, (whose licenses expired by limitation March 1, 1887, and have not been renewed); also the Iowa Mutual Benefit Association, of Toledo, Iowa; Massachusetts Benefit Association, of Boston, Massachusetts; The National Alliance,

of New York, N. Y.; Security Mutual Benefit Society, of New York, N. Y.; Union Mutual Accident Association, Chicago, Illinois, all of which are still in the State.

The following companies, included in our last report, have withdrawn from the State: Home Provident Safety Fund Association, New York, N. Y.; Iowa Mutual Aid Association, of Ottumwa, Iowa, and the Northwestern Benevolent and Mutual Aid Association, of Bloomington, Illinois.

The Colorado Mutual Live Stock Insurance Association, of Loveland, Colorado, was organized in 1886, for the mutual insurance of live stock belonging to members of the association, whose report is submitted with the co-operative companies.

The International Mutual Insurance Company, also a Colorado organization, has not reported its business for 1886, and has not been licensed to do business this year.

The Farmers and Merchants Insurance Company, of Denver, is placed for convenience under Part I.

FINANCIAL.

The financial statement of this department makes a fair showing, compared with previous years; showing a little falling off of receipts from companies, but shows a net balance of \$11,162.94 transferred to the General Fund of the State, November 30, 1886.

The laws of the State, complete, including the act of 1887, concerning Life and Casualty Insurance, on the assessment plan, are herewith submitted.

A delay of nearly two months in filing this report has been caused from the destruction by fire of the office of the State Printers.

Respectfully submitted,

HIRAM A. SPRUANCE,

Superintendent.

SUPPLEMENTAL REPORT

CONCERNING

ASSESSMENT LIFE INSURANCE.

STATE OF COLORADO,
OFFICE OF SUPERINTENDENT OF INSURANCE,
DENVER, March 23, 1887. }

To His Excellency,

ALVA ADAMS,

Governor of Colorado:

SIR:—Section 9, of chapter I., of the Insurance Law of Colorado, provides for an Annual Report to your Excellency from this department, setting forth certain facts.

The report for the year 1886 is now in preparation, but will not be issued for some weeks. The matters to be therein contained will cover the business of the calendar year 1886, and, while published by me, will be in the name of my predecessor, HON. HIRAM A. SPRUANCE, and concerning business transacted by him.

For the reason that it seems possible to secure immediate legislation by the sitting General Assembly, I beg leave to file in advance this supplemental report, reciting some experiences had by the Insurance Department under its present administration.

REPORT.

Complaint was recently made against a certain insurance company of Nebraska, doing business in this State under the assessment plan. The annual statement of the company was filed soon after, and, from seeming inconsistencies, etc., contained therein, together with other charges made against other companies of the same class, good reasons seemed to exist for examining into the affairs of said association.

The examination has just been completed, and concerning the same I wish to say:

The charges made against the corporation were true in part and false in part. It was charged that the company did not pay to beneficiaries the face of policies or certificates; that agents soliciting business represented the amount of mortuary benefit at so many thousand dollars, while the actual payment made on proof of death rarely exceeded one-third that amount.

These charges I found to be true in form but not in fact, and as the company is one of a class against which similar charges are daily made, it can be taken as an example and used to illustrate a grave defect in our insurance law.

The charges against this company, I say, were true in form but not in fact; they are true in form, because agents of this and all such companies represent to the insured that the beneficiary named in the policy will receive a certain number of thousands of dollars, while, as a matter of fact, the policy makes no such guarantee. The charges were false in fact, because the company

referred to pays all that its contracts call for, and, so far as I know, all companies of the kind now operating in Colorado do the same. The agents, as a rule, profess to deliver policies guaranteeing a round sum; the policy, itself, binds these companies to pay to beneficiaries the net proceeds of one assessment on all certificate-holders at time of death. No given amount is guaranteed, and, if the assessed pay only a fraction of the sum named by the company's agent, the beneficiary has no recourse.

These facts have long been known to this department, and yet, under our Statutes now in force, a refusal to issue a certificate of authority, on account of the state of facts above recited, would subject me justly to the charge of exercising "executive legislation."

But there is positive bad faith in the matter, and the law allows it. The people reached by this class of insurance are poor, and, in many cases, ignorant. They take out these policies because they are cheap and specious. Not one holder in a thousand ever reads his certificate over, and many of the insured would not understand the conditions of the contract if they did.

They only see \$3,000 or \$6,000, or some other amount, printed in bright colors all over the document delivered to them by the courteous agent, and do not see the essential part of the contract, printed as it is in small type and in an obscure corner of the policy.

I would not be understood as saying that all assessment life insurance companies operate in this way. Some of them pay their policies in full, but if they did not, or if they should choose not to, there is no way under the statutes that they can be compelled to.

In this connection I beg leave to quote from a decision of the Supreme Court of Colorado in the case of "*Spruance ex rel Thomas, Attorney General vs. The*

Farmers and Merchants Insurance Company," of this State.

The opinion was rendered on a question concerning Fire Insurance, but the parts quoted apply equally to Life Companies of this kind.

Judge Helm says: "It is the customary, if not the universal rule, elsewhere to specify in statutes authorizing the organization of Mutual Associations, the leading features of a plan upon which they shall take risks and conduct business. This plan generally includes specifications relating to a capital or reserve fund, either in the hands of the members and represented in the treasury by assessable premium notes, or in the hands of designated officers.

"The statute before us, however, is surprisingly deficient in this particular. The only section thereof referring by name to Mutual Companies organized after its passage, contains a statement, showing that the Legislature intended to make such provision, at least so far as to specify the manner of entering into agreements, but either by reason of inadvertance or a subsequent change of purpose, this subject was left wholly uncovered.

"Since the method of taking risks in the Mutual Association is not declared by statute, and since it is not required to be stated in the articles of incorporation, its selection must have been left to the company itself. And the only limitation affecting the plan which may thus be chosen, is that it shall include the principle of mutuality. We need not suggest that an association which did not embrace the foregoing principle would not *be a Mutual Company* within the meaning of the statute.

* * * "Nor do we feel at liberty to hold that the Superintendent of Insurance is clothed with authority to supply the missing statutory provision. To say that he may prescribe the plan upon which Mutual Insurance risks shall be taken, would be to authorize what might be appropriately termed executive legislation;

for, though clothed with a sort of judicial power, he is essentially an executive officer.

* * * “It is, of course, true, that the protection thus given the assured is not so complete as that provided in the case of joint stock companies. But it is, likewise, true, that if the officer mentioned performs his duty in the premises, no great hardship or injury is likely to result prior to the next session of the Legislature. Then the omission, if unintentional, may be rectified by that branch of Government in which is lodged the power of enacting laws.”

The necessity of such legislation as Judge Helm refers to, is painfully evident in the practical workings of this department. Every time a company pays a fraction of the amount which a beneficiary has a moral right, at least, to expect, severe criticisms are leveled at the Superintendent of Insurance, and the principal feature of his work, the protection of the assured, is in so far defeated. *

I have the honor to be,

Yours respectfully,

DARWIN P. KINGSLEY,

Superintendent of Insurance.

* Soon after the above supplemental report was filed, the Sixth General Assembly passed an act in line with its suggestions. Said act goes into effect on July 20, 1887, and the next report of this department will be able to state whether the reforms suggested are furthered or hindered thereby.

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

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

1886.

Ætna Insurance Company,

OF

HARTFORD, CONNECTICUT.

Incorporated, June, 1819.

LUCIUS J. HENDÉE, President.

JOTHAM GOODNOW, Secretary.

I. CAPITAL.

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

II. ASSETS.

Account of Stock and Bonds owned by the Company.

	<i>Per cent.</i>	<i>Interest.</i>	<i>Par value.</i>	<i>Market value.</i>
United States bonds	4	Quarterly . . .	\$ 122,000	\$ 157,075
United States bonds	4½	Quarterly . . .	55,000	60,775
United States currency bonds	6	Semi-annual	100,000	132,000
Alabama State bonds	3, 4, 5	Semi-annual	10,000	10,850
Connecticut State bonds	5	Semi-annual	40,000	40,000
New Hampshire State bonds	6	Semi-annual	48,000	60,000
Rhode Island State bonds	6	Semi-annual	43,000	49,450
South Carolina State bonds (con.)	6	Semi-annual	15,000	16,500
Tennessee State bonds	6	Semi-annual	31,000	23,250
Hartford County, Conn., bonds	4	Semi-annual	50,000	50,000
Hudson County, N. J., bonds	6	Semi-annual	25,000	25,750
Barkhamsted, Conn., town bonds	6	Semi-annual	8,000	8,400
Hartford, Conn., town bonds	6	Annual	11,000	11,550
Middletown, Conn., town bonds	6	Semi-annual	60,000	64,800
Norwich, Conn., town bonds	7	Semi-annual	100,000	140,000
Norfolk, Conn., town bonds	6	Semi-annual	14,000	14,700
Pawtucket, R. I., town bonds	7	Semi-annual	100,000	120,000
Windsor Locks, Conn., town bonds	6	Semi-annual	24,000	26,400
Bloomington, Ill., city bonds	8	Semi-annual	20,000	23,000
Boston, Mass., city bonds	6	Semi-annual	50,000	62,500
Brooklyn, N. Y., city bonds	6	Semi-annual	10,000	12,000
Buffalo, N. Y., city bonds	7	Semi-annual	50,000	65,000
Cleveland, Ohio, city bonds	7	Semi-annual	25,000	30,000
Cincinnati, O., city water bonds	7	Semi-annual	50,000	59,000
Chicago, Ill., city bonds	7	Semi-annual	49,000	57,820
Corry, Pa., city bonds	6	Semi-annual	10,000	10,500
Detroit, Mich., city bonds	7	Semi-annual	50,000	57,500
East Saginaw, Mich., city bonds	6	Semi-annual	12,000	12,600
Fort Wayne, Ind., city bonds	6	Semi-annual	25,000	28,750
Hartford, Conn., city bonds	6	Semi-annual	111,000	123,210
Indianapolis, Ind., city bonds	7 3-10	Semi-annual	50,000	59,000

	<i>Per cent.</i>	<i>Interest.</i>	<i>Par value.</i>	<i>Market value.</i>
Jersey City, N. J., city bonds . . .	6	Semi-annual	15,000	15,750
Lockport, N. Y., city bonds . . .	7	Semi-annual	25,000	31,000
Montreal, Can., corporation stock	6	Semi-annual	19,000	21,280
Montreal, Can., corporat'n bonds	6	Semi-annual	4,000	4,200
Newark, N. J., city bonds . . .	7	Semi-annual	50,000	60,000
New Brunswick, N. J., city bonds	7	Semi-annual	20,000	22,000
New Brunswick, N. J., water bds	7	Semi-annual	9,000	10,250
New York City stock	6	Quarterly . .	21,000	21,210
Oswego, N. Y., city bonds . . .	7	Semi-annual	25,000	25,750
Ottumwa, Iowa., city bonds . . .	5	Semi-annual	22,000	22,000
Providence, R. I., city bonds . . .	6	Semi-annual	50,000	60,000
Rahway, N. J., city bonds . . .	7	Semi-annual	45,000	11,250
Rochester, N. Y., city bonds . . .	7	Semi-annual	25,000	29,500
St. Louis, Mo., city gold bonds . .	5	Semi-annual	50,000	55,000
Toledo, Ohio, city special bonds	7 3-10	Semi-annual	13,000	14,950
Toledo, Ohio, city water bonds . .	8	Semi-annual	5,000	5,750
Independent School dist., Blakesburg, Iowa., bonds	6	Semi-annual	2,500	2,500
Independent School dist., Chelsea, Iowa., bonds	5½	Semi-annual	2,000	2,000
Independent School dist., Montezuma, Iowa., bonds	6	Semi-annual	7,000	7,350
Independent School district, Ottumwa, Iowa., bonds	5	Semi-annual	15,000	15,000
Independent School dist., State Center, Iowa., bonds	5	Semi-annual	13,000	13,000
North East School district, Hartford, Conn., bonds	4	Semi-annual	25,000	25,000
School District No. 2, Enfield, Conn., bonds	4½	Semi-annual	9,000	9,000
School District 24 Woodbridge, N. J., bonds	7	Semi-annual	15,000	15,750
State of Illinois, Mason & Tazewell drainage district bonds . . .	7	Semi-annual	9,000	9,900
Albany and Susquehanna R. R., first consol. gold mortgage bds	7	Semi-annual	50,000	65,000
Albany and Susquehanna R. R., first consol. bonds	6	Semi-annual	50,000	60,000
Buffalo and Erie R. R. b'ds (new)	7	Semi-annual	46,000	57,500
Cleveland, Columbus, Cincinnati and Indianapolis R. R., S. F. first mortgage bonds	7	Semi-annual	25,000	31,000
Cleveland, Columbus, Cincinnati and Indianapolis R. R., first consol. mortgage bonds	7	Semi-annual	60,000	78,000
Cleveland, Painesville and Ashtabula R. R., mortgage bonds . . .	7	Semi-annual	32,000	36,160
Chicago, Burlington and Quincy R. R., consol. mortgage bonds	7	Semi-annual	75,000	102,000
Chicago, Burlington and Quincy R. R., mortgage bonds	4	Semi-annual	50,000	50,000
Chicago, Milwaukee and St. Paul (Chicago and Milwaukee Div.) R. R., first mortgage bonds . . .	7	Semi-annual	75,000	98,250

ETNA INSURANCE COMPANY.

	<i>Per cent.</i>	<i>Interest.</i>	<i>Par value.</i>	<i>Market value.</i>
Chicago, Milwaukee and St. Paul (Hastings and Dakota Div.) R. R., first mortgage bonds . . . . .	.7	Semi-annual	25,000	32,000
Chicago, Milwaukee and St. Paul (Iowa and Minnesota Div.) R. R., first mortgage bonds . . . . .	.7	Semi-annual	10,000	12,200
Chicago, Milwaukee and St. Paul (Iowa and Dakota Div.) R. R., ex. first mortgage bonds . . . . .	.7	Semi-annual	10,000	13,000
Chicago, Milwaukee and St. Paul (Dubuque Div.) R. R., first mortgage bonds . . . . .	.6	Semi-annual	25,000	28,000
Chicago and Northwestern R. R., Madison extension, mortgage bonds . . . . .	.7	Semi-annual	30,000	40,500
Chicago and Northwestern R. R., S. F. mortgage bonds . . . . .	.6	Semi-annual	25,000	29,000
Chicago and Northwestern R. R., general consol. gold mortgage bonds . . . . .	.7	Semi-annual	50,000	66,000
Chicago and Northwestern R. R., consol. S. F. mortgage bonds . . . . .	.7	Quarterly	25,000	35,000
Chicago, Rock Island and Pacific R. R., mortgage bonds . . . . .	.6	Semi-annual	60,000	81,600
Chicago and West Indiana R. R., mortgage bonds . . . . .	.6	Semi-annual	49,000	52,430
Columbus and Xenia R. R., mortgage bonds . . . . .	.7	Semi-annual	50,000	53,000
Columbus and Toledo R. R., second mortgage bonds . . . . .	.7	Semi-annual	14,000	15,400
Dayton and Western R. R., mortgage bonds . . . . .	.6	Semi-annual	28,000	30,800
Delaware and Hudson Canal Co., mortgage bonds . . . . .	.7	Semi-annual	30,000	33,900
Delaware and Hudson Canal Co., (Penn. Div.) mortgage bonds . . . . .	.7	Semi-annual	25,000	35,250
Harlem River and Port Chester R. R., first mortgage bonds . . . . .	.7	Semi-annual	100,000	135,000
Harlem River and Port Chester R. R., first mortgage bonds . . . . .	.6	Semi-annual	50,000	60,000
Housatonic R. R., first mortgage bonds . . . . .	.6	Semi-annual	50,000	52,500
Housatonic R. R. (rolling stock certificates) . . . . .	.5	Semi-annual	33,000	33,000
Indianapolis and Cincinnati R. R., mortgage bonds . . . . .	.7	Semi-annual	50,000	51,500
Iowa Midland R. R., first mortgage bonds . . . . .	.8	Semi-annual	25,000	33,250
Jackson, Lansing and Saginaw R. R., mortgage bonds . . . . .	.6	Semi-annual	25,000	26,500
Jackson, Lansing and Saginaw R. R., mortgage bonds . . . . .	.8	Semi-annual	25,000	28,750
Kansas Pacific R. R. first consol. bonds . . . . .	.6	Semi-annual	25,000	26,500

	<i>Per cent.</i>	<i>Interest.</i>	<i>Par value.</i>	<i>Market value.</i>
Keokuk and Des Moines R. R., first mortgage bonds	5	Semi-annual	40,000	43,200
Lake Shore R. R. mortgage bonds	7	Semi-annual	30,000	39,000
Lake Shore and Michigan Southern R. R., first consol. bonds	7	Semi-annual	15,000	19,500
Lake Shore and Michigan Southern R. R., sec. consol. bonds	7	Semi-annual	75,000	94,500
Mahoning R. R., coal bonds	5	Semi-annual	25,000	28,000
Michigan Central R. R., second mortgage bonds	7	Semi-annual	50,000	64,000
Minn. and St. Louis (Iowa extension) R. R., first mortgage bonds	7	Semi-annual	25,000	32,500
Minneapolis Union R. R., gold bonds	6	Semi-annual	50,000	59,000
Morris and Essex R. R., first mortgage bonds	7	Semi-annual	25,000	35,250
Morris and Essex R. R., second mortgage bonds	7	Semi-annual	25,000	28,250
Morris and Essex R. R., first con. mortgage bonds	7	Semi-annual	110,000	145,200
New York Central R. R. bonds	6	Semi-annual	38,000	38,380
New York Central R. R. bonds	5	Semi-annual	37,000	38,850
New York Central and Hudson River R. R., first mort. bonds	7	Semi-annual	175,000	241,500
New York and Harlem R. R. first mortgage bonds	7	Semi-annual	10,000	13,200
New York, Lake Erie and Western R. R., first consol. mortgage bonds, gold	7	Semi-annual	45,000	59,850
North-Western Union R. R., bds	7	Semi-annual	25,000	33,500
Oswego R. R., bridge bonds	6	Semi-annual	50,000	57,500
Pittsburgh, Ft. Wayne and Chicago R. R., first mortgage bonds	7	Semi-annual	75,000	106,500
Pittsburgh, Ft. Wayne and Chicago R. R., second mortgage bonds	7	Semi-annual	81,000	111,780
Pittsburgh, Ft. Wayne and Chicago R. R., third mortgage bonds	7	Annual . .	40,000	53,200
St. Johnsbury and Lake Champlain R. R., first mortgage bonds	6	Semi-annual	59,000	64,900
St. Paul, Minneapolis and Manitoba R. R., first mortgage bonds	7	Semi-annual	19,000	21,850
St. Paul and Sioux City R. R., first gold mortgage bonds	6	Semi-annual	20,000	22,000
St. Louis and Iron Mountain, first mortgage bonds	7	Semi-annual	10,000	11,400
Vermont Valley R. R., bonds	5	Semi-annual	50,000	52,500
West Shore R. R., first mortgage bonds	4	Semi-annual	50,000	52,250

ÆTNA INSURANCE COMPANY.

	<i>Par cent.</i>	<i>Interest.</i>	<i>Par value.</i>	<i>Market value.</i>
Atlantic Dock Co., bonds	5	Semi-annual	31,000	33,480
Loan and Guarantee Co. of Connecticut, bonds	6	Semi-annual	10,000	10,500
Atlantic Mutual Inms. Co., scrip			40,020	40,020
<i>Shares of Stock.</i>				
50 Connecticut River Co			5,000	1,000
500 Albany and Susquehanna R. R. Co			50,000	70,000
100 Ashuelot R. R. Co			10,000	15,000
150 Central Ohio R. R. Co			7,500	7,500
1000 Cleveland and Pittsburgh R. R. Co			50,000	73,000
220 Chicago, Burlington and Quincy R. R. Co			22,000	30,030
200 Chicago, Rock Island and Pacific R. R. Co			20,000	25,400
200 Connecticut River R. R. Co			20,000	38,600
500 Connecticut and Passumpsic River R. R. Co			50,000	50,000
250 Dubuque and Sioux City R. R. Co			25,000	25,000
350 Ft. Wayne and Jackson R. R. Co., preferred			35,000	35,000
100 Joliet and Chicago R. R. Co			10,000	15,000
200 Keokuk and Des Moines R. R. Co., preferred			20,000	7,000
1000 Morris and Essex R. R. Co			50,000	70,000
800 N. Y. Central and Hudson River R. R. Co			80,000	91,200
500 New York and Harlem R. R. Co			25,000	55,000
1000 New York, New Haven and Hartford R. R. Co			100,000	220,000
750 Pittsburgh, Ft. Wayne and Chicago R. R. Co			75,000	109,500
50 Peoria and Bureau Valley R. R. Co			5,000	8,100
200 Rensselaer and Saratoga R. R. Co			20,000	34,000
200 Valley (New York) R. R. Co			20,000	20,000
200 Ætina National Bank, Hartford, Conn			20,000	23,000
200 American National Bank, Hartford, Conn			10,000	14,000
400 Charter Oak National Bank, Hartford, Conn			40,000	53,200
160 City Bank, Hartford, Conn			16,000	14,400
150 Conn. River Banking Co., Hartford, Conn			7,500	6,750
334 Farmers and Mechanics National Bank, Hartford, Conn			33,400	36,406
200 First National Bank, Hartford, Conn			20,000	20,800
1000 Hartford National Bank, Hartford, Conn			100,000	160,000
550 National Exchange Bank, Hartford, Conn			27,500	35,750
1000 Phoenix National Bank, Hartford, Conn			100,000	130,000
550 State Bank, Hartford, Conn			55,000	55,000
400 American Exchange Nat. Bank, N. Y. City			40,000	54,800
400 Bank of the Manhattan Co., N. Y. City			20,000	32,200
300 Bank of New York National Banking Association, N. Y. City			30,000	60,000
200 Bank of North America, N. Y. City			14,000	17,360
100 Hanover National Bank, N. Y. City			10,000	16,000
300 Importers and Traders Nat. Bank, N. Y. City			30,000	90,000
100 Market National Bank, N. Y. City			10,000	16,000
700 Merchants National Bank, N. Y. City			35,000	45,500
120 Merchants Exchange Nat. Bank, N. Y. City			6,000	6,120
1200 Mechanics National Bank, N. Y. City			30,000	49,500
400 Metropolitan National Bank, N. Y. City			40,000	14,000
200 Nassau Bank, N. Y. City			10,000	13,500
500 National Bank of Commerce, N. Y. City			50,000	89,000
150 National Bank of the Republic, N. Y. City			15,000	19,800
300 Nat. Butchers and Drovers Bank, N. Y. City			7,500	12,750

ÆTNA INSURANCE COMPANY.

<i>Shares of Stock.</i>	<i>Par value.</i>	<i>Market value.</i>
100 National City Bank, N. Y. City	10,000	30,000
300 Phenix National Bank, N. Y. City	6,000	6,600
200 Peoples Bank, N. Y. City	5,000	8,000
100 Third National Bank, N. Y. City	10,000	12,000
250 Farmers and Merchants National Bank, Philadelphia, Pa	25,000	35,250
100 First National Bank, Albany, New York	10,000	17,000
50 Merchants National Bank, St. Louis, Mo	5,000	5,150
200 Mechanics Bank, St. Louis, Mo	20,000	22,000
100 New Britain National Bank, New Britain, Conn	10,000	15,000
200 American Loan and Trust Co., N. Y. City	20,000	25,000
100 Central Trust Co., N. Y. City	10,000	42,500
100 Metropolitan Trust Co., N. Y. City	10,000	13,000
150 N. Y. Life Insurance and Trust Co., N. Y. City	15,000	76,500
100 United States Trust Co., N. Y. City	10,000	51,000
100 Union Trust Co., N. Y. City	10,000	42,000
Totals	\$6,152,920	\$7,843,486
Total market value of stocks and bonds		\$ 7,843,486 00
Market value of real estate owned by the company (unincumbered)		358,336 70
Loans on bonds and mortgage (first liens) upon which not more than one year's interest is due		43,595 00
Interest due and accrued on said bond and mortgage loans		358 42
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.

<i>Number of Shares.</i>	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
10 National Exchange Bank, Hartford, Conn	\$ 500 00	\$ 650 00	\$ 500 00
7 Travelers Ins. Co., Hartford, Conn	700 00	1,995 00	630 00
224 Broad Brook Co., Hartford, Conn	5,600 00	10,080 00	2,000 00
39 New York, New Haven and Hartford R. R. Co	3,900 00	8,580 00	1,080 00
24 Willimantic Linen Co., Willimantic, Conn	600 00	1,200 00	400 00
7 Second Nat. Bank, Springfield, Mass	700 00	1,211 00	540 00
25 Nat. Bank of Commerce, New York	2,500 00	4,450 00	3,600 00
25 Mechanics National Bank, New York	625 00	1,031 25	
3 C., B. and Q. R. R. Co	300 00	409 50	2,430 00
18 Union Pacific R. R. Co	1,800 00	1,098 00	
11 A., T. and S. F. R. R. Co	1,100 00	1,034 00	
2 National New Haven Bank	200 00	310 00	
10 New York and New Jersey Telephone Co	1,000 00	750 00	
Totals	\$ 19,525 00	\$ 32,798 75	\$ 11,180 00

ÆTNA INSURANCE COMPANY.

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Amount loaned on collaterals	\$ 11,180 00
Cash in the company's principal office	\$ 4,117 15
Cash deposited in banks:	
Ætina National Bank, Hartford	35,629 29
Phoenix National Bank, Hartford	239,525 78
Charter Oak National Bank, Hartford	75,000 00
Farmers and Mechanics Nat. 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	43,991 44
New York Life and Trust Co., New York	25,000 00
Bank of Montreal, Ottawa	13,154 69
Merchants National Bank, Cincinnati	8,931 10
Grangers Bank of California, San Francisco	4,725 28
First National Bank, San Francisco	1,441 82
Total cash items	\$ 936,516 64
Interest due and accrued on collateral loans and special deposits	986 60
Gross premiums in course of collection not more than three months due	374,380 20
Aggregate amount of all the assets of the company, stated at their actual value	
	\$9,568,839 56

III. LIABILITIES.

Gross claims for adjusted and unpaid losses, due and to become due	\$ 46,023 81
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	191,231 51
Losses resisted, including interest, costs and other expenses thereon	13,743 00
Net amount of unpaid losses	\$ 250,998 32
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$1,635,349.95; unearned premiums (50 per cent.)	\$ 817,674 97
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,807,781.54; unearned premiums (pro rata)	962,583 76
Gross premiums received and receivable upon all unexpired inland navigation risks, \$21,384.30; unearned premiums (50 per cent.)	10,692 15
Total unearned premiums	\$1,790,950 88
Amount reclaimable on perpetual fire risks	17,236 33
Due and accrued for salaries, rent, advertising and other expenses	500 00
All other demands against the company, absolute and contingent	58,932 66
Total amount of liabilities, except capital stock and net surplus	\$2,118,618 19
Joint stock capital actually paid up in cash	4,000,000 00
Surplus beyond capital and all other liabilities	3,450,221 37
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$9,568,839 56

IV. INCOME DURING THE YEAR.

	<i>From fire risks.</i>	<i>From inland risks.</i>	
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	\$ 315,323 95	\$ 34,498 30	
Gross premiums on risks written and renewed during the year	2,707,605 50	210,147 28	
Total	\$3,022,929 45	\$ 244,645 58	
Deduct premiums and bills in course of collection at this date	330,184 31	44,195 89	
Entire premiums collected during the year	\$2,692,745 14	\$ 200,449 69	
Deduct re-insurance, rebate, abatement and return premiums	236,806 53	38,196 08	
	\$2,455,938 61	\$ 162,263 61	
Net cash actually received for premiums			\$2,618,192 22
Received for interest on bonds and mortgages			2,344 88
Received for interest and dividends on stocks, bonds and collateral loans			405,511 16
Income received from all other sources			8,671 43
Aggregate amount of income actually received during the year in cash			\$3,034,719 69

V. EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	<i>On inland risks.</i>	
Net amount paid during the year on losses	\$1,337,415 53	\$ 91,640 04	\$1,429,055 57
Cash dividends actually paid stockholders			720,000 00
Paid for commissions and brokerage			400,648 53
Paid for salaries, fees and other charges of officers, clerks, agents and all other employes			162,122 23
Paid for State, National and local taxes in this and other States			48,056 00
All other payments and expenditures			187,573 60
Aggregate amount of actual expenditures during the year in cash			\$2,947,455 93

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Inland risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year	\$ 228,605,997	\$3,405,225 16	\$ 604,788	\$ 12,235 98
Written or renewed during the year	228,708,207	2,709,388 50	59,985,210	210,147 28
Total	\$ 517,314,204	\$6,114,613 66	\$ 60,589,998	\$ 222,383 26
Deduct those expired and marked off as terminated	218,940,920	2,598,248 44	58,654,636	200,998 96
In force at the end of the year	\$ 298,373,284	\$3,516,365 22	\$ 1,935,362	\$ 21,384 30
Deduct amount re-insured	4,420,732	55,090 23		
Net amount in force Dec. 31, 1886	\$ 293,952,552	\$3,461,274 99	\$ 1,935,362	\$ 21,384 30

Schedule of Fire Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Frac. un'rn'd.</i>	<i>Premiums unearned.</i>
1886	One year	\$ 129,847,618 00	\$ 1,635,349 95	1-2	\$ 817,674 97
1885	Two years	3,329,060 00	33,468 45	1-4	8,367 11
1886		4,117,355 00	41,028 56	3-4	30,771 42
1884	Three years	27,206,393 00	278,295 77	1-6	46,382 63
1885		30,168,975 00	303,976 88	1-2	151,988 44
1886		38,133,830 00	395,597 46	5-6	329,664 55
1883	Four years	2,405,721 00	27,228 48	1-8	3,403 56
1884		2,027,746 00	23,640 83	3-8	8,865 30
1885		1,919,224 00	22,299 24	5-8	13,937 02
1886		2,414,663 00	27,989 38	7-8	24,490 71
1882	Five Years	9,936,702 00	123,410 34	1-10	12,341 03
1883		9,589,411 00	119,292 32	3-10	35,787 69
1884		9,431,100 00	119,939 98	1-2	59,969 99
1885		10,075,461 00	129,190 79	7-10	90,433 55
1886		12,597,993 00	162,423 06	9-10	146,180 76
	Perpetuals	751,300 00	18,143 50	.95	17,236 33
Totals		\$ 293,952,552 00	\$ 3,461,274 99		\$ 1,797,495 06

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 101,114,300 14
Losses paid from organization to date	60,180,399 17
Total amount of cash dividends declared since the company commenced business	15,713,365 00
Dividends declared payable in stock from organization	2,805,000 00
Total amount of the company's stock, owned by the directors, at par value	269,800 00
Amount loaned to stockholders not officers	31,180 00
Losses incurred during the year: fire, \$1,306,791.40; inland, \$114,484.86. Total	1,421,276 26
Deposit in Canada:	
	<i>Par value. Market value.</i>
U. S. and Canadian securities	\$ 100,000 00 \$ 114,580 00
Liabilities	46,356 29

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 893,330 00
Premiums received	13,690 37
Losses paid	6,436 11
Losses incurred	6,453 11

Agricultural Insurance Company,

OF
WATERTOWN, . NEW YORK.

Incorporated, 1853.

J. R. STEBBINS, President.

H. M. STEVENS, 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 value.
United States 4½ per cent. registered bonds . . . \$	10,000 00	\$ 11,062 50
United States 4 per cent. registered bonds . . .	191,000 00	244,480 00
United States 4 per cent. coupon bonds	800 00	1,024 00
Utica C. & B. R. R. bonds	1,000 00	1,100 00
Union Pacific bonds	2,000 00	2,345 00
Tennessee State bonds	2,000 00	1,520 00
N. Y. C. & H. R. R. R. stock	60,000 00	68,100 00
Union Pacific R. R. stock	20,000 00	12,350 00
Illinois Central Lease lines, stock	1,700 00	1,619 25
Western Union Telegraph Co., stock	69,020 00	51,937 55
Watertown National Bank, stock	5,000 00	6,000 00
Totals	\$ 362,520 00	\$ 401,538 30
Total market value of stocks and bonds		\$ 401,538 30
Market value of real estate owned by the company (unincumbered)		155,417 46
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		937,492 29
Loans on bond and mortgage (first liens) upon which more than one year's interest is due (of which \$39,917.48 is in process of foreclosure)		53,417 48
Interest due and accrued on said bond and mortgage loans		30,259 21

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
N. Y. C. & H. R. R. R. stock \$	3,000 00	\$ 3,405 00	} \$ 3,189 39
Western Union Tel. Co. stock	2,000 00	1,505 00	
Mortgage	4,000 00	4,000 00	} 4,000 00
Watertown Nat. Bank stock	1,000 00	1,200 00	
Bagley & Sewell Co. stock	23,700 00	23,700 00	10,000 00
Cold Creek Water Co. stock	10,000 00	10,000 00	} 12,000 00
Cold Creek Water Co. bonds	7,500 00	7,500 00	
Mortgage	8,325 00	8,325 00	8,024 38

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
Herkimer Bank stock	1,000 00	1,100 00	}
First Nat. Bank, Richfield Springs, stock	1,000 00	1,100 00	
Citizens' Nat. Bank, Saginaw, stock	1,500 00	1,650 00	}
Yale Nat. Bank, New Haven	3,000 00	3,450 00	}
City of Poughkeepsie bonds	1,000 00	1,100 00	}
Adams Water Works Co	3,000 00	3,000 00	}
Westchester Water Works Co	5,500 00	5,500 00	
Duluth Water & Gas Co	5,000 00	5,000 00	
Totals	\$ 80,525 00	\$ 81,535 00	\$ 54,213 77
Amount loaned on collaterals			\$ 54,213 77
Cash in the company's principal office			\$ 8,251 54
Cash deposited in banks:			
Bank of Toronto			19,200 00
Watertown National Bank			20,055 79
Bank of Montreal, Brockville			7,000 00
National Union Bank			65,831 16
Jefferson County National Bank			48,648 64
Total cash items			168,987 13
Interest due and accrued on collateral loans			1,811 14
Gross premiums in course of collection not more than three months due			64,808 08
Bills receivable, not matured, taken for fire, marine and inland risks			18,366 82
All other property belonging to the company			600 00
Aggregate amount of all the assets of the company, stated at their actual value			\$ 1,886,911 68

III. LIABILITIES.

Gross claims for adjusted and unpaid losses, due and to become due	\$ 26,903 17
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	10,496 25
Losses resisted, including interest, costs and other expenses thereon	21,500 00
Net amount of unpaid losses	\$ 58,899 42
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$96,686.52; unearned premiums (50 per cent)	\$ 48,343 26
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$2,067,370.61; unearned premiums (pro rata)	1,048,986 98
Total unearned premiums	1,097,330 24
Total amount of liabilities, except capital stock and net surplus	\$ 1,156,229 66
Joint stock capital actually paid up in cash	500,000 00
Surplus beyond capital and all other liabilities	230,682 02
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$ 1,886,911 68

IV. INCOME DURING THE YEAR.

	<i>From fire risks.</i>	
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	\$	83,097 95
Gross premiums on risks written and renewed during the year		806,034 02
Total	\$	889,131 97
Deduct premiums and bills in course of collection at this date		83,174 90
Entire premiums collected during the year	\$	805,957 07
Deduct re-insurance, rebate, abatement and return premiums		73,123 86
Net cash actually received for premiums	\$	732,833 51
Received for interest on bonds and mortgages		57,341 53
Received for interest and dividends on stocks, bonds and collateral loans		19,282 17
Income received from all other sources		6,052 41
Aggregate amount of income actually received during the year in cash	\$	815,509 62

V. EXPENDITURES DURING THE YEAR.

Net amount actually paid for losses (including \$35,092.68 losses occurring in previous years	\$	392,888 79
Cash dividends actually paid stockholders		50,025 00
Paid for commissions and brokerage		171,379 34
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés		87,576 20
Paid for State, National and local taxes in this and other States		15,169 90
All other payments and expenditures		50,492 90
Aggregate amount of actual expenditures during the year in cash	\$	767,532 13

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year	\$ 233,892,062	\$ 2,144,078 65
Written or renewed during the year	89,027,087	806,034 02
Total	\$ 322,919,149	\$ 2,950,112 67
Deduct those expired and marked off as terminated	88,993,908	774,799 90
In force at the end of the year	\$ 233,925,241	\$ 2,175,312 77
Deduct amount re-insured	1,240,584	11,255 64
Net amount in force December 31, 1886	\$ 232,684,657	\$ 2,164,057 13

Schedule of Fire Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Frac. un'rn'd.</i>	<i>Premiums unearned.</i>
1886	One year . . .	\$ 13,974,140 00	\$ 96,686 52	1-2	\$ 48,343 26
1884	} Three years .	59,085,733 00	518,262 45	1-6	86,377 08
1885		58,130,749 00	514,922 59	1-2	257,461 30
1886		61,430,525 00	539,613 70	5-6	449,678 09
1882		7,511,709 00	90,093 02	1-10	9,009 30
1883	} Five years .	8,034,761 00	96,459 56	3-10	28,937 87
1884		7,945,804 00	95,983 44	1-2	47,991 72
1885		8,211,075 00	106,603 22	7-10	74,642 25
1886		8,360,161 00	105,432 63	9-10	94,889 37
Totals		\$ 232,684,657 00	\$ 2,164,057 13		\$ 1,097,330 24

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$10,927,517 82
Losses paid from organization to date	5,159,626 59
Total amount of cash dividends declared since the company commenced business	630,000 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	240,950 00
Loaned to stockholders and officers	19,813 77
Losses incurred during the year; fire	393,486 00
Amount deposited in different States and countries for the security of all the company's policy-holders	88,000 00
Amount deposited in Canada	100,000 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 207,755 00
Premiums received	2,449 86
Losses paid	25 00
Losses incurred	20 00

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.

<i>Shares of Stock</i>	<i>Par value.</i>	<i>Market value.</i>
300 Cincinnati Gas Light and Coke Co	\$ 30,000 00	\$ 55,500 00
355 Cincinnati Street Railroad Co	17,750 00	17,927 50
300 Little Miami Railroad	15,000 00	25,200 00
100 Cincinnati, Hamilton & Dayton Railroad	10,000 00	14,000 00
5 Clinton Iron Works	5,000 00	3,750 00
15 Belfonte Iron Works	1,500 00	1,500 00
100 Union National Bank	10,000 00	12,500 00
50 Merchants' National Bank	5,000 00	7,400 00
United States 4 per cent. coupon bonds	6,000 00	7,620 00
Totals	\$ 100,250 00	\$ 145,397 50
Total market value of stocks and bonds		\$ 145,397 50
Market value of real estate owned by the company (numbered)		117,300 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		51,161 86
Interest due and accrued on said bond and mortgage loans		1,887 95
Value of lands mortgaged, exclusive of buildings	\$ 150,067 00	
Value of buildings mortgaged (insured for \$13,400 as collateral)		29,000 00
Total value of said mortgaged premises		\$ 179,067 00

Loans on Collaterals.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
Union National Bank stock	\$ 5,000 00	\$ 6,250 00	\$ 23,000 00
Cinn., N. O. & T. P. R. R. stock	30,000 00	13,500 00	
Cinn. Street R. R. stock	10,000 00	10,100 00	
United States 4 per cent. bonds	23,700 00	30,099 00	24,700 00
Eagle Insurance Co. stock	25,000 00	22,500 00	16,200 00
Little Miami R. R. stock	6,000 00	10,080 00	5,960 00

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
Norton Iron Works stock . . .	10,000 00	7,500 00	3,500 00
First mortgage on city property	20,000 00	20,000 00	5,500 00
First mortgage on Hamilton Co. property	4,000 00	4,000 00	1,000 00
Cincinnati Street R. R. stock .	14,300 00	14,443 00	11,700 00
Cincinnati, Hamilton & Dayton R. R. stock	22,500 00	31,500 00	24,750 00
City & Suburban Tel. Co. stock	5,000 00	6,000 00	5,000 00
Mt. Adams & Eden Park Street R. R. stock	10,000 00	8,500 00	4,000 00
Cinn., Ind., Chicago & St. Louis R. R. stock	20,000 00	18,000 00	12,500 00
Cinn. Union Stock Yards stock	5,000 00	4,500 00	3,600 00
Cin. Gas Light & Coke Co. stock	2,200 00	4,070 00	3,300 00
Merchants' Nat. Bank stock .	22,500 00	33,300 00	25,000 00
Cincinnati National Bank stock	6,000 00	6,000 00	5,000 00
Metropolitan Nat. Bank stock	5,000 00	6,500 00	5,000 00
Second National Bank stock .	1,000 00	1,800 00	1,500 00
Cinn. & Milford R. R. stock . .	1,500 00	1,350 00	1,000 00
Union National Bank stock . .	10,000 00	12,500 00	10,000 00
Cinn., Ind., Chicago & St. Louis R. R. stock	10,000 00	9,000 00	9,400 00
Cincinnati National Bank stock	3,500 00	3,500 00	
Totals	\$ 272,200 00	\$ 284,992 00	\$ 201,610 00
Amount loaned on collaterals			\$ 201,610 00
Cash in the company's principal office			\$ 8,595 58
Cash deposited in bank:			
Union National Bank			12,423 35
National La Fayette Bank			11,430 15
Total cash items			\$ 32,449 08
Gross premiums in course of collection not more than three months due			28,880 23
Bills receivable, not matured, taken for fire, marine and inland risks .			450 50
All other property belonging to the company			1,667 93
Aggregate amount of all the assets of the company, stated at their actual value			\$ 580,805 05

III. LIABILITIES.

Gross claims for adjusted and unpaid losses, due and to become due	\$ 9,324 18
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	7,725 00
Losses resisted, including interest, costs and other expenses thereon	2,500 00
Net amount of unpaid losses	\$ 19,549 18
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$180,507.41; unearned premiums (50 per cent.) .	\$ 90,253 70

Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$82,340.21; unearned premiums (pro rata)	47,435 67	
Total unearned premiums		\$ 137,689 37
Cash dividends to stockholders remaining unpaid		275 10
All other demands against the company, absolute and contingent		4,530 99
Total amount of liabilities, except capital stock and net surplus		\$ 162,044 64
Joint stock capital actually paid up in cash		300,000 00
Surplus, beyond capital and all other liabilities		118,760 41
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		\$ 580,805 05

IV. INCOME DURING THE YEAR.

	<i>From fire risks.</i>	
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	\$ 23,091 28	
Deduct amount of same not collected	191 20	
Net collected	\$ 22,900 08	
Gross premiums on risks written and renewed during the year	261,400 00	
Total	\$ 284,300 08	
Deduct premiums and bills in course of collection at this date	28,880 23	
Entire premiums collected during the year	\$ 255,419 85	
Deduct re-insurance, rebate, abatement and return premiums	39,592 99	
Net cash actually received for premiums		\$ 215,826 86
Received for interest on bonds and mortgages		2,183 10
Received for interest and dividends on stocks, bonds and collateral loans		14,395 11
Income received from all other sources		2,935 09
Aggregate amount of income actually received during the year in cash		\$ 235,340 16

V. EXPENDITURES DURING THE YEAR.

Net amount actually paid for losses during the year	\$ 121,277 36
Cash dividends actually paid stockholders	17,840 10
Paid for commissions and brokerage	45,240 41
Paid for salaries, fees and other charges of officers, clerks, agents and all other employes	20,096 68
Paid for State, National and local taxes in this and other States	5,243 60
All other payments and expenditures	16,530 24
Aggregate amount of actual expenditures during the year in cash	\$ 226,228 39

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year	\$ 14,953,295 00	\$ 203,347 68
Written or renewed during the year	18,824,288 00	261,400 00
Total	\$ 32,877,583 00	\$ 464,747 68
Deduct those expired and marked off as terminated	13,341,660 00	187,044 23
In force at the end of the year	\$ 19,535,923 00	\$ 277,703 45
Deduct amount re-insured	1,250,700 00	14,855 83
Net amount in force December 31, 1886	\$ 18,285,223 00	\$ 262,847 62

Schedule of Fire Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Frac. un'rn'd.</i>	<i>Premiums unearned.</i>
1886	One year	\$ 11,609,156 00	\$ 180,507 41	1-2	\$ 90,253 79
1884	} Three years	1,119,947 00	13,347 26	1-6	2,224 54
1885		1,519,687 00	19,065 45	1-2	9,532 72
1886		2,271,022 00	25,298 30	5-6	21,081 92
1882		161,840 00	2,474 63	1-10	247 46
1883	} Five years	302,770 00	4,202 89	3-10	1,260 86
1884		307,039 00	4,730 50	1-2	2,365 25
1885		437,751 00	5,880 64	7-10	4,116 44
1886		556,011 00	7,340 54	9-10	6,606 48
Totals		\$ 18,285,223 00	\$ 262,847 62	. . .	\$ 137,689 37

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 5,964,917 57
Losses paid from organization to date	3,443,390 35
Total amount of cash dividends declared since the company commenced business	270,000 00
Total amount of the company's stock, owned by the directors, at par value	108,820 00
Loaned to stockholders and officers	73,880 00
Losses incurred during the year: fire	117,740 73

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 148,341 00
Premiums received	5,549 49
Losses paid	3,931 15
Losses incurred	3,720 50

American Insurance Company,

OF

NEWARK, . . . NEW JERSEY.

Incorporated, February 20, 1846.

F. H. HARRIS, President.

JAS. H. WORDEN, Secretary.

I. CAPITAL.

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

II. ASSETS.

	<i>Per cent.</i>	<i>Par value.</i>	<i>Market value.</i>	
United States registered bonds	4	\$ 475,000 00	\$ 605,625 00	
United States coupon bonds	4	25,000 00	31,875 00	
Totals		\$ 500,000 00	\$ 637,500 00	
Total market value of stock and bonds				\$ 637,500 00
Market value of real estate owned by the company (unincumbered) . .				374,357 75
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due				725,182 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				13,000 82
Value of lands mortgaged, including buildings (insured for \$872,325 as collateral)			\$1,917,350 00	
Cash in company's principal office			\$ 11,374 32	
Cash deposited in banks:				
Essex County National Bank			33,294 99	
Newark City National Bank			21,160 64	
Total cash items				\$ 65,829 95
Interest due and accrued on stocks and bonds				5,000 00
Gross premiums in course of collection, of which \$1,178.32 is more than three months due				21,336 78
All other property belonging to the company				5,285 88
American Insurance Co.—stock owned by the company (market value, \$115,500)				70,000 00
Total gross assets of the company				\$1,919,493 81
Deduct for premiums more than three months due and American In- surance stock				71,178 32
Aggregate amount of all the assets of the company stated at their actual value				\$1,848,314 86

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 8,373 55	
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	14,801 84	
Losses resisted, including interest, costs and other expenses thereon	1,000 00	
Total gross amount of claims for losses	\$ 24,175 39	
Deduct re-insurance thereon	1,301 25	
Net amount of unpaid losses	\$ 22,874 14	
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$284,474.96; unearned premiums (50 per cent.)	\$ 142,237 48	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$277,421.12; unearned premiums (pro rata)	158,866 27	
Total unearned premiums	\$ 301,103 75	
Cash dividends to stockholders remaining unpaid	11,940 70	
All other demands against the company, absolute and contingent	10,346 39	
Total amount of liabilities, except capital stock and net surplus	\$ 346,264 98	
Joint stock capital actually paid up in cash	600,000 00	
Surplus beyond capital and all other liabilities	902,049 88	
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$1,848,314 86	

IV. INCOME DURING THE YEAR.

		<i>From fire risks.</i>
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	\$ 19,289 46	
Deduct amount of same not collected	1,024 25	
Net collected	\$ 18,265 21	
Gross premiums on risks written and renewed during the year	471,846 52	
Total	\$ 490,111 73	
Deduct premiums and bills in course of collection at this date	21,336 78	
Entire premiums collected during the year	\$ 468,774 95	
Deduct reinsurance, rebate, abatement and return premiums	78,668 05	
Net cash actually received for premiums	\$ 390,106 90	
Received for interest on bonds and mortgages	41,244 18	
Received for interest and dividends on stocks, bonds and collateral loans	27,000 00	
Income from all other sources	8,322 26	
Aggregate amount of income actually received during the year in cash	\$ 466,673 34	

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$21,032.08 losses occurring in previous years)	\$ 184,669 81
Deduct amounts received for salvages and amounts received for re-insurances in other companies	19,503 79
Net amount paid during the year for losses	\$ 165,166 02
Cash dividends actually paid stockholders	60,803 20
Cash dividends paid policy holders	6,357 00
Paid for commissions and brokerage	62,587 75
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés	40,053 11
Paid for State, National and local taxes in this and other States	15,495 63
All other payments and expenditures	32,984 91
Aggregate amount of actual expenditures during the year in cash	\$ 383,447 62

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year	\$ 56,789,176	\$ 521,349 64
Written or renewed during the year	50,021,127	471,846 52
Total	\$ 106,810,303	\$ 993,196 16
Deduct those expired and marked off as terminated	43,325,665	410,490 43
In force at the end of the year	\$ 63,484,638	\$ 582,705 73
Deduct amount re-insured	1,948,931	20,809 65
Net amount in force December 31, 1886	\$ 61,535,707	\$ 561,896 08

Schedule of Fire Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Frac. un'rn'd.</i>	<i>Premiums unearned.</i>
1886	One year	\$ 31,428,540 00	\$ 284,474 96	1-2	\$ 142,337 48
1885	Two years	454,475 00	2,520 73	1-4	630 18
1886		117,280 00	772 05	3-4	579 03
1884	Three years	5,249,029 00	43,460 89	1-6	7,243 48
1885		7,001,310 00	59,773 38	1-2	29,886 69
1886		8,085,023 00	72,099 33	5-6	60,082 75
1883	Four years	11,100 00	180 68	1-8	22 58
1884		10,275 00	78 67	3-8	29 49
1885		125,500 00	1,129 67	5-8	706 05
1886		53,858 00	523 14	7-8	457 73
1882	Five years	884,865 00	9,665 33	1-10	966 53
1883		1,313,820 00	12,807 17	3-10	3,842 15
1884		1,763,137 00	18,716 29	1-2	9,358 14
1885		2,294,914 00	25,123 18	7-10	17,586 23
1886		2,739,581 00	30,489 36	9-10	27,440 42
1882	Seven years	3,000 00	81 25	3-7	34 82
Totals		\$ 61,535,707 00	\$ 561,897 08		\$ 301,103 75

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 4,993,463 88
Losses paid from organization to date	1,625,297 52
Total amount of cash dividends declared since the company commenced business	1,474,495 26
Dividends declared payable in stock from the organization	600,000 00
Total amount of the company's stock owned by the directors at par value	51,065 00
Losses incurred during the year: fire	166,008 08

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 380,179 00
Premiums received	5,999 45
Losses paid	2,027 86
Losses incurred	2,027 86

American Fire Insurance Co.,

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.

	<i>Par value.</i>	<i>Market value.</i>
United States 4 per cent. registered bonds	\$ 300,000 00	\$ 384,000 00
United States 4½ per cent. registered bonds	100,000 00	110,500 00
Delaware & Hudson Canal Co.'s bonds	50,000 00	56,500 00
Delaware & Hudson Canal Co.'s stock	20,800 00	21,424 00
Consolidated Gas Co.'s stock	71,000 00	56,800 00
Rensselaer & Saratoga R. R. Co.'s stock	40,000 00	68,000 00
Nat. Bank of Commerce, New York, stock	10,000 00	17,800 00

	<i>Par value.</i>	<i>Market value.</i>	
American Exchange National Bank stock	25,000 00	35,000 00	
Merchants National Bank stock	20,000 00	27,200 00	
Bank of State of New York stock	4,000 00	5,200 00	
Third National Bank, New York, stock	10,000 00	11,500 00	
Mercantile Trust Co.'s stock	10,000 00	19,000 00	
New York & West Shore bonds	25,000 00	26,250 00	
Lake Gas Co.'s bonds	30,000 00	30,600 00	
United States legal tender notes	133,000 00	133,000 00	
Totals	\$ 848,800 00	\$ 1,002,744 00	
Total market value of stocks and bonds			\$1,002,774 00
Loans on bond and mortgage (first liens), upon which not more than one year's interest is due			65,720 00
Interest due and accrued on said bond and mortgage loans			618 03
Value of said mortgaged premises (insured for \$65,720 as collateral)			\$ 146,500 00

Loans on Collaterals.

<i>Number of Shares.</i>	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>	
20 Equitable Life Assurance Society	\$ 2,000 00	\$ 5,000 00	\$ 4,000 00	
20 Real Estate Exchange Association	2,000 00	2,000 00	1,500 00	
200 Delaware and Hudson Canal Co	20,000 00	21,600 00	10,000 00	
10 Third Nat. Bank, N. Y.	1,000 00	1,150 00	1,000 00	
West Shore reg. bonds	5,000 00	5,250 00	4,000 00	
500 Manhattan Elev. R. R. Co	79,000 00	126,600 00	100,000 00	
700 Delaw're, Lackawanna and Western R. R. Co	47,600 00			
100 Delaware and Hudson Canal Co	10,000 00	10,300 00	7,500 00	
Delaw're, Lackawanna and Western R. R. bonds	20,000 00	26,000 00	20,000 00	
100 Albany and Susquehanna R. R. Co.	10,000 00	14,000 00	10,000 00	
200 Consolidated Gas Co.	20,000 00	16,000 00	12,000 00	
100 N. Y. Cent. and H. River R. R. Co.	10,000 00	11,400 00	5,000 00	
Totals	\$ 226,600 00	\$ 239,300 00	\$ 175,000 00	
Amount loaned on collaterals				\$ 175,000 00
Cash in company's principal office			\$ 18,182 37	
Cash deposited in Leather Manufacturers National Bank			2,933 25	
Total cash items			\$ 21,115 62	
Interest due and accrued on collateral loans			500 26	
Gross premiums in course of collection, not more than three months due			28,709 79	
Amount of premiums unpaid on policies issued more than three months			\$ 1,132 70	
Aggregate amount of all the assets of the company, stated at their actual value				\$1,294,437 70

III. LIABILITIES.

Gross claims for adjusted and unpaid losses, due and to become due	\$ 8,593 45
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	500 00
Total gross amount of claims for losses	\$ 9,093 45
Deduct re-insurance thereon	1,175 00
Net amount of unpaid losses	\$ 7,918 45
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$190,745.22; unearned premiums (50 per cent.)	\$ 95,372 61
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$131,902.64; unearned premiums, (pro rata)	74,818 99
Total unearned premiums	\$ 170,191 60
Principal unpaid on scrip or certificates of profits, which have been authorized or ordered to be redeemed	2,569 00
Interest due and declared remaining unpaid or uncalled for	7,506 66
Due for rent	1,667 00
All other demands against the company, absolute and contingent	3,312 33
Total amount of liabilities, except capital stock and net surplus	\$ 193,165 04
Joint stock capital actually paid up in cash	400,000 00
Surplus, beyond capital and all other liabilities	701,272 66
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$1,294,437 70

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	\$ 19,954 23
Deduct amount of same not collected	669 75
Net collected	\$ 19,284 48
Gross premiums on risks written or renewed during the year	361,665 86
Total	\$ 380,950 34
Deduct premiums and bills in course of collection at this date	29,172 74
Entire premiums collected during the year	\$ 351,777 60
Deduct re-insurance, rebate, abatement and return premiums	75,291 76
Net cash actually received for premiums	\$ 276,485 84
Received for interest on bonds and mortgages	4,055 03
Received for interest and dividends on stocks, bonds and collateral loans	45,056 73
Income received from all other sources	995 59
Aggregate amount of income actually received during the year in cash	\$ 326,593 19

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$22,252.56 losses occurring in previous years)	\$ 159,556 38
Deduct amounts received for salvages and amounts received for re-insurance in other companies	43,781 56
Net amount paid during the year for losses	\$ 115,784 82
Cash dividends actually paid stockholders	40,000 00
Scrip or certificates of profit redeemed in cash and interest paid to scrip-holders	10,965 12
Paid for commissions and brokerage	57,361 95
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés	43,034 57
Paid for State, National and local taxes in this and other States	4,758 02
All other payments and expenditures	31,808 05
Aggregate amount of actual expenditures during the year in cash	\$ 303,712 53

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year	\$ 54,581,945	\$ 278,510 83
Written or renewed during the year	76,383,246	365,934 55
Total	\$ 130,965,191	\$ 644,445 38
Deduct those expired and marked off as terminated . . .	61,745,584	258,693 53
In force at the end of the year	\$ 69,219,607	\$ 385,751 85
Deduct amount re-insured	9,396,712	63,103 99
Net amount in force December 31, 1886	\$ 59,822,895	\$ 322,647 86

Schedule of Fire Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Frac. un'ru'd.</i>	<i>Premiums unearned.</i>
1886	One year . . .	\$ 35,579,723 00	\$ 190,745 22	1-2	\$ 95,372 61
1885	Two years . . .	252,845 00	911 09	1-4	227 77
1886		310,230 00	1,336 50	3-4	1,002 36
1884		4,932,084 00	25,970 75	1-6	4,328 46
1885	Three years . . .	6,127,094 00	31,142 47	1-2	15,571 23
1886		9,772,216 00	45,515 17	5-6	37,929 30
1883		101,666 00	603 43	1-8	75 43
1884	Four years . . .	45,803 00	624 45	3-8	234 16
1885		19,100 00	159 43	5-8	99 65
1886		82,700 00	583 31	7-8	510 37
1882		371,341 00	2,640 08	1-10	264 00
1883	Five years . . .	459,959 00	4,472 89	3-10	1,341 87
1884		527,488 00	4,989 12	1-2	2,494 56
1885		469,892 00	4,593 43	7-10	3,215 38
1886		770,754 00	8,360 52	9-10	7,524 45
Totals		\$ 59,822,895 00	\$ 322,647 86		\$ 170,191 60

Scrip.

Balance of scrip outstanding and deliverable to policy-holders	\$ 306,442 00
Scrip not actually delivered	2,290 00
Scrip dividends declared during the year	2,880 00
Earned premiums on which said scrip dividends were declared	5,986 81
Net cash participating premiums received during the year	24,381 74
Limit of scrip accumulation before any redemption	300,000 00

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$4,928,407 00
Losses paid from organization to date	1,613,441 00
Total amount of cash dividends declared since the company commenced business	1,118,000 00
Total amount of the company's stock, owned by the directors, at par value	118,500 00
Loaned to stockholders and officers	62,000 00
Losses incurred during the year; fire	107,285 18

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 134,425 00
Premiums received	1,844 29
Losses paid	5 00
Losses incurred	5 00

The American Fire Insurance Co.,
OF
PHILADELPHIA, PENNSYLVANIA.

Incorporated February 28, 1810.

THOS. H. MONTGOMERY, President.

RICHARD MARIS, Secretary.

I. CAPITAL.

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

II. ASSETS.

Account of Stocks and Bonds owned by the Company.

	<i>Par value.</i>	<i>Market value.</i>
United States 4 per cent. registered bonds	\$ 30,000 00	\$ 38,287 50
United States 4½ per cent. registered bonds	90,000 00	99,225 00
Philadelphia & Reading R. R. Co.'s general mortgage bonds	20,000 00	20,400 00

	<i>Par value.</i>	<i>Market value.</i>
Northern Pacific R. R. Co.'s bonds, 6 per cent., 1921	40,000 00	47,600 00
New York, Lackawanna & Western R. R. Co.'s bonds, 6 per cent., 1921	50,000 00	65,000 00
Pennsylvania Car Trust	50,000 00	50,625 00
Railway Car Trust of Pennsylvania	12,000 00	12,150 00
Steubenville & Indiana R. R. Co.'s 1st mortgage 5 per cent	50,000 00	56,500 00
New York & Pacific Car Trust Co., series A, 7 per cent., 1886	3,000 00	3,017 50
New York & Pacific Car Trust Co., series D, 7 per cent., 1887	20,000 00	20,166 66
Schuylkill Navigation Co.'s 1st mortgage bonds, 6 per cent., 1897	12,000 00	10,800 00
Pennsylvania R. R. Co.'s cons. mortgage bonds, 6 per cent., 1905 \$	20,000 00	\$ 26,200 00
Pennsylvania R. R. Co.'s gen. mort. bonds, 6 per cent., 1910	42,000 00	56,490 00
Philadelphia, Wilmington and Baltimore R. R. Co.'s bonds, 6 per cent., 1892	10,000 00	11,500 00
Belt Road and Stock Yard Co.'s bonds, 6 per cent., 1911	20,000 00	21,160 00
Chicago and Western Indiana R. R. Co.'s 1st mortgage 6 per cent., 1919	30,000 00	33,209 10
New York, Lake Erie and Western R. R. Co.'s col. trust bonds, 1922	24,000 00	23,640 00
New York and Long Branch R. R. Co.'s bonds, 5 per cent., 1931	15,000 00	15,062 50
Philadelphia and Erie R. R. Co.'s bonds, 5 per cent., 1920	20,000 00	22,400 00
Delaware R. R. Co.'s bonds, 6 per cent	5,000 00	5,750 00
Susquehanna Canal Co.'s mortgage bonds, 6 per cent	7,000 00	1,750 00
Shamokin Valley and Pottsville R. R. Co.'s 1st mortgage bonds, 7 per cent., 1901	20,000 00	25,600 00
Philadelphia and Reading R. R. Co.'s general mortgage bonds, 7 per cent	125,000 00	126,250 00
Lehigh Coal and Navigation Co.'s bonds, 4½ per cent., 1914	20,000 00	22,400 00
Philadelphia and Reading R. R. Co.'s convertible adjustable scrip	2,100 00	1,176 00
North Pennsylvania R. R. Co.'s bonds, 7 per cent., 1903	50,000 00	67,250 00
Virginia & Tennessee R. R. Co.'s 5 per cent. State of Georgia, 4½ per cent. bonds	25,000 00	27,036 64
Lehigh Coal & Navigation Co.'s 6 per cent., 1897	20,000 00	24,000 00
Delaware & Chesapeake R. R. Co.'s bonds, 4 per cent., 1912	5,000 00	4,483 34
Texas & Pacific R. R. Co.'s 1st mortgage, 6 per cent	5,000 00	5,500 00
Louisville & Nashville Car Trust Co., 1889	10,000 00	10,150 00
Huntingdon & Broad Top Mountain R. R. Co.'s bonds, 5 per cent., 1895	10,000 00	10,050 00

	<i>Par value.</i>	<i>Market value.</i>
Elmira & Williamsport R. R. Co.'s bonds, 5 per cent	1,000 00	1,100 00
Borough of Bellefont, Pennsylvania, 7 per cent	500 00	550 00
Delaware & Raritan Canal and Camden & Amboy R. R. & Trans. Co.'s bonds, 1889 .	24,000 00	25,560 00
North Pennsylvania R. R. Co.'s mortgage bonds, 7 per cent., 1896	4,000 00	4,900 00
Philadelphia & Baltimore Central R. R. Co.'s bonds, 5 per cent., registered, 1911 .	25,000 00	25,208 33
Corning, Cowanesque & Antrim R. R. Co.'s bonds, 6 per cent., 1890	20,000 00	22,200 00
Philadelphia & Reading R. R. Co.'s 5 per cent. mortgage bonds, 1st series, 1922 . .	500 00	325 00
Lehigh Valley R. R. Co.'s 6 per cent., 1923 .	51,000 00	69,360 00
Philadelphia & Reading R. R. Co.'s reserve certificates	9,041 53	} 13,384 85
Philadelphia & Reading Coal & Iron Co.'s reserve certificates	4,328 94	
100 shares stock North Pennsylvania R. R. Co.	5,000 00	7,500 00
Totals	\$1,031,470 47	\$1,162,417 42
Total market value of stocks and bonds		\$1,162,417 42
Market value of real estate owned by the company (unincumbered) . .		185,673 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		728,039 50
Interest due and accrued on said bond and mortgage loans		11,395 70
Value of lands mortgaged, exclusive of buildings	\$ 663,941 00	
Value of buildings mortgaged (insured for \$595,050 as collateral)		879,450 00
Total value of said mortgaged premises		\$1,543,391 00

Loans on Collaterals.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
United States 4 per cent. bonds \$ 500 00	\$ 638 12	\$ 500 00	
United States 4 per cent. bonds 2,000 00	2,552 50	} 4,000 00	
Camden & Atlantic R. R. Co.'s 7 per cent. bonds	1,000 00		
Lehigh Valley R. R. Co.'s stock 1,050 00	1,186 50	} 800 00	
United States 4 per cent. bonds 500 00	638 12		
Lykens Valley R. R. Co.'s stock 520 00	676 00	} 3,600 00	
Pennsylvania R. R. Co.'s stock 650 00	742 62		
Pennsylvania R. R. Co.'s stock 5,000 00	5,712 50		
Insurance Co. of State of Pennsylvania, stock	2,600 00	7,410 00	
Metropolitan Tract'n Co.'s st'k 20,000 00	18,000 00	} 7,500 00	
N. O. & P. R. R. Co.'s 6 per ct. bonds	25,000 00		
Texas & Pacific R. R. Co.'s 6 per cent. bonds	11,000 00	20,750 00	
Charleston, S. C., Manufacturing and Mining Co.'s stock .	20,300 00	10,890 00	
Totals	\$ 90,120 00	\$ 112,346 36	
		\$ 72,900 00	

Amount loaned on collaterals	\$	72,900	00
Cash in company's principal office	\$	28,640	37
Cash deposited in National banks		71,121	57
		<hr/>	
Total cash items	\$	99,761	94
Interest due and accrued on collateral loans		1,550	90
Premiums in course of collection, commission and expense off		32,804	36
All other property belonging to the company		7,315	84
		<hr/>	
Aggregate amount of all the assets of the company stated at their actual value	\$	2,301,858	66

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$	32,959	94
Gross losses in process of adjustment or in suspense, including all reported and supposed losses		89,544	10
Losses resisted, including interest, costs and other expenses thereon		17,588	68
		<hr/>	
Net amount of unpaid losses	\$	140,092	72
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$908,764.33; unearned premiums (50 per cent.)	\$	454,232	17
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy		273,508	53
		<hr/>	
Total unearned premiums	\$	727,740	70
Amount reclaimable on perpetual fire insurance policies		378,307	52
Cash dividends to stockholders remaining unpaid		985	00
All other demands against the company, absolute and contingent		1,858	50
		<hr/>	
Total amount of liabilities, except capital stock and net surplus	\$	1,248,984	44
Joint stock capital actually paid up in cash		500,000	00
Surplus, beyond capital and all other liabilities		552,874	22
		<hr/>	
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$	2,301,858	66

IV. INCOME DURING THE YEAR.

Gross premiums in course of collection at close of last previous year, as shown by that year's statement	\$	28,478	35
Gross premiums on risks written and renewed during the year		1,349,439	55
		<hr/>	
Total	\$	1,377,917	90
Deduct premiums in course of collection at this date		32,804	36
		<hr/>	
Entire premiums collected during the year	\$	1,345,113	54
Deduct re-insurance, rebate, abatement and return premiums		172,330	22
		<hr/>	
Net cash actually received for premiums	\$	1,172,783	32

Received for interest on bonds and mortgages	26,179 96
Received for interest and dividends on stocks, bonds and collateral loans	51,503 38
Income received from all other sources	30,520 47
Deposit premiums received for perpetual fire risks \$	37,312 00
Received for increased capital	100,000 00
Aggregate amount of income actually received during the year in cash	\$1,280,987 13

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses under term policies, (including \$103,340.54, losses occurring in previous years)	\$ 657,046 60
Deduct amounts received for salvages and amounts re- ceived for re-insurances in other companies	44,918 57
	\$ 612,128 03
Add amount paid for losses under perpetual policies	23,192 56
Net amount paid during the year for losses	\$ 635,320 59
Cash dividends actually paid stockholders	39,747 00
Paid for commissions and brokerage	221,971 87
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés	155,013 06
Paid for State, National and local taxes in this and other States	30,121 27
All other payments and expenditures	10,108 19
Amount of deposit premiums returned during the year on perpetual risks	\$ 8,619 81
Aggregate amount of actual expenditures during the year in cash	\$ 1,092,281 98

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year	\$ 96,394,773	\$1,225,912 80
Written or renewed during the year	104,970,237	1,349,439 55
Total	\$ 201,365,010	\$2,575,352 35
Deduct those expired and marked off as terminated	86,630,296	1,113,332 44
In force at the end of the year	\$ 114,734,714	\$1,462,019 91
Deduct amount re-insured	3,119,043	46,263 62
Net amount in force December 31, 1886	\$ 111,615,671	\$1,415,756 29

Perpetual Risks.

Perpetual risks in force on the 31st day of December, 1885	\$ 14,152,686	\$ 378,876 05
Perpetual risks written during the year	1,274,090	37,312 00
Total	\$ 15,426,776	\$ 416,188 05
Deduct those marked off as cancelled	301,564	8,619 81
In force December 31, 1886	\$ 15,125,212	\$ 407,568 24

Schedule of Fire Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Frac un'rn'd.</i>	<i>Premiums unearned.</i>
1886	One year . .	\$ 68,834,674 00	\$ 954,727 95	1-2	\$ 477,363 98
1885	Two years .	88,325 00	525 70	1-4	131 42
1886		64,100 00	792 33	3-4	594 25
1884	Three years .	7,752,029 00	79,547 41	1-6	13,257 90
1885		8,381,213 00	90,814 37	1-2	45,407 19
1886		10,196,905 00	107,832 80	5-6	89,860 67
1883	Four years .	38,434 00	333 16	1-8	41 64
1884		49,620 00	566 29	3-8	212 25
1882	Five years .	2,539,678 00	27,468 20	1-10	2,746 82
1883		3,654,105 00	39,920 03	3-10	11,976 00
1884		4,088,201 00	46,951 58	1-2	23,485 79
1885		5,069,748 00	58,106 07	7-10	40,674 20
1886		3,492,078 00	45,046 01	9-10	40,541 40
1880	Seven years .	49,650 00	1,418 46	1-14	101 32
1881		48,900 00	771 75	3-14	165 37
1882		54,200 00	1,146 50	5-14	409 50
1883		116,932 00	2,349 45	1-2	1,174 73
1884		50,850 00	894 84	9-14	575 25
1885		75,150 00	1,362 00	11-14	1,070 13
1886		46,700 00	603 00	13-14	559 93
1882	Eight years .	500 00	20 00	7-16	8 75
1881	Ten years .	5,000 00	150 00	9-20	67 50
1882		22,000 00	233 00	11-20	128 15
1883		3,050 00	262 25	13-20	170 45
1884		5,000 00	50 00	15-20	37 50
1886		7,672 00	126 76	19-20	120 42
Totals		\$ 114,734,714 00	\$ 1,462,019 91	. . .	\$ 750,872 51
Deduct amount re-insured . .		3,119,043 00	46,263 62	. . .	23,131 81
		\$ 111,615,671 00	\$ 1,415,756 29	. . .	\$ 727,740 70

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 12,389,700 10
Total amount of cash dividends declared since the company commenced business	2,320,975 50
Total amount of the company's stock, owned by the directors, at par value	20,100 00
Losses paid from organization to date	7,237,693 72
Losses incurred during the year: fire	672,072 77
Amounts deposited in various States:	
Georgia	\$ 25,000 00
Oregon	50,000 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 838,915 00
Premiums received	17,145 40
Losses paid	8,683 68
Losses incurred	9,359 21

American Central Insurance Co.,

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.

	<i>Par value.</i>	<i>Market value.</i>
United States currency, 6 per cent. bonds	\$ 100,000 00	\$ 133,000 00
State of Missouri, 6 per cent. bonds	462,000 00	510,000 00
Missouri Pacific Railway, first mortgage, 6 per cent. bonds	51,000 00	53,000 00
Missouri Pacific Railway, second mortgage, 7 per cent. bonds	25,000 00	27,000 00
North Missouri Railway, first mortgage, 7 per cent. bonds	25,000 00	29,000 00
St. Louis County Park, 6 per cent. bonds	15,000 00	19,000 00
St. Louis Water, 6 per cent. bonds	10,000 00	10,000 00
Madison County Ferry, 7 per cent. bonds	4,000 00	4,000 00
Pierce City, Mo., School, 6 per cent. bonds	2,800 00	3,000 00
Laclede Gas Light, St. Louis, 6 per cent. bonds	2,000 00	2,000 00
Marion County, Mo., Funding, 6 per cent. bonds	1,000 00	1,000 00
Bank of Commerce, St. Louis, 24 per cent. stock	23,700 00	110,000 00
Commercial Bank, 20 per cent. stock	10,000 00	31,500 00
Third National Bank, 7 per cent. stock	13,000 00	15,000 00
Mechanics Bank, 6 per cent. stock	11,100 00	13,500 00
St. Louis National Bank, 8 per cent. stock	5,000 00	6,500 00
St. Louis Gas Trust, 6 per cent. stock	22,000 00	18,000 00
Totals	\$ 782,600 00	\$ 985,500 00
Total market value of stocks and bonds		\$ 985,500 00

Loans on Collaterals.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
Mutual Union Telegraph Company's bonds, guaranteed by Western Union Telegraph Co	\$ 10,000 00	\$ 8,500 00	} \$ 25,000 00
St. Louis Cotton Compress Co., bonds	8,500 00	8,500 00	
St. Louis Cotton Compress Co.'s stock	8,800 00	8,360 00	
Bank of Commerce, St. Louis, stock	700 00	3,255 00	
St. Clair County bonds	2,000 00	2,000 00	
Bank of Commerce, St. Louis	25,000 00	116,250 00		80,000 00
<hr/>			
Totals	\$ 55,000 00	\$ 146,865 00	\$ 105,000 00
Amount loaned on collaterals			\$ 105,000 00
Cash in the Company's principal office			\$ 156 28
Cash deposited in banks:			
Bank of Commerce, St. Louis			78,842 66
National Bank of Commerce, New York			18,453 43
<hr/>			
Total cash items			\$ 97,452 37
Gross premiums in course of collection, not more than three months due			\$ 70,048 47
<hr/>			
Aggregate amount of all the assets of the company, stated at their actual value			\$1,258,000 84

III. LIABILITIES.

Gross claims for adjusted and unpaid losses, due and to become due	\$ 12,490 16
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	48,513 27
Losses resisted, including interest, costs, and other expenses thereon	13,738 30
<hr/>	
Total gross amount of claims for losses	\$ 74,741 73
Deduct re-insurance thereon	8,848 63
<hr/>	
Net amount of unpaid losses	\$ 65,893 10
Total unearned premiums	359,058 97
All other demands against the company, absolute and contingent	10,507 27
<hr/>	
Total amount of liabilities, except capital stock and net surplus	\$ 435,459 34
Joint stock capital actually paid up in cash	600,000 00
Surplus, beyond capital and all other liabilities	222,541 50
<hr/>	
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$1,258,000 84

IV. INCOME DURING THE YEAR.

	<i>From fire risks.</i>	
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	\$ 54,224 50	
Gross premiums on risks written or renewed during the year	627,203 30	
Total	\$ 681,427 80	
Deduct premiums and bills in course of collection at this date	70,048 47	
Entire premiums collected during the year	\$ 611,379 33	
Deduct re-insurance, rebate, abatement and return premiums	94,310 63	
Net cash actually received for premiums	\$ 517,068 70	
Received for interest and dividends on stocks, bonds, collateral loans and from all other sources	62,918 41	
Aggregate amount of income actually received during the year in cash	\$ 579,987 11	

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$48,650.69, losses occurring in previous years)	\$ 293,815 47
Deduct amounts received for salvages and amounts received for re-insurances in other companies	26,191 94
Net amount paid during the year for losses	\$ 267,623 53
Cash dividends actually paid stockholders	57,000 00
Paid for commissions and brokerage	75,318 81
Paid for salaries, fees and other charges on officers, clerks, agents and all other employes	46,705 14
Paid for State, National and local taxes in this and other States	9,837 69
All other payments and expenditures	59,591 68
Aggregate amount of actual expenditures during the year in cash	\$ 516,076 85

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1885	\$ 45,501,137	\$ 639,639 77
Written or renewed in 1886	49,078,029	627,203 30
Totals	\$ 94,579,166	\$1,266,843 07
Deduct expirations and cancellations	38,603,996	539,547 76
In force at the end of the year	\$ 55,975,170	\$ 727,295 31
Deduct amount re-insured	2,078,973	28,593 53
Net amount in force December 31, 1886	\$ 53,896,197	\$ 698,701 78

Schedule of Fire Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Frac. un'rn'd.</i>	<i>Premiums unearned.</i>
1886	One year . . .	\$ 31,064,725 00	\$ 402,300 74	1-2	\$ 201,150 37
1885	Two years . . .	126,856 00	1,687 53	1-4	421 88
1886		70,110 00	958 36	3-4	718 77
1884	Three years . . .	3,673,962 00	44,590 35	1-6	7,431 72
1885		4,646,173 00	51,892 52	1-2	25,946 76
1886		6,027,037 00	70,863 23	5-6	59,052 69
1883	Four years . . .	33,525 00	513 95	1-8	64 24
1884		39,510 00	501 63	3-8	188 10
1885		71,575 00	964 23	5-8	602 64
1886		63,260 00	654 81	7-8	572 95
1882	Five years . . .	1,490,973 00	25,469 13	1-10	2,546 91
1883		1,383,077 00	23,426 36	3-10	7,027 90
1884		1,607,091 00	23,822 74	1-2	11,911 37
1885		1,601,831 00	22,635 02	7-10	15,844 51
1886		1,996,492 00	28,420 18	9-10	25,578 16
Totals		\$ 53,896,197 00	\$ 698,701 78	. . .	\$ 389,058 97

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$9,459,920 81
Losses paid from organization to date	4,962,094 89
Total amount of cash dividends declared since the company commenced business	663,972 40
Dividends declared payable in stock	81,250 00
Total amount of company's stock, owned by the directors at par value	57,375 00
Losses incurred during the year; fire	281,865 51

COLORADO BUSINESS.*Business in the State during the Year.*

Risks written	\$ 405,025 00
Premiums received	6,523 67
Losses paid	4,054 25
Losses incurred	3,049 07

Anglo-Nevada Assurance Corporation,

OF
SAN FRANCISCO, CALIFORNIA.

Incorporated November 4, 1885.

GEORGE L. BRANDER, President.

C. P. FARNFIELD, Secretary.

I. CAPITAL.

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

II. ASSETS.

Account of Stocks and Bonds owned by the Company.

	<i>Par value.</i>	<i>Market value.</i>
1390 bonds of S. P. R. R. of Arizona (6 per cent.)	\$1,390,000 00	\$1,522,050 00
United States 4 per cent. registered bonds	50,000 00	62,500 00
Totals	\$1,440,000 00	\$1,584,550 00
Total market value of stocks and bonds		\$1,584,550 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		557,500 00
Interest due and accrued on said bond and mortgage loans		13,385 41
Value of lands mortgaged, exclusive of buildings	\$ 1,555,000 00	
Value of buildings mortgaged (insured for \$43,300 as collateral)		80,000 00
Total value of said mortgaged premises	\$ 1,635,000 00	
Cash in the company's principal office		3,873 85
Cash deposited in the Nevada Bank of San Francisco		20,653 50
Gross premiums in course of collection not more than three months due		69,545 40
Aggregate amount of all the assets of the company, stated at their actual value		\$2,249,508 16

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 13,115 92
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	6,200 00
Net amount of unpaid losses	\$ 19,315 92
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, \$260,062.31; unearned premiums (50 per cent.).	\$ 130,031 15
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$28,729.57; unearned premiums (pro rata).	23,165 59

Gross premiums received and receivable upon all unexpired marine risks	38,045 88
Total unearned premiums	191,242 62
All other demands against the company, absolute and contingent	5,393 76
Total amount of liabilities, except capital stock and net surplus	\$ 215,952 30
Joint stock capital actually paid up in cash	2,000,000 00
Surplus beyond capital and all other liabilities	33,555 86
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$2,249,508 16

IV. INCOME DURING THE YEAR.

	<i>From fire risks.</i>	<i>Marine and inland risks.</i>
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	\$ 13,145 09	\$ 3,056 08
Gross premiums on risks written and renewed during the year	400,255 37	151,987 54
Total	\$ 413,400 46	\$ 155,043 62
Deduct premiums and bills in course of collection at this date	58,051 22	11,494 18
Entire premiums collected during the year	\$ 355,349 24	\$ 143,549 44
Deduct re-insurance, rebate, abatement and return premiums	59,074 50	67,104 79
Net cash actually received for premiums	\$ 296,274 74	\$ 76,444 65
Received for interest on bonds and mortgages		\$ 372,719 39
Received for interest and dividends on stocks and bonds, collateral loans and from all other sources		20,289 15
Aggregate amount of income actually received during the year in cash		19,700 60
		\$ 412,709 14

V. EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	<i>Marine and inland risks.</i>
Gross amount actually paid for losses	\$ 104,655 00	\$ 2,926 36
Deduct amount received for salvages and amounts received for re-insurances in other companies	24,930 05	361 77
Net amount paid during the year for losses	\$ 79,724 95	\$ 2,564 59
Paid for commissions and brokerage		\$ 82,289 54
Paid for salaries, fees and other charges of officers, clerks, agents and all other employes		66,932 98
Paid for State, National and local taxes in this and other States		28,900 00
All other payments and expenditures		2,407 76
Aggregate amount of actual expenditures during the year in cash		42,577 17
		\$ 223,107 45

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of Dec. of previous year	\$ 1,139,243	\$ 15,048 74	\$ 204,235	\$ 3,564 66
Written or renewed during the year	25,879,277	400,255 37	15,438,501	151,987 54
Total	\$ 27,018,520	\$ 415,304 11	\$ 15,642,736	\$ 155,552 20
Deduct those expired and marked off as terminated . .	6,166,293	90,962 84	12,745,505	95,854 92
In force at end of the year	\$ 20,852,227	\$ 324,341 27	\$ 2,897,231	\$ 59,697 28
Deduct amount re-insured . .	2,590,354	35,549 39	1,094,153	21,651 40
Net amount in force Dec. 31, 1886	\$ 18,261,873	\$ 288,791 88	\$ 1,803,078	\$ 38,045 88

Schedule of Fire Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Frac. un'rn'd.</i>	<i>Premiums unearned.</i>
1886	One year . .	\$ 16,378,342 00	\$ 260,062 31	1-2	\$ 130,031 15
1886	Two years . .	64,148 00	347 82	3-4	260 83
1885	Three years	203,000 00	2,902 32	1-2	1,451 16
1886		1,377,913 00	21,959 04	5-6	18,299 15
1886	Four years . .	62,000 00	554 41	7-8	485 10
1886	Five years . .	176,470 00	2,965 98	9-10	2,669 35
Totals		\$ 18,261,873 00	\$ 288,791 88		\$ 153,196 74

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 556,840 40
Losses paid from organization to date	82,289 54
Total amount of the company's stock, owned by the directors, at par value	197,500 00
Loaned to stockholders and officers	150,000 00
Losses incurred during the year: fire, \$99,040.87; marine and inland, \$2,564.59. Total	101,605 46
Amount deposited in Oregon, \$50,000 in U. S. bonds, premiums unpaid, net	49,099 20

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 213,485 00
Premiums received	5,484 29
Losses paid	960 24
Losses incurred	960 24

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.

	<i>Par value.</i>	<i>Market value.</i>	
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	14,000 00	14,350 00	
Totals	\$ 21,100 00	\$ 21,450 00	
Total market value of stocks and bonds			\$ 21,450 00
Market value of real estate owned by the company (unincumbered)			30,828 74
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			185,751 09
Loans on bond and mortgage (first liens) upon which more than one year's interest is due			17,625 00
Interest due and accrued on said bond and mortgage loans			4,860 23
Value of lands mortgaged, exclusive of buildings	\$ 414,400 00		
Value of buildings mortgaged (insured for 143,500 as collateral)		378,600 00	
Total value of said mortgaged premises			\$ 793,000 00

Loaned on Collaterals.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
50 shares German Nat. Bank of Allegheny City	\$ 5,000 00	\$ 5,250 00	\$ 5,000 00
6 bonds Union Switch and Signal Co	3,000 00	2,700 00	2,500 00
3 bonds Third Allegheny City School	3,000 00	3,000 00	3,000 00
5 bonds Homestead School District	5,000 00	5,100 00	5,000 00
10 shares Ridgeway Incline R'y	250 00	250 00	250 00
Totals	\$ 16,250 00	\$ 16,300 00	\$ 15,750 00

ARMENIA INSURANCE COMPANY.

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Amount loaned on collaterals	\$ 15,750 00
Cash in the company's principal office	\$ 660 00
Cash deposited in First National Bank	23,620 67
Total cash items	\$ 24,280 67
Interest due and accrued on stocks and bonds	587 00
Gross premiums in course of collection not more than three months due	4,891 60
All other property belonging to the company	4,635 36
Aggregate amount of all the assets of the company, stated at their actual value	\$ 310,659 69

III. LIABILITIES.

Gross claims for adjusted and unpaid losses, due and to become due	\$ 1,973 35
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	417 05
Net amount of unpaid losses	\$ 2,390 40
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$23,840.52; unearned premiums (50 per cent)	\$ 11,920 26
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$34,686.67; unearned premiums (pro rata)	17,782 99
Total unearned premiums	\$ 29,703 25
Cash dividends to stockholders remaining unpaid	833 00
Total amount of liabilities, except capital stock and net surplus	\$ 32,926 65
Joint stock capital actually paid up in cash	250,000 00
Surplus, beyond capital and all other liabilities	27,733 04
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$ 310,659 69

IV. INCOME DURING THE YEAR.

	<i>From five risks.</i>
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	\$ 3,404 42
Gross premiums on risks written and renewed during the year	45,942 97
Total	\$ 49,347 39
Deduct premiums and bills in course of collection at this date	4,891 60
Entire premiums collected during the year	\$ 44,455 79
Deduct re-insurance, rebate, abatement and return premiums	6,062 41
Net cash actually received for premiums	\$ 38,393 38
Received for interest on bonds and mortgages, school bonds and collateral loans	13,900 91
Income from all other sources	7,785 26
Aggregate amount of income actually received during the year in cash	\$ 60,079 55

V. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (including \$1,500 losses occurring in previous years)	\$ 20,614 88
Cash dividends actually paid stockholders	19,429 00
Paid for commissions and brokerage	6,546 23
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés	5,584 24
Paid for State, National and local taxes in this and other States . . .	2,338 60
All other payments and expenditures	4,678 32
	<hr/>
Aggregate amount of actual expenditures during the year in cash	\$ 59,191 27

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year	\$4,643,704 00	\$ 54,647 93
Written or renewed during the year	4,709,657 00	45,942 97
	<hr/>	<hr/>
Total	\$9,353,361 00	\$ 100,590 90
Deduct those expired and marked off as terminated . .	4,270,654 00	42,063 71
	<hr/>	<hr/>
In force at the end of the year	\$5,082,707 00	\$ 58,527 19
Deduct amount re-insured	56,914 00	707 88
	<hr/>	<hr/>
Net amount in force December 31, 1886	\$5,025,793 00	\$ 57,819 31

Schedule of Fire Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross premi's charged.</i>	<i>Frac. un'rn'd.</i>	<i>Premiums unearned.</i>
1886	One year . .	\$ 2,109,199 00	\$ 23,840 52	1-2	\$ 11,920 26
1884	} Three years .	938,009 00	11,026 12	1-6	1,837 68
1885		951,514 00	11,315 43	1-2	5,657 71
1886		1,083,985 00	12,345 12	5-6	10,287 60
		<hr/>	<hr/>		<hr/>
Totals		\$ 5,082,707 00	\$ 58,527 19	. . .	\$ 29,703 25
Deduct amount re-insured .		56,914 00	707 88	. . .	. . . . .
		<hr/>	<hr/>		<hr/>
		\$ 5,025,793 00	\$ 57,819 31	. . .	\$ 29,703 25

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 740,456 44
Losses paid from organization to date	355,561 43
Total amount of cash dividends declared since the company commenced business	255,000 00
Total amount of the company's stock, owned by the directors, at par value	67,300 00
Loaned to stockholders and officers	4,500 00
Losses incurred during the year: fire	21,505 28

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 120,249 99
Premiums received	1,363 51
Losses paid	None
Losses incurred	None

Atlas Assurance Company,

OF

LONDON, . . ENGLAND.

Incorporated, 1868.

WILLIAM JOHN WALTER BAYNES,
Chairman.

SAMUEL JAMES PIPKIN,
Secretary.

I. CAPITAL.

Whole amount of joint stock or guaranteed capital authorized	\$6,000,000 00
Whole amount of capital actually paid up in cash	720,000 00

II. ASSETS.

Account of Stocks and Bonds owned by the Company.

	<i>Par value.</i>	<i>Book cost.</i>	
New 3 per cents	\$ 268,953 30	\$ 210,504 30	
Reduced 3 per cents	286,021 30	258,356 05	
Cape of Good Hope 5 per cents	25,000 00	25,568 75	
New Zealand 4 per cents	25,000 00	25,000 00	
Queensland 4 per cents	50,000 00	50,533 75	
Canada 3½ per cents	50,000 00	48,093 75	
New South Wales inscribed 3½ per cents	100,000 00	93,495 60	
New South Wales 5 per cents	25,000 00	27,647 00	
India 4 per cents	50,000 00	50,060 40	
Western Anstralia 4 per cents	25,000 00	26,406 00	
Totals	\$ 904,974 60	\$ 815,665 60	
Total book cost of stocks and bonds			\$ 815,665 60
Market value of real estate owned by the company (unincumbered)			48,153 95
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			1,919,713 00
Interest due and accrued on all said bond and mortgage loans			29,807 90
Loans on the company's life policies			310,513 10
Mortgages on county board and corporation rates			3,710,810 70
Advances on rent charges			1,513,612 00

Cash in the company's principal office and on current account at bankers	\$ 51,887 70
Cash deposited in bank:	
London Joint Stock Bank	132,500 00
National Provincial Bank of England	132,500 00
British Lines Co.'s Bank	2,500 00
Total cash items	\$ 319,387 70
Gross premiums in course of collection not more than three months due	102,298 10
All other property belonging to the company	250 00
Aggregate amount of all the assets of the company stated at their actual value	\$8,770,212 05

III. LIABILITIES.

Net losses in process of adjustment or in suspense, including all reported and supposed losses	\$ 89,452 15
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, \$644,589.85; unearned premiums (50 per cent)	\$ 322,294 95
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$11,325.15; unearned premiums (pro rata)	9,778 40
Total unearned premiums	\$ 332,073 35
Net premium reserve and all other liabilities except capital under the life insurance or any other special department	7,025,901 40
Cash dividends to stockholders remaining unpaid	49,164 25
All other demands against the company absolute and contingent	20,736 05
Total amount of liabilities except capital stock and net surplus	\$7,517,327 20
Joint stock capital actually paid up in cash	720,000 00
Surplus beyond capital and all other liabilities	532,884 85
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$8,770,212 05

IV. INCOME DURING THE YEAR.

Net cash actually received for premiums	\$ 631,104 05
Received for interest on bonds and mortgages	53,934 75
Received for interest and dividends on stocks, bonds and collateral loans	10,934 45
Income received from all other sources	10,895 70
Aggregate amount of income actually received during the year in cash	\$ 706,868 95

V. EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	\$ 392,102 60
Cash dividends actually paid during the year	96,000 00
Paid for commissions and brokerage	94,641 30
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés	104,550 35
All other payments and expenditures	2,186 85
Aggregate amount of actual expenditures during the year in cash	\$ 689,481 10

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of Dec. of the preceding year . . .	\$ 410,933,330	\$ 616,400 00
Written or renewed during the year	533,670,000	800,505 00
Total	\$ 944,603,330	\$1,416,905 00
Deduct those expired and marked off as terminated . . .	447,270,000	670,905 00
In force at the end of the year	\$ 497,333,330	\$ 746,000 00
Deduct amount re-insured	60,056,665	90,085 00
Net amount in force Dec. 31, 1886	\$ 437,276,665	\$ 655,915 00

Schedule of Fire Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Frac. un'rn'd.</i>	<i>Premiums unearned.</i>
1886	One year . . .	\$ 436,590,112 00	\$ 644,589 85	1-2	\$ 322,294 95
1885	Two years . . .	7,750 00	136 65	1-4	34 15
1886		13,850 00	245 95	3-4	184 45
1885	Three years . . .	94,690 00	1,623 90	1-2	811 95
1886		220,442 00	3,423 30	5-6	2,852 50
	Over 5 years . . .	349,821 00	5,895 35	whole amt.	5,895 35
Totals		\$ 437,276,665 00	\$ 655,915 00	. . .	\$ 332,073 35

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 21,595,285 00
Losses paid from organization to date	14,786,544 00
Total amount of cash dividends declared since the company commenced business	5,886,000 00
Dividends declared payable in stock from organization	120,000 00
Total amount of the company's stock, owned by the directors, at par value	33,750 00
Losses incurred during the year: fire	417,759 00

COLORADO BUSINESS.

No business in the State during 1886.

Boatman's Fire & Marine Ins. Co.,

OF
PITTSBURGH, PENNSYLVANIA.

Incorporated March 20, 1865.

OLIVER P. SCAIFE, President.

HENRY H. SCHENCK, 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.

	<i>Par value.</i>	<i>Market value.</i>
Erie & Pittsburgh R. R. Co. stock	\$ 15,000 00	\$ 16,500 00
Merchants & Manufacturers National Bank stock, Pittsburgh	2,500 00	2,650 00
Exchange National Bank stock, Pittsburgh	5,450 00	8,720 00
Pittsburgh, Allegheny and Manchester Passenger Ry. Co. stock, Pittsburgh	5,800 00	9,860 00
Citizens National Bank stock, Pittsburgh .	4,650 00	5,487 00
Iron City National Bank stock, Pittsburgh .	2,000 00	3,800 00
Peoples Savings Bank stock, Pittsburgh . .	1,300 00	2,093 00
Safe Deposit Co. stock, Pittsburgh	10,000 00	12,200 00
City Insurance Co. stock, Pittsburgh	1,250 00	1,425 00
Monongahela Water Co. stock, Pittsburgh .	1,150 00	2,047 00
Union Switch and Signal Co. stock, Pittsburgh	5,350 00	749 00
Pittsburgh, Cincinnati and St. Louis R. R. Co. bonds	65,000 00	80,600 00
City of Pittsburgh registered water bonds .	10,000 00	12,670 00
City of Pittsburgh coupon water bonds . .	8,000 00	10,320 00
Allegheny Valley R. R. income bonds . . .	20,400 00	4,692 00
Allegheny Valley R. R. 7-30 bonds	12,000 00	14,820 00
Erie and Pittsburgh R. R. Co. bonds	5,000 00	5,900 00
Pittsburgh, Allegheny and Manchester Passenger Ry. Co. bonds	2,500 00	2,900 00
Pittsburgh, Allegheny and Manchester Passenger Ry. Co. second mortgage bonds . .	6,000 00	6,720 00
Point Bridge Co. second mortgage bonds, Pittsburgh	1,700 00	1,751 00
Liberty School sub-district bonds, Pittsburgh	2,000 00	2,240 00
North Side Bridge Co., first mortgage bonds, Pittsburgh	18,000 00	20,700 00

BOATMAN'S FIRE AND MARINE INSURANCE CO. 47

	<i>Par value.</i>	<i>Market value.</i>
Connellsville Water Co. coupon bonds, Connellsville, Pa	5,000 00	5,250 00
Pittsburgh, Charteris and Youghioghiogheny Ry. Co. bonds	5,000 00	5,125 00
Allegheny Co. 4 per cent. renewal bonds . .	3,000 00	3,172 50
City of Pittsburgh Fire Department loan . .	5,000 00	6,000 00
Allegheny Valley R. R. Co. scrip	87 55	20 12
Totals	\$ 223,137 55	\$ 248,411 62
Total market value of stocks and bonds		\$ 248,411 62
Market value of real estate owned by the company (unincumbered) . .		65,875 36
Loans on bond and mortgage (first liens) upon which more than one year's interest is due		66,622 72
Interest due and accrued on said bond and mortgage loans		722 60
Value of lands mortgaged, exclusive of buildings	\$ 115,600 00	
Value of buildings mortgaged (insured for \$52,000 as collateral)		78,900 00
Total value of said mortgaged premises		\$ 194,500 00

Loans on Collaterals.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
Monongahela Navigation Co. stock	\$ 6,150 00	\$ 12,300 00	\$ 10,000 00
Amount loaned on collaterals			\$ 10,000 00
Cash in company's principal office			\$ 5,243 71
Cash deposited in banks:			
Peoples National Bank			16,619 86
A. Holmes & Sons			560 16
Total cash items			\$ 22,423 73
Gross premiums in course of collection not more than three months due			25,231 47
Bills receivable, not matured, taken for fire, marine and inland risks . .			100 00
All other property belonging to the company			1,633 38
Total gross assets of the company			\$ 441,020 88
Deduct for bad and doubtful debts and securities			195 00
Amount of premiums unpaid on policies issued more than three months		\$ 4,309 47	
Aggregate amount of all the assets of the company stated at their actual value			\$ 440,825 88

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 34,674 54
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	15,384 36
Losses resisted, including interest, costs and other expenses thereon	8,544 61
Total gross amount of claims for losses	\$ 58,603 51
Deduct re-insurance thereon	4,727 12
Net amount of unpaid losses	\$ 53,876 39

48 BOATMAN'S FIRE AND MARINE INSURANCE CO.

Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$189,663.51; unearned premiums (50 per cent.)	\$ 94,831 75
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$47,251.81; unearned premiums (pro rata)	29,208 78
Gross premiums received and receivable upon all unexpired inland navigation risks, \$103.22; unearned premiums (50 per cent.)	51 61
Total unearned premiums	\$ 124,092 14
Due and accrued for salaries, rent, advertising and other expenses	255 61
All other demands against the company, absolute and contingent	8,731 73
Total amount of liabilities, except capital stock and net surplus	\$ 186,955 87
Joint stock capital actually paid up in cash	250,000 00
Surplus, beyond capital and all other liabilities	3,870 01
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$ 440,825 88

IV. INCOME DURING THE YEAR.

	<i>From fire risks.</i>	<i>Marine and inland risks.</i>
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	\$ 24,837 69	\$ 677 47
Deduct amount of same not collected	2,914 38	
Net collected	\$ 21,923 31	\$ 677 47
Gross premiums on risks written and renewed during the year	265,698 70	6,510 37
Total	\$ 287,622 01	\$ 7,187 84
Deduct premiums and bills in course of collection at this date	26,389 15	237 41
Entire premiums collected during the year	\$ 261,232 86	\$ 6,950 43
Deduct re-insurance, rebate, abatement and return premiums	40,828 31	1,236 76
	\$ 220,404 55	\$ 5,713 67
Net cash actually received for premiums		\$ 226,118 22
Received for interest on bonds and mortgages		4,006 65
Received for interest and dividends on stocks, bonds and collateral loans		13,183 80
Income received from all other sources		3,868 89
Aggregate amount of income actually received during the year in cash		\$ 247,177 56

V. EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	<i>Marine and inland risks.</i>
Gross amount actually paid for losses (including \$24,148.56, losses occurring in previous years)	\$ 158,435 55	\$ 2,294 84
Deduct amounts received for salvages, and amounts received for re-insurances in other companies	6,768 93	65 37
	\$ 151,666 62	\$ 2,229 47

BOATMAN'S FIRE AND MARINE INSURANCE CO. 49

Net amount paid during the year for losses	\$ 153,896 09
Cash dividends actually paid stockholders	15,000 00
Paid for commissions and brokerage	45,386 67
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés	12,372 00
Paid for State, National and local taxes in this and other States	6,376 16
All other payments and expenditures	15,266 20
<hr/>	
Aggregate amount of actual expenditures during the year in cash	\$ 248,297 12

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of Dec. of the preceding year	\$ 13,474,449	\$ 200,619 89	\$ 21,500	\$ 1,308 00
Written or renewed during the year	19,202,923	265,698 70	1,029,428	6,510 37
Total	\$ 32,677,372	\$ 466,318 59	\$ 1,050,928	\$ 7,818 37
Deduct those expired and marked off as terminated	15,597,356	219,219 46	1,047,933	7,715 15
In force at the end of the year	\$ 17,080,016	\$ 247,099 13	\$ 2,995	\$ 103 22
Deduct amount re-insured	771,814	10,183 81		
Net amount in force Dec. 31, 1886	\$ 16,308,202	\$ 236,915 32	\$ 2,995	\$ 103 22

Schedule of Fire Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Frac. un'rnd.</i>	<i>Premiums unearned.</i>
1886	One year	\$ 12,511,536 00	\$ 189,663 51	1-2	\$ 94,831 75
1885	Two years	31,550 00	235 98	1-4	58 99
1886		4,550 00	88 20	3-4	66 15
1884	Three years	676,470 00	8,327 08	1-6	1,387 85
1885		1,073,912 00	13,034 11	1-2	6,517 06
1886		1,665,404 00	20,253 46	5-6	16,877 89
1883	Four years	10,000 00	100 00	1-8	12 50
1885		1,500 00	15 00	5-8	9 38
1883	Five years	11,150 00	217 08	3-10	65 12
1884		18,050 00	304 50	1-2	152 25
1885		48,825 00	735 87	7-10	515 11
1886		255,255 00	3,940 53	9-10	3,546 48
		\$ 16,308,202 00	\$ 236,915 32	. . .	\$ 124,040 53

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$1,747,364 07
Losses paid from organization to date	1,038,107 22
Total amount of cash dividends declared since the company com- menced business	219,607 50
Dividends declared payable in stock from organization	112,500 00

Total amount of the company's stock owned by the directors at par value	48,150 00
Loaned to stockholders and officers	9,800 00
Losses incurred during the year: Fire, \$176,612.18; marine and inland, \$350. Total	176,962 18

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 71,900 00
Premiums received	1,250 95
Losses paid	None
Losses incurred	None

Boylston 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.

	<i>Par value.</i>	<i>Market value.</i>
250 shares Merchants National Bank	\$ 25,000 00	\$ 33,750 00
200 shares State National Bank	20,000 00	23,600 00
100 shares Merchandise National Bank	10,000 00	10,300 00
300 shares Republic National Bank	30,000 00	41,700 00
300 shares Washington National Bank	30,000 00	36,900 00
300 shares Columbian National Bank	30,000 00	37,500 00
200 shares Tremont National Bank	20,000 00	20,400 00
17 shares New England National Bank	1,700 00	2,465 00
67 shares Revere National Bank	6,700 00	8,040 00
57 shares Boston & Albany Railroad	5,700 00	11,343 00
300 shares Boston & Providence Railroad	30,000 00	64,500 00
263 shares Fitchburg Railroad	26,300 00	36,820 00
Boston & Providence Railroad 7 per ct. bids	100,000 00	121,000 00
Old Colony Railroad 4½ per cent. bonds	25,000 00	27,750 00

	<i>Par value.</i>	<i>Market value.</i>	
Cedar Rapids & Missouri River Railroad 7 per cent. bonds, 1891	9,500 00	10,355 00	
Cedar Rapids & Missouri River Railroad 7 per cent. bonds, 1894	9,000 00	10,350 00	
Cedar Rapids & Missouri River Railroad 7 per cent. bonds, 1916	11,500 00	15,295 00	
New England Mortgage Security Company 5 per cent. bonds	10,000 00	10,000 00	
United States 4½ per cent. bonds	51,000 00	56,100 00	
City of Cairo 6 per cent. bonds	1,800 00	1,800 00	
Totals	\$ 453,200 00	\$ 579,968 00	
Total market value of stocks and bonds			\$ 579,968 00
Market value of real estate owned by the company (unincumbered)			13,000 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			3,164 52
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.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>	
5 shares Boston & Providence Railroad stock	\$ 500 00	\$ 1,090 00	\$ 400 00	
100 shares Shove Mills	10,000 00	8,200 00	10,000 00	
74 shares Davot Mills	7,400 00	5,810 00		
100 shares First National Bank, Concord, New Hampshire	10,000 00	20,000 00	14,000 00	
Oregon Improvement Co., b'ds	1,000 00	930 00	5,000 00	
New England Mortgage Security Co., bonds	3,000 00	3,000 00		
Saginaw & Western Railroad bonds	2,000 00	3,120 00		
Herdic Phaeton Co., bonds	1,000 00	1,000 00	1,000 00	
Rutland Railroad Co., bonds	10,000 00	9,475 00	20,000 00	
Atchison Railroad Co., bonds	15,000 00	14,400 00		
Totals	\$ 59,900 00	\$ 66,025 00	\$ 50,400 00	
Amount loaned on collaterals				\$ 50,400 00
Cash in the company's principal office			\$ 4,981 49	
Cash deposited in banks:				
Washington National			14,106 03	
Merchandise National			45,499 32	
Total cash items				\$ 64,586 84
Interest due and accrued on stocks and bonds				955 00
Interest due and accrued on collateral loans				38 48
Gross premiums in course of collection, not more than three months due				27,322 22
Bills receivable, not matured, taken for marine and inland risks				13,885 73
Aggregate amount of all the assets of the company, stated at their actual value				\$ 916,320 79

III. LIABILITIES.

Net losses in process of adjustment or in suspense, including all reported and supposed losses	\$ 30,875 00
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$144,796.97; unearned premiums (50 per cent)	\$ 72,398 48
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$157,632.28; unearned premiums (pro rata)	72,476 58
Gross premiums received and receivable upon all unexpired marine risks	14,566 38
Total unearned premiums	\$ 159,441 44
Interest due and declared remaining unpaid (scrip interest)	778 15
Due and accrued for salaries, rent and miscellaneous expenses	500 00
All other demands against the company, absolute and contingent	1,300 00
Total amount of liabilities, except capital stock and net surplus	\$ 192,894 59
Joint stock capital actually paid up in cash	557,200 00
Surplus, beyond capital and all other liabilities	166,226 20
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$ 916,320 79

IV. INCOME DURING THE YEAR.

	<i>From fire risks.</i>	<i>Marine and inland risks.</i>
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	\$ 15,636 63	\$ 22,759 74
Deduct amount of same not collected		63 23
Net collected	\$ 15,636 63	\$ 22,696 51
Gross premiums on risks written and renewed during the year	220,161 68	88,860 66
Total	\$ 235,798 31	\$ 111,557 17
Deduct premiums and bills in course of collection at this date	21,000 00	20,107 95
Entire premiums collected during the year	\$ 214,698 31	\$ 91,449 22
Deduct re-insurance, rebate, abatement and return premiums	29,686 45	10,051 72
	\$ 185,011 86	\$ 81,397 50
Net cash actually received for premiums		\$ 266,409 36
Received for interest on bonds and mortgages		8,727 00
Received for interest and dividends on stocks, bonds and collateral loans		30,980 02
Income received from all other sources		17 56
Aggregate amount of income actually received during the year in cash		\$ 306,133 94

V. EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	<i>Marine and inland risks.</i>
Gross amount actually paid for losses	\$ 127,497 70	\$ 95,640 39
Deduct amount received for salvages and amount received for re-insurances in other companies	10,983 62	18,082 93
	\$ 116,517 08	\$ 77,557 46

Net amount paid during the year for losses	\$ 194,071 54
Cash dividends actually paid stockholders	33,432 00
Scrip or certificates of profit redeemed in cash and interest paid to scrip-holders	1,776 30
Paid for commissions and brokerage	40,774 51
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés	28,400 00
Paid for State taxes	4,567 24
All other payments and expenditures	26,661 11
<hr/>	
Aggregate amount of actual expenditures during the year in cash	\$ 329,682 70

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year	\$ 26,999,524 00	\$ 298,437 44	\$ 546,624 00	\$ 20,153 38
Written or renewed during the year	20,810,555 00	220,161 68	12,260,902 00	88,860 66
Total	\$ 47,810,079 00	\$ 518,599 12	\$ 12,807,526 00	\$ 109,014 04
Deduct those expired and marked off as terminated	20,189,426 00	204,526 38	12,325,275 00	92,987 20
In force at the end of the year	\$ 27,620,653 00	\$ 314,072 74	\$ 482,251 00	\$ 16,026 84
Deduct amount re-insured	1,205,856 00	11,643 49	86,608 00	1,460 46
Net amount in force December 31, 1886	\$ 26,414,797 00	\$ 302,429 25	\$ 395,643 00	\$ 14,566 38

Schedule of Fire Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Frac. un'rn'd.</i>	<i>Premiums unearned.</i>
1886	One year	\$ 10,941,621 00	\$ 144,796 97	1-2	\$ 72,398 48
1885	Two years	46,210 00	352 79	1-4	88 20
1886		73,532 00	504 47	3-4	378 36
1884	Three years	970,433 00	11,372 63	1-6	1,895 44
1885		877,216 00	11,678 79	1-2	5,839 39
1886		1,127,268 00	13,994 68	5-6	11,662 22
1883	Four years	107,940 00	746 68	1-8	93 33
1884		25,990 00	276 62	3-8	103 73
1885		5,266 00	22 35	5-8	13 96
1886		18,250 00	217 90	7-8	190 66
1882	Five years	2,894,878 00	25,368 20	1-10	2,536 82
1883		4,250,647 00	37,446 05	3-10	11,233 81
1884		2,016,682 00	20,322 70	1-2	10,161 35
1885		1,571,889 00	17,581 31	7-10	12,306 91
1886		1,486,975 00	17,747 11	9-10	15,972 40
Totals		\$ 26,414,797 00	\$ 302,429 25		\$ 144,875 06

Scrip.

Balance of scrip outstanding and deliverable to policy-holders	\$ 39,205 00
Limit of scrip accumulation before any redemption	500,000 00

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$5,919,676 62
Losses paid from organization to date	3,006,953 58
Total amount of cash dividends declared since the company commenced business	731,364 00
Total amount of the company's stock, owned by the directors, at par value	15,000 00
Losses incurred during the year: fire, \$100,164.08; marine and inland, \$74,597.46. Total	174,761 54

COLORADO BUSINESS.*Business in the State during the Year.*

Risks written	\$ 76,000 00
Premiums received	934 80
Losses paid	11 40
Losses incurred	11 40

UNITED STATES BRANCH
OF THE
British America Assurance Co.,
OF
TORONTO, CANADA.

Incorporated, 1853.

JOHN MORRISON, Governor.

GEO. E. ROBINS, Secretary.

I. CAPITAL.

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

II. ASSETS.

Account of Stocks and Bonds owned by the Company.

	<i>Par value.</i>	<i>Market value.</i>
United States bonds, 4 per cent., 1907	\$ 275,000 00	£ 354,062 50
United States bonds, 6 per cent., 1896	30,000 00	38,137 50
United States bonds, 4½ per cent., 1891	25,000 00	27,625 00
Ohio State bonds, 3 per cent., 1891	100,000 00	103,500 00
Georgia State bonds, 4½ per cent., 1915	25,000 00	26,531 25
Chicago and Northwestern Railway stock	10,000 00	11,512 50
Chicago and Northwestern Railway bonds, 5 per cent	20,000 00	21,700 00
Burlington, Cedar Rapids and Northern R. R. bonds, 5 per cent	10,000 00	10,625 00
Chicago, Burlington and Quincy R. R. bonds, 5 per cent	30,000 00	31,800 00
West Shore Railway first mortgage bonds, 4 per cent	35,000 00	36,750 00
Cash deposited with company's trustees in New York	55,000 00	55,000 00
Totals	£ 615,000 00	£ 717,243 75
Total market value of stocks and bonds		£ 717,243 75
Cash deposited in Canadian Bank of Commerce, New York		55,194 14
Gross premiums in course of collection not more than three months due		36,332 44
Premiums unpaid on policies which have been issued more than three months	£ 3,549 06	
Aggregate amount of all the assets of the company stated at their actual value		£ 808,770 33

III. LIABILITIES.

Gross losses in process of adjustment or in suspense, including all reported and supposed losses	£ 52,151 64
Losses resisted, including interest, costs and other expenses thereon	6,152 45
Total gross amount of claims for losses	£ 58,304 09
Deduct re-insurance thereon	671 65
Net amount of unpaid losses	£ 57,632 44
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy. £43,989.90; unearned premiums (50 per cent.)	£ 221,994 95
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy. £253,282.50; unearned premiums (pro rata)	134,709 72
Gross premiums received and receivable upon all unexpired inland navigation risks, £12,070.54; unearned premiums (50 per cent)	6,035 27
Total unearned premiums	£ 362,739 94

Total amount of liabilities, except capital stock and net surplus . . .	\$ 420,372 38
Deposit capital	200,000 00
Surplus beyond capital and all other liabilities	188,397 95
Aggregate amount of all liabilities, including deposit capital and net surplus	\$ 808,770 33

IV. INCOME DURING THE YEAR.

	<i>From fire risks.</i>	<i>Marine and inland risks.</i>	
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	\$ 36,183 64	\$ 1,509 70	
Deduct amount of same not collected	1,921 52		
Net collected	\$ 34,262 12	\$ 1,509 70	
Gross premiums on risks written and renewed during the year	633,074 04	72,958 13	
Total	\$ 667,336 16	\$ 74,467 83	
Deduct premiums and bills in course of collection at this date	36,332 44		
Entire premiums collected during the year	\$ 631,003 72	\$ 74,467 83	
Deduct re-insurance, rebate, abatement and return premiums	87,115 27	3,344 97	
	\$ 543,888 45	\$ 71,122 86	
Net cash actually received for premiums			\$ 615,011 31
Received for interest and dividends on stocks and bonds, collateral loans and from all other sources			26,842 78
Aggregate amount of income actually received during the year in cash			\$ 641,854 09

V. EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	<i>Marine and inland risks.</i>	
Gross amount actually paid for losses (including \$63,522.99, losses occurring in previous years)	\$ 419,500 89	\$ 29,859 70	
Deduct amounts received for salvages and amounts received for re-insurances in other companies	18,979 24	2,004 92	
	\$ 400,521 65	\$ 27,854 78	
Net amount paid during the year for losses			\$ 428,376 43
Paid for commissions and brokerage			118,713 96
Paid for salaries, fees and other charges of officers, clerks, agents and all other employes			19,265 26
Paid for State, National and local taxes in this and other States			15,985 72
All other payments and expenditures			45,564 45
Aggregate amount of actual expenditures during the year in cash			\$ 627,905 82

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year	\$ 52,230,946	\$ 704,334 89	\$ 342,842	\$ 11,708 04
Written or renewed during the year	49,382,902	633,074 04	13,286,975	72,958 13
Total	\$ 101,613,848	\$ 1,337,408 93	\$ 13,629,817	\$ 84,666 17
Deduct those expired and marked off terminated . . .	46,761,867	621,218 16	13,252,576	72,595 63
In force at the end of the year	\$ 54,851,981	\$ 716,190 77	\$ 377,241	\$ 12,070 54
Deduct amount re-insured . .	1,680,890	18,918 37		
Net amount in force December 31, 1886	\$ 53,171,091	\$ 697,272 40	\$ 377,241	\$ 12,070 54

Schedule of Fire Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Frac. un'rn'd.</i>	<i>Premiums unearned.</i>
1886	One year . .	\$ 31,293,054 00	\$ 443,989 90	1-2	\$ 221,994 95
1885	Two years . .	449,216 00	3,872 05	1-4	968 01
1886		127,260 00	1,366 02	3-4	1,024 51
1884	Three years . .	4,462,351 00	49,905 68	1-6	8,317 61
1885		4,189,842 00	47,142 70	1-2	23,571 35
1886		5,076,972 00	56,923 27	5-6	47,436 05
1883	Four years . .	48,109 00	586 10	1-8	73 26
1884		100,194 00	952 96	3-8	357 36
1885		89,625 00	905 17	5-8	565 73
1886		70,567 00	747 57	7-8	654 13
1882	Five years . .	1,023,037 00	11,958 92	1-10	1,195 90
1883		1,066,657 00	14,218 46	3-10	4,265 53
1884		1,497,461 00	20,034 56	1-2	10,017 28
1885		1,554,748 00	19,695 50	7-10	13,786 85
1886		2,121,962 00	24,973 54	9-10	22,476 15
Totals		\$ 53,171,091 00	\$ 697,272 40		\$ 356,704 67

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$6,370,456 97
Losses paid from organization to date	3,888,671 30
Total amount of cash dividends declared since the company commenced business	925,618 28
Total amount of the company's stock owned by the directors at par value	52,200 00
Losses incurred during the year: fire, \$368,649.82; marine and inland, \$50,061.95. Total	418,711 76
Amount deposited in different States and countries for the security of all the company's policy-holders	559,587 50

Amounts deposited in various States:

	<i>Deposit.</i>	<i>Liabilities.</i>
Georgia	\$ 26,531 25	\$ 3,924 51
Ohio	103,500 00	18,480 88
Virginia	27,625 00	7,647 80

COLORADO BUSINESS.*Business in the State during the Year.*

Risks written	\$ 285,735 00
Premiums received	6,921 73
Losses paid	6,486 55
Losses incurred	5,676 44

California Insurance Company.

OF

SAN FRANCISCO, CALIFORNIA.

Incorporated, February, 1861.

L. L. BROMWELL, President.

W. H. C. FOWLER, Secretary.

I. CAPITAL.Whole amount of capital actually paid up in cash **\$ 600,000 00****II. ASSETS.***Account of Stocks and Bonds owned by the Company.*

	<i>Par value.</i>	<i>Market value.</i>
150 United States 4 per cent. bonds	\$ 150,000 00	\$ 192,000 00
25 Oakland Gas Co. bonds	25,000 00	25,500 00
15 Los Angeles Gas Co. bonds	15,000 00	15,750 00
35 Northern Pacific Railroad Co. bonds	35,000 00	40,950 00
24 Spring Valley Water Co. bonds	24,000 00	30,480 00
9 Pacific Rolling Mill Co. bonds	9,000 00	9,540 00
272 shares Bank of California stock	27,200 00	47,328 00
300 shares First National Bank stock	30,000 00	35,100 00
551 shares Oakland Bank of Savings stock	27,550 00	33,060 00
200 shares Grangers Bank stock	20,000 00	12,400 00
100 shares California Wire Works stock	10,000 00	5,000 00

	<i>Par value.</i>	<i>Market value.</i>	
200 shares Pacific Rolling Mill Co. stock . . .	20,000 00	19,000 00	
150 shares Safe Deposit & Trust Co. stock . .	15,000 00	6,750 00	
200 shares Wells, Fargo & Co. stock	20,000 00	25,400 00	
250 shares Geary, St. P. & O. R. R. Co. stock	25,000 00	27,250 00	
200 shares London, Paris & American Bank stock	20,000 00	18,400 00	
500 shares Oakland Gas Light and Heat Co. stock	Nominal.	17,500 00	
500 shares Spring Valley Water Co. stock . .	50,000 00	48,000 00	
300 shares Merced Security Savings Bank stock	Nominal.	7,500 00	
100 shares Contra Costa Water Co. stock . .	Nominal.	8,550 00	
Totals	\$ 522,750 00	\$ 625,458 00	
Total market value of stocks and bonds			\$ 625,458 00
Market value of real estate owned by the company (unincumbered) . .			132,632 55
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			9,000 00
Interest due and accrued on said bond and mortgage loans			82 50
Value of lands mortgaged, exclusive of buildings	\$ 12,500 00		
Value of buildings mortgaged	7,500 00		
Total value of said mortgaged premises	\$ 20,000 00		
Cash in the company's principal office		19,902 39	
Cash deposited in bank:			
Grangers Bank		68 63	
Sather & Co		587 33	
Third National Bank, Cincinnati, Ohio		17,864 63	
Union Savings Bank		6,851 80	
Merced Savings Bank		10,795 56	
Oakland Bank of Savings		19,716 50	
German Savings and Loan		37,027 59	
Savings and Loan Society		36,913 35	
San Francisco Savings Union		34,836 83	
Hibernia Savings and Loan		2,500 00	
Security Savings Bank		20,000 00	
Total cash items			\$ 207,064 61
Interest due and accrued on stocks, bonds and deposits in banks			7,705 22
Gross premiums in course of collection not more than three months due			73,295 88
Bills receivable, not matured, taken for fire, marine and inland risks . .			13,638 50
Aggregate amount of all the assets of the company, stated at their actual value			\$1,068,877 56

III. LIABILITIES.

Gross claims for adjusted and unpaid losses, due and to become due	\$ 36,194 00	
Losses resisted, including interest, costs and other ex- penses thereon	3,900 00	
Net amount of unpaid losses		\$ 40,094 00
Gross premiums received and receivable upon all unex- pired fire risks, running one year or less from date of policy, \$295,752.22; unearned premiums (50 per cent.) . .	\$ 147,876 11	

Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$124,664.76; unearned premiums (pro rata)	68,477 46	
Gross premiums received and receivable upon all unexpired inland navigation risks, \$6,050.24; unearned premiums (50 per cent.)	3,025 12	
Gross premiums received and receivable upon all unexpired marine risks	67,912 54	
Total unearned premiums		\$ 287,291 23
Due and to become due for borrowed money		443 06
All other demands against the company, absolute and contingent		8,468 71
Total amount of liabilities, except capital stock and net surplus		\$ 336,297 00
Joint stock capital actually paid up in cash		600,000 00
Surplus beyond capital and all other liabilities		132,580 56
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		\$1,068,877 56

IV. INCOME DURING THE YEAR.

	<i>From fire risks.</i>	<i>Marine and inland risks.</i>
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	\$ 42,851 61	\$ 23,421 01
Gross premiums on risks written and renewed during the year	422,801 43	148,334 13
Total	\$ 465,653 04	\$ 171,755 14
Deduct premiums and bills in course of collection at this date	55,199 70	31,734 68
Entire premiums collected during the year	\$ 410,453 34	\$ 140,020 46
Deduct re-insurance, rebate, abatement and return premiums	58,469 58	46,344 97
	\$ 351,983 76	\$ 93,675 49
Net cash actually received for premiums		\$ 445,659 25
Received for interest on bonds and mortgages		483 75
Received for interest and dividends on stocks, bonds and collateral loans		39,617 57
Income received from all other sources		3,196 67
Aggregate amount of income actually received during the year in cash		\$ 488,957 24

V. EXPENDITURES DURING THE YEAR.

Net amount actually paid for losses (including \$24,212.48, losses occurring in previous years): fire, \$182,488.72; marine and inland, \$52,488.01. Total	\$ 234,976 73
Cash dividends actually paid stockholders	72,000 00
Paid for commissions and brokerage	69,377 05
Paid for salaries, fees and other charges of officers, clerks, agents and all other employes	35,559 77
Paid for State, National and local taxes in this and other States	10,298 04
All other payments and expenditures	30,818 07
Aggregate amount of actual expenditures during the year in cash	\$ 453,029 66

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Inland risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year	\$ 27,600,242	\$ 389,108 34	\$ 895,637	\$ 54,424 30
Written or renewed during the year	31,327,622	422,801 43	5,337,069	148,334 13
Total	\$ 58,927,864	\$ 811,909 77	\$ 6,232,706	\$ 202,758 43
Deduct those expired and marked off as terminated	27,295,265	360,629 60	4,527,719	106,040 66
In force at the end of the year	\$ 31,632,599	\$ 451,280 17	\$ 1,709,987	\$ 96,717 77
Deduct amount re-insured	1,666,223	30,863 19	432,887	22,754 98
Net amount in force Dec. 31, 1886	\$ 29,966,376	\$ 420,416 98	\$ 1,277,100	\$ 73,962 79

Schedule of Fire Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Frac. un'rn'd.</i>	<i>Premiums unearned.</i>
1886	One year	\$ 21,228,913 00	\$ 295,752 22	1-2	\$ 147,876 11
1885	Two years	105,601 00	1,296 93	1-4	324 23
1886		177,033 00	2,196 72	3-4	1,647 53
1884		Three years	1,951,434 00	27,124 79	1-6	4,520 79
1885	2,584,198 00		35,468 52	1-2	17,734 26
1886	2,563,037 00		38,124 05	5-6	31,770 04
1883	Four years	6,860 00	95 55	1-8	11 82
1884		12,100 00	237 90	3-8	89 21
1885		30,525 00	563 69	5-8	352 31
1886		8,100 00	89 90	7-8	78 73
1882	Five Years	128,667 00	1,555 98	1-10	155 59
1883		190,160 00	2,353 53	3-10	706 35
1884		308,845 00	4,370 80	1-2	2,185 40
1885		354,125 00	5,832 37	7-10	4,082 65
1886		316,778 00	5,353 95	9-10	4,818 55
Totals		\$ 29,966,376 00	\$ 420,416 98		\$ 216,353 57

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 4,889,093 26
Losses paid from organization to date	2,587,185 47
Total amount of cash dividends declared since the company commenced business	1,078,200 00
Dividends declared payable in stock from organization	50,000 00
Total amount of the company's stock, owned by the directors, at par value	70,000 00
Losses incurred during the year: fire, \$196,366.56; marine and inland, \$54,491.69. Total	250,858 25
Amount deposited in Oregon, \$50,000; liabilities, \$6,784.21.	

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 503,504 00
Premiums received	10,843 46
Losses paid	5,604 03
Losses incurred	4,405 14

Citizens Insurance Company,

OF

ST. LOUIS, . . . MISSOURI.

Incorporated February 2, 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 and Bonds owned by the Company.

	<i>Par value.</i>	<i>Market value.</i>
North Missouri R. R. first mortgage bonds	\$ 100,000 00	\$ 116,000 00
Missouri Pacific R. R. bonds	32,000 00	33,280 00
Laclede Gas Light Co. bonds	35,000 00	35,875 00
Venice Elevator Co. bonds	37,000 00	37,185 00
Advance Elevator Co. bonds	10,000 00	10,050 00
St. Louis Grain Elevator Co. bonds	10,000 00	10,700 00
City of St. Joseph, Mo., bonds	15,000 00	13,500 00
Valley Elevator Co. stock	20,160 00	10,000 00
St. Louis Chamber of Commerce Association bonds	7,000 00	7,000 00
Totals	\$ 266,160 00	\$ 273,590 00

Total market value of stocks and bonds	\$ 273,590 00
Market value of real estate owned by the company (unincumbered) . .	11,100 00
Loans on bonds and mortgage (first liens) upon which not more than one year's interest is due	31,500 00
Interest due and accrued on said bond and mortgage loans	40 00
Value of lands mortgaged, exclusive of buildings	\$ 15,000 00
Value of buildings mortgaged (insured for \$35,000 as col- lateral)	85,000 00
Total value of said mortgaged premises	\$ 100,000 00

Loans on Collaterals.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
J. B. M. Kehlor Co. stock, East			
St. Louis Elevator	\$ 150,000 00	\$ 150,000 00	\$ 75,000 00
St. Louis Grain Elevator Co. bonds	30,000 00	33,000 00	30,000 00
Totals	\$ 180,000 00	\$ 183,000 00	\$ 105,000 00
Amount loaned on collaterals			\$ 105,000 00
Cash in the company's principal office			\$ 181 79
Cash deposited in Union Savings Bank			8,086 10
Total cash items			\$ 8,267 89
Interest due and accrued on collateral loans			902 50
Gross premiums in course of collection not more than three months due			11,156 72
Aggregate amount of all the assets of the company, stated at their actual value			\$ 441,557 11

III. LIABILITIES.

Gross claims for adjusted and unpaid losses, due and to become due	\$ 2,033 00
Gross losses in process of adjustment or in suspense, in- cluding all reported and supposed losses.	5,445 00
Losses resisted, including interest, costs and other ex- penses thereon	2,193 00
Net amount of unpaid losses	\$ 9,671 00
Gross premiums received and receivable upon all unex- pired fire risks, running one year or less from date of policy, \$61,426; unearned premiums (50 per cent) . . .	\$ 30,713 00
Gross premiums received and receivable upon all unex- pired fire risks, running more than one year from date of policy, \$22,271; unearned premiums (pro rata) . . .	11,322 50
Total unearned premiums	\$ 42,035 50
All other demands against the company, absolute and contingent . . .	1,921 00
Total amount of liabilities, except capital stock and net surplus	\$ 53,627 50
Joint stock capital actually paid up in cash	200,000 00
Surplus beyond capital and all other liabilities	187,929 61
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$ 441,557 11

IV. INCOME DURING THE YEAR.

	<i>From fire risks.</i>	<i>Marine and inland risks.</i>
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	\$ 13,494 25	\$ 243 00
Gross premiums on risks written and renewed during the year	91,445 75	5,479 80
Total	\$ 104,940 00	\$ 5,722 80
Deduct premiums and bills in course of collection at this date	11,070 72	86 00
Entire premiums collected during the year	\$ 93,869 28	\$ 5,636 80
Deduct re-insurance, rebate, abatement and return premiums	14,810 49	745 01
	\$ 79,058 79	\$ 4,891 79
Net cash actually received for premiums		\$ 83,950 58
Received for interest on bonds and mortgages		3,955 00
Received for interest and dividends on stocks, bonds, collateral loans and from all other sources		17,489 68
Aggregate amount of income actually received during the year in cash		\$ 105,395 26

V. EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	<i>Marine and inland risks.</i>
Gross amount actually paid for losses (including \$7,853, losses occurring in previous years)	\$ 52,574 86	\$ 640 54
Net amount paid during the year for losses		\$ 53,215 40
Cash dividends actually paid stockholders		12,000 00
Paid for commissions and brokerage		13,847 14
Paid for salaries, fees and other charges of officers, clerks, agents and all other employes		9,000 00
Paid for State, National and local taxes in this and other States		5,474 39
All other payments and expenditures		5,632 16
Aggregate amount of actual expenditures during the year in cash		\$ 99,169 09

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year	\$ 6,345,764	\$ 90,618 00		
Written or renewed during the year	6,934,986	91,445 75	\$ 835,689 00	\$ 5,479 80
Total	\$ 13,280,750	\$ 182,063 75	\$ 835,689 00	\$ 5,479 80
Deduct those expired and marked off as terminated	7,074,779	94,999 75	835,689 00	5,479 80
In force at the end of the year	\$ 6,205,971	\$ 87,064 00		
Deduct amount re-insured	204,600	3,367 00		
Net amount in force Dec. 31, 1886	\$ 6,001,371	\$ 83,697 00		

Schedule of Fire Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Frac. un'rn'd.</i>	<i>Premiums unearned.</i>
1886	One year . .	\$ 4,422,934 00	\$ 61,426 00	1-2	\$ 30,713 00
1885	Two years. .	7,022 00	64 00	1-4	16 00
1886		4,300 00	58 00	3-4	43 50
1884	Three years .	291,394 00	4,137 00	1-6	689 50
1885		364,975 00	5,183 00	1-2	2,591 50
1886		371,335 00	5,460 00	5-6	4,550 00
1883	Four years .	5,000 00	60 00	1-8	7 50
1885		3,700 00	92 00	5-8	57 50
1886		2,000 00	15 00	7-8	13 20
1882	Five years .	117,530 00	1,575 00	1-10	157 50
1883		132,538 00	1,823 00	3-10	546 90
1884		93,150 00	1,333 00	1-2	666 50
1885		86,243 00	1,205 00	7-10	843 50
1886		99,250 00	1,266 00	9-10	1,139 40
Totals		\$ 6,001,371 00	\$ 83,697 00	. . .	\$ 42,035 50

Answers to General Interrogatories.

Losses paid from organization of company to date	\$2,837,203 00
Total amount of cash dividends declared since the company commenced business	707,798 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
Losses incurred during the year: fire, \$52,511; marine and inland, \$365. Total	52,876 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 234,145 00
Premiums received	3,518 00
Losses paid	2,314 00
Losses incurred	2,314 00

Citizens Insurance Company,

OF

NEW YORK, . . NEW YORK.

Incorporated, April, 1836.

EDWARD A. WALTON, 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 Stock and Bonds owned by the Company.

	<i>Par value.</i>	<i>Market value.</i>
United States 4 per cent. registered bonds	\$ 170,000 00	\$ 216,750 00
United States 4½ per cent. registered bonds	150,000 00	165,750 00
Lake Shore & Mich. Southern R. R. bonds	50,000 00	64,000 00
Union Trust Co. stock	10,000 00	40,000 00
National Citizens Bank stock	24,500 00	31,850 00
National Bank of Commerce stock	10,000 00	17,500 00
Union Pacific R. R. stock	20,000 00	12,400 00
N. Y. Central & Hudson River R. R. stock	10,000 00	11,300 00
Missouri, Kansas & Texas, first mortgage 7 per cent bonds	15,000 00	16,650 00
Missouri, Kansas & Texas general cons. 6 per cent. bonds	10,000 00	9,900 00
Virginia bonds	10,000 00	2,500 00
Totals	\$ 479,500 00	\$ 588,600 00
Total market value of stocks and bonds		\$ 588,600 00
Market value of real estate owned by the company (unincumbered)		142,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		55,900 00
Interest due and accrued on said bond and mortgage loans		279 50
Value of lands mortgaged exclusive of buildings	\$ 50,500 00	
Value of buildings mortgaged (insured for \$45,000 as col- lateral)		69,500 00
Total value of said mortgaged premises	\$ 120,000 00	

Loans on Collaterals.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
Butchers' and Drovers' bank stock	\$ 1,050 00	\$ 1,600 00	\$ 900 00
National Citizen's bank stock	17,500 00	22,000 00	16,000 00
Manhattan Life Ins'nce stock	500 00	3,000 00	1,000 00
Lake Shore & Mich. Southern R. R. bonds	40,000 00	52,000 00	38,000 00
New York Equitable Insurance stock	3,325 00	5,500 00	} 10,000 00
Pacific Insurance stock	2,000 00	3,300 00	
Germania Insurance stock	2,500 00	3,750 00	
Niagara Fire Insurance stock	2,750 00	4,400 00	
New York, Lackawana, and Western R. R. bonds	4,000 00	4,320 00	} 8,500 00
New York, Chicago and St. Louis R. R. bonds	5,000 00	4,800 00	
Rome, Watertown and Ogdensburg R. R. bonds	1,000 00	1,030 00	
Missouri, Kansas and Texas R. R. 5 per cent. bonds	36,000 00	31,300 00	25,000 00
Toledo and Ohio Central R. R. preferred stock	6,200 00	6,200 00	} 20,000 00
St. Louis and Iron Mountain R. R. 5 per cent. bonds	21,000 00	20,370 00	
St. Louis and Iron Mountain R. R. 5 per cent. bonds	27,000 00	26,190 00	} 100,000 00
St. Louis and Iron Mountain R. R. second mortgage bonds	12,000 00	13,680 00	
Missouri, Kansas and Texas 5 per cent. bonds	34,000 00	29,580 00	
La Fayette, Bloomington and M. first mortgage bonds	1,000 00	1,000 00	
Northern Pacific, second mortgage 6 per cent. bonds	5,000 00	5,100 00	
Minneapolis and St. Louis R. R. preferred stock	20,000 00	8,600 00	
Western Union Telegraph stock	20,000 00	14,200 00	
United States Express Co. stock	7,500 00	4,800 00	
St. Louis and San Francisco R. R. preferred stock	20,000 00	22,800 00	
Totals	\$ 289,325 00	\$ 289,520 00	\$ 219,400 00
Amount loaned on collaterals			\$ 219,400 00
Cash in company's principal office			\$ 3,641 97
Cash deposited in National Citizens' bank			27,871 95
Total cash items			\$ 31,513 92
Interest due and accrued on stocks and bonds			4,757 50
Interest due and accrued on collateral loans			319 17
Gross premiums in course of collection not more than three months due			65,488 25
Amount of unpaid premiums on policies issued more than three months			\$ 670 60
Aggregate amount of all the assets of the company stated at their actual value			\$1,112,460 35

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 27,558 32	
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	43,205 47	
Losses resisted, including interest, costs and other expenses thereon	5,777 45	
Total gross amount of claims for losses	\$ 76,541 24	
Deduct re-insurance thereon	2,118 63	
Net amount of unpaid losses	\$ 74,422 61	
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, \$491,711.64; unearned premiums (50 per cent)	\$ 245,855 82	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$304,631.18; unearned premiums (pro rata)	162,475 21	
Total unearned premiums	\$ 408,331 03	
Deduct 50 per cent. of premium paid for re-insurance in force	9,584 01	
Net amount of unearned premiums	\$ 398,747 02	
Cash dividends to stockholders remaining unpaid	212 00	
Due for salaries, rents, advertising and miscellaneous expenses	1,500 00	
All other demands against the company, absolute and contingent	5,151 15	
Total amount of liabilities, except capital stock and net surplus	\$ 488,032 78	
Joint stock capital actually paid up in cash	300,000 00	
Surplus beyond capital and all other liabilities	332,427 57	
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$1,112,460 35	

IV. INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement		<i>From fire risks.</i>
Deduct amount of same not collected	\$ 72,632 15	
Net collected	15,113 72	
Gross premiums on risks written and renewed during the year	\$ 57,518 43	
Total	671,656 35	
Deduct premiums and bills in course of collection at this date	\$ 729,174 78	
Entire premiums collected during the year	66,158 85	
Deduct re-insurance, rebate, abatement and return premiums	\$ 663,015 93	
Net cash actually received for premiums	76,151 27	
Received for interest on bonds and mortgages	\$ 586,864 66	
Received for interest and dividends on stocks, bonds and collateral loans	3,414 00	
Income received from all other sources	30,813 04	
Aggregate amount of income actually received during the year in cash	6,591 23	
	\$ 627,682 93	

V. EXPENDITURES DURING THE YEAR.

On fire risks.

Gross amount actually paid for losses (including \$60,602.41, losses occurring in previous years)	\$ 331,504 61
Deduct amounts received for salvages and amounts received for re-insurances in other companies	6,509 15
Net amount paid during the year for losses	\$ 324,995 46
Cash dividends actually paid stockholders	29,941 10
Paid for commissions and brokerage	102,476 22
Paid for salaries, fees and other charges of officers, clerks, agents and all other employes	47,232 43
Paid for State, National and local taxes in this and other States	17,170 54
All other payments and expenditures	91,636 32
Aggregate amount of actual expenditures during the year in cash	\$ 613,452 07

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year	\$ 86,778,709 46	\$ 790,421 01
Written or renewed during the year	77,921,037 06	671,656 35
Total	\$164,699,746 52	\$1,462,077 36
Deduct those expired and marked off as terminated	76,223,046 35	665,734 54
In force at the end of the year	\$ 88,476,700 17	\$ 796,342 82
Deduct amount re-insured	2,645,908 23	19,168 02
Net amount in force December 31, 1886	\$ 85,830,791 94	\$ 777,174 80

Schedule of Fire Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Frac. un'r'm'd.</i>	<i>Premiums unearned.</i>
1886	One year	\$ 53,078,484 07	\$ 491,711 64	1-2	\$ 245,855 82
1885	Two years	159,111 12	1,239 78	1-4	309 94
1886		141,775 00	697 62	3-4	523 20
1884	Three years	7,840,579 93	67,423 84	1-6	11,237 30
1885		9,050,929 56	69,054 86	1-2	34,527 43
1886		9,951,835 46	75,827 32	5-6	63,189 40
1883	Four years	141,688 90	867 00	1-8	108 37
1884		38,151 00	296 78	3-8	111 27
1885		72,200 00	373 89	5-8	233 65
1886		58,483 34	444 69	7-8	389 10
1882	Five years	1,158,499 33	10,078 29	1-10	1,007 83
1883		925,023 90	9,124 48	3-10	2,737 35
1884		1,901,069 33	23,774 60	1-2	11,887 34
1885		1,985,014 90	23,360 40	7-10	16,352 28
1886		1,973,854 33	22,067 54	9-10	19,860 75
Totals		\$ 88,476,700 17	\$ 796,342 82	. . .	\$ 408,331 03
Deduct amount re-insured		2,645,908 23	19,168 02	. . .	9,584 01
		\$ 85,830,791 94	\$ 777,174 80	. . .	\$ 398,747 02

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$9,413,207 93	
Losses paid from organization to date	4,454,340 83	
Total amount of cash dividends declared since the company commenced business	1,730,550 00	
Total amount of the company's stock owned by the directors, at par value	53,760 00	
Loaned to stockholders	47,400 00	
Losses incurred during the year: fire	331,522 99	
Amount deposited in various States:		
	<i>Deposit.</i>	<i>Liabilities.</i>
Georgia	\$ 25,000 00	\$ 5,352 13
North Carolina	10,000 00	6,258 86
Virginia	15,000 00	6,352 67

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 179,422 67
Premiums received	2,824 68
Losses paid	1,916 44
Losses incurred	1,916 44

UNITED STATES BRANCH
OF THE
City of London Fire Insurance Co.,
(LIMITED.)
OF
LONDON. ENGLAND.

Incorporated, 1881

HENRY E. KNIGHT, Chairman. LIONEL C. PHILLIPS, General Manager.
JOHN C. PAIGE, Resident Manager, Boston, Mass.

I. CAPITAL.

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

II. ASSETS.

Deposits for the benefit and security of all the policy-holders of the company in the United States:

	<i>Par value.</i>	<i>Market value.</i>
United States 4 per cent. bonds of 1907, registered, deposited with the Superintendent of Insurance State of New York	200,000 00	255,000 00
United States 4 per cent. bonds of 1907, registered, in hands of trustees at Boston, Mass.	210,000 00	267,750 00
United States 3 per cent. bonds issue of August 1, 1882, registered, in hands of trustees at Boston, Mass.	100,000 00	101,750 00
Totals	\$ 510,000 00	\$ 624,500 00
Total market value of stocks and bonds		\$ 624,500 00
Cash in hands of trustees		\$ 8,577 85
Cash deposited in banks:		
Howard National Bank, Boston		28,511 41
London & San Francisco Bank, San Francisco		1,368 45
Adone & Lobit, bankers, Galveston		6,395 62
Cash in San Francisco office		115 70
Total cash items		\$ 45,115 00
Interest due and accrued on stocks and bonds		100 00
Gross premiums in course of collection, not more than three months due		76,555 15
All other property belonging to the company		116 92
Aggregate amount of all the assets of the company stated at their actual value		\$ 746,186 25

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 44,134 80
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	31,570 30
Losses resisted, including interest costs and other expenses thereon	1,200 00
Total gross amount of claims for losses	\$ 76,905 57
Deduct re-insurance thereon	2,137 45
Net amount of unpaid losses	\$ 74,768 12
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, \$480,000.75, unearned premiums (50 per cent)	\$ 244,500 37
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$135,754 65, unearned premiums (pro rata)	73,555 11
Total unearned premiums	\$ 318,055 48
All other demands against the company, absolute and contingent	10,218 25
Total amount of liabilities, except net surplus	\$ 307,570 82
Surplus beyond all other liabilities	438,615 43
Aggregate amount of all liabilities, including net surplus	\$ 746,186 25

IV. INCOME DURING THE YEAR.

	<i>From fire risks.</i>	
Gross premiums and bills in course of collection at the close of last previous year, as shown by that year's statement	\$ 72,114	21
Gross premiums on risks written and renewed during the year	695,875	26
Total	\$ 767,989	47
Deduct premiums and bills in course of collection at this date	76,355	15
Entire premiums collected during the year	\$ 691,634	32
Deduct re-insurance, rebate, abatement and return premiums	135,470	48
Net cash actually received for premiums		\$ 556,163 84
Received for interest and dividends on stock, bonds, collateral loans and from all other sources		22,585 15
Aggregate amount of income actually received during the year in cash		\$ 578,748 99

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$40,100.79, losses occurring in previous years)	\$ 384,388	78
Deduct amounts received for salvages and amounts received for re-insurances in other companies	29,014	46
Net amount paid during the year for losses		\$ 355,374 32
Paid for commissions and brokerage		112,978 61
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés		34,525 93
Paid for State, National and local taxes in this and other States		21,677 95
All other payments and expenditures		27,298 93
Aggregate amount of actual expenditures during the year in cash		\$ 551,855 74

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year	\$ 46,777,260	\$ 633,220 45
Written or renewed during the year	53,075,911	695,875 26
Total	\$ 99,853,171	\$ 1,329,095 71
Deduct those expired and marked off as terminated	50,052,810	656,449 03
In force at the end of the year	\$ 49,800,361	\$ 672,646 68
Deduct amount re-insured	3,896,952	44,169 28
Net amount in force December 31, 1886	\$ 45,903,409	\$ 628,477 40

Schedule of Fire Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Frac. un'rn'd.</i>	<i>Premiums unearned.</i>
1886	One year . .	\$ 34,399,314 00	\$ 489,692 75	1-2	\$ 244,846 37
1885	Two years .	157,272 00	1,906 98	1-4	476 74
1886		164,106 00	1,586 34	3-4	1,189 73
1884	Three years .	1,403,430 00	16,745 69	1-6	2,790 94
1885		2,298,208 00	27,901 19	1-2	13,950 59
1886		2,543,192 00	33,890 34	5-6	28,241 90
1883	Four years .	128,509 00	984 61	1-8	123 07
1884		13,134 00	320 98	3-8	120 36
1885		60,364 00	733 43	5-8	458 40
1886		78,163 00	772 00	7-8	675 50
1882	Five years .	1,384,956 00	15,187 59	1-10	1,518 75
1883		1,123,464 00	9,954 78	3-10	2,986 41
1884		583,946 00	7,040 54	1-2	3,520 27
1885		773,775 00	10,258 59	7-10	7,181 01
1886		791,576 00	11,501 59	9-10	10,351 44
Totals		\$ 45,903,409 00	\$ 628,477 40	. . .	\$ 318,431 48

Answers to General Interrogatories.

Total amount of premiums received from the organization of company to date	\$2,658,319 52
Losses paid from organization to date	1,699,241 13
Losses incurred during the year: fire	367,802 76

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 226,341 00
Premiums received	5,807 45
Losses paid	4,765 32
Losses incurred	4,765 32

Clinton Fire Insurance Company,

OF

NEW YORK, . . NEW YORK.

Incorporated July, 1850.

G. 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.

	<i>Par value.</i>	<i>Market value.</i>	
United States reg. 4½ per cent. bonds, 1891	\$ 130,000 00	\$ 144,300 00	
United States cur. 6 per cent. bonds, 1897	10,000 00	13,000 00	
United States cur. 6 per cent. bonds, 1898	54,000 00	71,280 00	
United States legal tender notes	11,000 00	11,000 00	
Delaware & Hudson Canal Co.'s bonds, 1894	40,000 00	48,400 00	
Cent. R. R. of N. J., adjustment bonds	1,000 00	1,070 00	
Cent. R. R. of N. J., debenture bonds	1,000 00	1,000 00	
Cent. R. R. of N. J., scrip	100 00	100 00	
N. Y. Cent. & Hudson River R. R. stock	70,000 00	80,150 00	
American Exchange National Bank stock	10,000 00	14,500 00	
Merchants National Bank	2,850 00	3,348 75	
Totals	\$ 329,950 00	\$ 388,148 75	
Total market value of stocks and bonds			\$ 388,148 75
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			109 98
Value of lands mortgaged, exclusive of buildings		\$ 35,500 00	
Value of buildings mortgaged (insured for \$13,600 as col- lateral)		23,500 00	
Total value of said mortgaged premises		\$ 59,000 00	
Cash in the company's principal office		\$ 9,565 97	
Cash deposited in American Exchange National Bank		393 59	
Total cash items			\$ 9,959 56
Interest due and accrued on stocks and bonds			1,555 00
Gross premiums in course of collection not more than three months due			37,491 64
Aggregate amount of all the assets of the company, stated at their actual value			\$ 463,664 94

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 3,248 67
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	5,970 00
Losses resisted, including interest, costs and other expenses thereon	1,000 00
Net amount of unpaid losses	\$ 10,218 67
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$174,105.10; unearned premiums (50 per cent.)	\$ 87,052 55
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$67,362.64; unearned premiums (pro rata)	40,488 87
Total unearned premiums	\$ 127,541 42
Due and to become due for borrowed money	20,000 00
All other demands against the company, absolute and contingent	5,623 74
Total amount of liabilities, except capital stock and net surplus	\$ 163,383 83
Joint stock capital actually paid up in cash	250,000 00
Surplus, beyond capital and all other liabilities	50,281 11
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$ 463,664 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	\$ 33,713 65	<i>From fire risks.</i>
Deduct amount of same not collected	6,378 44	
Net collected	\$ 27,335 21	
Gross premiums on risks written and renewed during the year	303,233 78	
Total	\$ 330,568 99	
Deduct premiums and bills in course of collection at this date	37,491 64	
Entire premiums collected during the year	\$ 293,077 35	
Deduct re-insurance, rebate, abatement and return premiums	52,041 92	
Net cash actually received for premiums	\$ 241,035 43	
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	15,336 45	
Aggregate amount of income actually received during the year in cash	\$ 257,711 88	

V. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses (including \$11,002.49, losses occurring in previous years)	\$ 136,866 18
Deduct amounts received for salvages and amounts received for re-insurances in other companies	14,813 78
Net amount paid during the year for losses	\$ 122,052 40
Cash dividends actually paid stockholders	25,000 00
Paid for commissions and brokerage	47,796 98
Paid for salaries, fees, and other charges of officers, clerks, agents and all other employés	21,848 34
Paid for State, National and local taxes in this and other States	5,152 52
All other payments and expenditures	32,272 94
Aggregate amount of actual expenditures during the year in cash	\$ 254,123 18

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year	\$ 29,870,000	\$ 202,855 06
Written or renewed during the year	36,171,179	303,233 78
Totals	\$ 66,041,179	\$ 506,088 84
Deduct those expired and marked off as terminated	30,230,581	233,672 69
In force at the end of the year	\$ 35,810,598	\$ 272,416 15
Deduct amount re-insured	3,317,100	30,948 41
Net amount in force December 31, 1886	\$ 32,493,498	\$ 241,467 74

Schedule of Fire Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Frac. un'r'd.</i>	<i>Premiums unearned.</i>
1886	One year	\$ 22,734,823 00	\$ 174,105 10	1-2	\$ 87,052 55
1885	Two years	10,000 00	63 75	1-4	15 94
1886		236,238 00	1,767 15	3-4	1,325 36
1884	Three years	1,602,276 00	9,741 85	1-6	1,623 64
1885		2,120,768 00	12,204 30	1-2	6,102 15
1886		3,747,846 00	28,053 45	5-6	23,377 88
1883	Four years	6,000 00	23 80	1-8	20 82
1884		15,000 00	99 14	3-8	37 18
1885		5,000 00	20 82	5-8	13 01
1886		6,000 00	44 98	7-8	39 36
1882	Five years	318,800 00	2,109 10	1-10	210 91
1883		550,370 00	4,069 43	3-10	1,220 82
1884		524,980 00	4,090 00	1-2	2,045 00
1885		101,250 00	552 92	7-10	387 05
1886		514,147 00	4,521 95	9-10	4,069 75
Totals		\$ 32,493,498 00	\$ 241,467 74		\$ 127,541 42

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 3,800,274 41
Losses paid from organization to date	1,802,069 35
Total amount of cash dividends declared since the company commenced business	1,110,000 00
Total amount of the company's stock, owned by the directors, at par value	81,000 00
Losses incurred during the year: fire	121,268 60

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 403,285 00
Premiums received	2,370 13
Losses paid	3 65
Losses incurred	3 65

Commercial Insurance Company,
OF
SAN FRANCISCO, CALIFORNIA.

Incorporated February 26, 1872.

JOHN H. WISE, President.

CHARLES A. LATON, Secretary.

I. CAPITAL.

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

II. ASSETS.

Account of Stocks and Bonds owned by the Company.

	<i>Par value.</i>	<i>Market value.</i>
United States 4 per cent. bonds	\$ 50,000 00	\$ 63,625 00
Shasta County bonds, 6 per cent	17,500 00	18,775 00
Rocklin School District bonds	5,000 00	5,100 00
1900 shares Merchants Ex. Bank stock	190,000 00	38,000 00
205 shares Spring Valley Water Works	20,500 00	19,808 12
120 shares North Beach and M. R. R. Co	12,000 00	11,760 00
Totals	\$ 295,000 00	\$ 157,068 12

6605

Total market value of stocks and bonds	\$ 157,068 12
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	195,594 58
Interest due and accrued on said bond and mortgage loans	2,155 76
Value of lands mortgaged, exclusive of buildings	\$ 554,700 00
Value of buildings mortgaged (insured for \$ 166,975 as col- lateral)	330,000 00
Total value of said mortgaged premises	\$ 884,700 00

Loans on Collaterals.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
120 shares California Fur Man- ufacturing Co	\$ 12,000 00	\$ 12,000 00	\$ 4,000 00
10 shares Giant Powder Co	1,000 00	660 00	500 00
Totals	\$ 13,000 00	\$ 12,660 00	\$ 4,500 00
Amount loaned on collaterals			\$ 4,500 00
Endorsed commercial notes			800 00
Cash in the company's principal office			\$ 8,357 73
Cash deposited in banks:			
London, Paris and American			7,102 92
California Safe Deposit			5,807 33
Total cash items			\$ 21,267 98
Interest due and accrued on stocks and bonds			562 50
Interest due and accrued on collateral loans			8 75
Gross premiums in course of collection, not more than three months due			56,426 85
Bills receivable, not matured, taken for fire, marine and inland risks .			6,226 55
Aggregate amount of all the assets of the company, stated at their actual value			\$ 446,611 09

III. LIABILITIES.

Net amount of losses in process of adjustment, including all reported and supposed losses	\$ 18,753 09
Gross premiums received and receivable upon all unex- pired fire risks, running one year or less from date of policy, \$245,674.78; unearned premiums (50 per cent.) .	\$ 122,837 39
Gross premiums received and receivable upon all unex- pired fire risks, running more than one year from date of policy, \$47,885.26; unearned premiums (pro rata)	31,276 09
Gross premiums received and receivable upon all unex- pired inland navigation risks, \$15,233.26; unearned premiums (50 per cent.)	7,616 63
Gross premiums received and receivable upon all unex- pired marine risks	665 92
Total unearned premiums	\$ 162,396 03
All other demands against the company, absolute and contingent . . .	3,051 00
Total amount of liabilities, except capital stock and net sur- plus	\$ 184,200 12
Joint stock capital actually paid up in cash	200,000 00
Surplus, beyond capital and all other liabilities	62,410 97
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$ 446,611 09

IV. INCOME DURING THE YEAR.

	<i>From fire risks.</i>	<i>Marine and inland risks.</i>
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	\$ 62,329 51	\$ 3,115 12
Gross premiums on risks written and renewed during the year	<u>409,907 71</u>	<u>35,380 01</u>
Total	\$ 472,237 22	\$ 38,495 13
Deduct premiums and bills in course of collection at this date	<u>54,079 47</u>	<u>2,347 36</u>
Entire premiums collected during the year	\$ 418,157 75	\$ 36,147 77
Deduct re-insurance, rebate, abatement and return premiums	<u>85,251 67</u>	<u>7,872 33</u>
	\$ 332,906 08	\$ 28,275 44
Net cash actually received for premiums		\$ 361,181 52
Received for interest on bonds and mortgages		13,215 56
Received for interest and dividends on stocks, bonds and collateral loans		6,481 65
Income received from all other sources		<u>597 99</u>
Aggregate amount of income actually received during the year in cash		\$ 381,476 72

V. EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses (including \$11,499.31, losses occurring in previous years)	\$ 235,179 12
Cash dividends actually paid stockholders	24,000 00
Paid for commissions and brokerage	76,230 50
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés	28,837 45
Paid for State, National and local taxes in this and other States	6,930 49
All other payments and expenditures	<u>28,829 21</u>
Aggregate amount of actual expenditures during the year in cash	\$ 400,006 77

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of preceding year	\$ 18,988,486 00	\$ 296,623 70	\$ 281,041 00	\$ 20,511 76
Written or renewed during the year	<u>25,432,743 00</u>	<u>409,907 71</u>	<u>2,405,857 00</u>	<u>35,380 01</u>
Total	\$ 44,421,229 00	\$ 706,531 41	\$ 2,686,898 00	\$ 55,891 77
Deduct those expired and marked off as terminated	<u>24,798,165 00</u>	<u>400,501 13</u>	<u>2,454,455 00</u>	<u>38,727 65</u>
In force at end of the year	\$ 19,623,064 00	\$ 306,030 28	\$ 232,443 00	\$ 17,164 12
Deduct amount re-insured	<u>699,147 00</u>	<u>12,470 24</u>	<u>23,155 00</u>	<u>1,264 95</u>
Net amount in force December 31, 1886	\$ 18,923,917 00	\$ 293,560 04	\$ 209,288 00	\$ 15,899 17

Schedule of Fire Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Frac. un'rn'd.</i>	<i>Premiums unearned.</i>
1886	One year . .	\$ 16,409,828 00	\$ 256,807 44	1-2	\$ 128,403 72
1886	Two years . .	8,350 00	78 82	3-4	59 11
1884	} Three years . .	399,048 00	6,411 78	1-6	1,068 63
1885		825,390 00	12,692 07	1-2	6,346 03
1886		1,721,831 00	25,371 89	5-6	21,143 24
1883		10,500 00	280 50	3-10	84 15
1884	} Five years . .	11,650 00	235 35	1-2	117 67
1885		103,587 00	2,091 89	7-10	1,464 32
1886		132,880 00	2,060 54	9-10	1,882 70
Totals			\$ 19,623,064 00	\$ 306,030 28	. . .	$ 160,569 57
Deduct amount re-insured		699,147 00	12,470 24	. . .	6,456 09
Net amount in force		\$ 18,923,917 00	\$ 393,560 04	. . .	\$ 154,113 48

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$3,207,196 51
Total amount of cash dividends declared since the company commenced business	476,000 00
Total amount of the company's stock owned by the directors, at par value	140,800 00
Losses incurred during the year: fire, \$212,893.28; marine and inland, \$29,534.62. Total	242,432 90
Amount deposited in Oregon, U. S. bonds, \$63,625.00; liabilities	9,253 75

COLORADO BUSINESS.*Business in the State during the Year.*

Risks written	\$ 320,088 00
Premiums received	7,289 58
Losses paid	5,962 56
Losses incurred	5,962 56

UNITED STATES BRANCH
 OF THE
Commercial Union Assurance Co.,
 (LIMITED.)
 OF
LONDON, . . . ENGLAND.

Incorporated September 28, 1861.

ALFRED PELL, and CHARLES SEWALL, Managers, New York, N. Y.

I. CAPITAL.

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

II. ASSETS.

Account of Stocks and Bonds owned by the Company.

	<i>Par value.</i>	<i>Market value.</i>
United States 4 per cent. registered bonds	\$ 480,000 00	\$ 612,600 00
United States 4½ per cent. registered bonds	435,000 00	479,587 50
Chi., R. I. & Pac. R. R. 6 per cent. bonds	60,000 00	79,800 00
Chi. & N. W. R. R. 5 per cent. bonds	100,000 00	109,000 00
Chi. & N. W. R. R. 7 per cent. bonds	50,000 00	70,500 00
Chi., Bur. & Quincy 5 per cent. bonds	100,000 00	107,000 00
Ill. Cen. R. R. leased lines 4 per cent. stocks	100,000 00	95,000 00
West Shore R. R. guar. 4 per cent. bonds	50,000 00	51,312 50
C. B. & Q., Denver Div., 4 per cent. bonds	25,000 00	24,500 00
Chi., Mil. & St. Paul R. R., Chi. & Pacific Western Division, 5 per cent. bonds	25,000 00	27,000 00
N. Y. C. & H. R. R. R. 7 per cent. bonds	15,000 00	20,025 00
Totals	\$1,440,000 00	\$1,676,325 00
Total market value of stocks and bonds		\$1,676,325 00
Market value of real estate owned by the company (unincumbered)		247,027 08
Cash in company's principal office		\$ 1,632 39
Cash deposited in banks:		
Phoenix National Bank		113,307 15
N. Y. Life Insurance and Trust Co.		65,686 29
First National Bank, Cincinnati		36,711 69
National Bank of Commerce, New York		20,692 55

Bank of Montreal, Chicago	70,757 86
Anglo California, San Francisco	34,073 81
Wisconsin F. & M., Milwaukee	3,423 11
Total cash items	\$ 346,284 85
Interest due and accrued on stocks and bonds	5,781 25
Interest due and accrued on bank deposits	128 21
Gross premiums in course of collection, not more than three months due	317,443 48
All other property belonging to the company	3,324 00
Aggregate amount of all the assets of the company, stated at their actual value	\$2,596,313 87

III. LIABILITIES.

Gross losses in process of adjustment or in suspense, including all reported and supposed losses	\$ 138,371 05
Losses resisted, including interest, costs and other expenses thereon	14,225 21
Total gross amount of claims for losses	\$ 152,596 26
Deduct re-insurance thereon	2,342 50
Net amount of unpaid losses	\$ 150,253 76
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$1,565,944.68; unearned premiums (50 per cent)	\$ 782,972 34
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,062,656.01; unearned premiums (pro rata)	589,359 51
Gross premiums received on all unexpired marine risks	31,252 24
Total unearned premiums	\$1,403,584 09
All other demands against the company, absolute and contingent	45,099 50
Total amount of liabilities, except net surplus	\$1,598,937 35
Surplus, beyond all other liabilities	997,376 52
Aggregate amount of all liabilities, including net surplus	\$2,596,313 87

IV. INCOME DURING THE YEAR.

	<i>From fire risks.</i>	<i>Marine and inland risks.</i>
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	\$ 264,314 93	\$ 16,363 83
Gross premiums on risks written and renewed during the year	2,293,205 04	133,026 73
Total	\$2,557,519 97	\$ 149,390 56
Deduct premiums and bills in course of collection at this date	309,422 24	8,021 24
Entire premiums collected during the year	\$2,248,097 73	\$ 141,369 32
Deduct re-insurance, rebate, abatement and return premiums	392,109 95	42,762 05
	\$1,855,987 78	\$ 98,607 27

Net cash actually received for premiums	\$1,954,595 05
Received for interest on bonds and mortgages	66,475 00
Received for interest on bank deposits	2,761 11
Income received from all other sources	8,749 97
<hr/>	
Aggregate amount of income actually received during the year in cash	\$2,032,581 13

V. EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	<i>Marine and inland risks.</i>
Gross amount actually paid for losses (including \$118,726.20, losses occurring in previous years)	\$1,109,635 49	\$ 39,095 22
Deduct amount received for salvages and amount received for re-insurances in other companies	20,637 65	238 29
	<hr/>	<hr/>
	\$1,088,997 84	\$ 38,856 93
Net amount paid during the year for losses		\$1,127,854 77
Paid for commissions and brokerage		351,726 68
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés		129,179 07
Paid for State, National and local taxes in this and other States		43,928 09
All other payments and expenditures		117,053 59
<hr/>		<hr/>
Aggregate amount of actual expenditures during the year in cash		\$1,769,742 20

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of Dec. of the preceding year	\$ 248,828,150	\$2,570,256 03	\$ 2,026,222	\$ 40,088 34
Written or renewed during the year	221,397,800	2,293,205 04	15,579,904	133,026 73
Total	<hr/>	<hr/>	<hr/>	<hr/>
Deduct those expired and marked off as terminated	209,200,680	2,164,067 27	15,508,697	141,862 83
In force at the end of the year	\$ 261,025,270	\$2,699,393 80	\$ 2,097,429	\$ 31,252 24
Deduct amount re-insured	6,168,315	70,793 11		
Net amount in force December 31, 1886	<hr/>	<hr/>	<hr/>	<hr/>
	\$ 254,856,955	\$2,628,600 69	\$ 2,097,429	\$ 31,252 24

Schedule of Fire Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Frac. un'rn'd.</i>	<i>Premiums unearned.</i>
1886	One year . . .	\$ 133,049,306 00	\$ 1,565,944 68	1-2	\$ 782,972 34
1885	Two years . . .	1,312,076 00	9,528 70	1-4	2,382 17
1886		5,341,392 00	39,617 88	3-4	29,713 42
1884		16,996,511 00	138,864 18	1-6	23,144 03
1885	Three years . .	23,537,083 00	185,041 18	1-2	92,520 59
1886		27,903,209 00	226,862 69	5-6	189,052 25
1883	Four years . . .	1,008,972 00	9,536 80	1-8	1,192 10
1884		379,925 00	2,691 83	3-8	1,009 44
1885		754,062 00	6,959 56	5-8	4,349 71
1886		626,832 00	5,422 46	7-8	4,744 67
1882	Five years . . .	7,665,460 00	67,869 05	1-10	6,786 91
1883		6,076,820 00	51,735 01	3-10	15,520 50
1884		8,024,289 00	82,806 65	1-2	41,403 32
1885		8,620,970 00	86,061 01	7-10	60,242 70
1886		10,978,470 00	112,945 07	9-10	101,650 56
	Over 5 years.	2,581,578 00	36,713 94	Pro rata.	15,647 15
Totals		\$254,856,955 00	\$2,628,600 69		\$1,372,331 85

Answers to General Interrogatories.

Total premiums received from the organization of the United States

Branch to date \$17,895,999 71

Losses paid from organization of United States Branch to date 10,427,486 57

Losses incurred during the year: fire, \$1,068,027.23; marine and inland, \$38,856.93. Total 1,106,884 16

Amount deposited in different States and countries for the security of all the company's policy-holders 220,500 00

Amount deposited in various States:

	<i>Deposit.</i>	<i>Liabilities.</i>
Ohio	\$ 110,250 00	\$ 58,609 63
Virginia	55,125 00	23,066 34
Georgia	27,562 50	20,691 95
North Carolina	11,025 00	10,054 58
Oregon	55,125 00	9,157 53

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 712,688 00
Premiums received	14,439 95
Losses paid	8,183 12
Losses incurred	8,183 12

Concordia Fire Insurance Co.,

OF

MILWAUKEE, . . WISCONSIN.

Incorporated March 7, 1870.

J. H. INBUSCH, President.

GUSTAV WOLLAEGER, Secretary.

I. CAPITAL.

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

II. ASSETS.

Account of Stocks and Bonds owned by the Company.

	<i>Par value.</i>	<i>Market value.</i>
New Holstein. Wis., T'p bonds, 8 per cent., 1891	\$ 30,000 00	\$ 30,000 00
Schleswig, Wis., T'p bonds, 8 per cent., 1891	10,000 00	10,000 00
Cook Co., Ill., bonds, 7 per cent., 1892	5,000 00	5,750 00
Chicago River Imp. bonds, 7 per cent., 1892 .	1,000 00	1,150 00
Chicago Water Loan bonds, 7 per cent., 1892 .	4,000 00	4,600 00
Chicago Water Loan bonds, 7 per cent., 1895 .	4,000 00	4,800 00
Chicago River Imp. bonds, 7 per cent., 1895 .	6,000 00	7,200 00
Chicago Sewerage Loan bonds, 4 per cent., 1904	25,000 00	25,625 00
Cincinnati Consolidated Sinking Fund bonds, 5 per cent., 1910	40,000 00	44,000 00
Washington Co., Ill., bonds, 6 per cent	15,000 00	15,000 00
Totals	\$ 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		287,295 00
Loans on bond and mortgage (first liens) in process of foreclosure		1,500 00
Interest due and accrued on said bond and mortgage loans		3,487 30
Value of lands mortgaged, exclusive of buildings	\$ 450,850 00	
Value of buildings mortgaged (insured for \$150,600 as col- lateral)		487,400 00
Total value of said mortgaged premises		\$ 938,250 00

Loans on Collaterals.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
Milwaukee Water bonds of 1872, 7 per cent	\$ 1,000 00	\$ 1,100 00	\$ 500 00
Amount loaned on collaterals			\$ 500 00
Cash in company's principal office			\$ 1,262 37
Cash deposited in Second Ward Savings Bank, Milwaukee			40,741 83
Total cash items			\$ 42,004 20
Interest due and accrued on stocks and bonds			2,152 77
Interest due and accrued on collateral loans			32 90
Gross premiums in course of collection, not more than three months due			38,227 89
Amount of premiums unpaid on policies issued more than three months		\$ 861 37	
Aggregate amount of all the assets of the company, stated at their actual value			\$ 523,325 06

III. LIABILITIES.

Gross claims for adjusted and unpaid losses, due and to become due	\$ 6,123 85
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	12,687 81
Losses resisted, including interest, costs and other expenses thereon	1,700 00
Net amount of unpaid losses	\$ 20,511 66
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$235,198.34; unearned premiums (50 per cent.)	\$ 117,599 17
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$207,741.50; unearned premiums (pro rata)	114,643 36
Total unearned premiums	\$ 232,242 53
Cash dividends to stockholders remaining unpaid	132 00
All other demands against the company, absolute and contingent	7,599 10
Total amount of liabilities, except capital stock and net surplus	\$ 260,485 29
Joint stock capital actually paid up in cash	200,000 00
Surplus, beyond capital and all other liabilities	62,839 77
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$ 523,325 06

IV. INCOME DURING THE YEAR.

	<i>From fire risks.</i>	
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	\$ 28,586 68	
Deduct amount of same not collected	196 69	
Net collected	\$ 28,389 99	
Gross premiums on risks written or renewed during the year	368,816 25	
Total	\$ 397,206 24	
Deduct premiums and bills in course of collection at this date	39,089 26	
Entire premiums collected during the year	\$ 358,116 98	
Deduct re-insurance, rebate, abatement and return premiums	40,999 40	
Net cash actually received for premiums	\$ 317,117 58	
Received for interest on bonds and mortgages	17,133 14	
Received for interest and dividends on stocks, bonds and collateral loans	8,694 85	
Income received from all other sources	60 00	
Aggregate amount of income actually received during the year in cash	\$ 343,005 57	

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$15,698.75, losses occurring in previous years)	\$ 186,137 26
Deduct amounts received for salvages and amounts received for re-insurances in other companies	4,639 01
Net amount paid during the year for losses	\$ 181,498 25
Cash dividends actually paid stockholders	15,924 00
Paid for commissions and brokerage	69,512 65
Paid for salaries, fees and other charges of officers, clerks, agents and all other employes	15,839 53
Paid for State, National and local taxes in this and other States	5,851 51
All other payments and expenditures	23,144 39
Aggregate amount of actual expenditures during the year in cash	\$ 311,770 33

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year	\$ 24,983,580	\$ 336,983 16
Written or renewed during the year	25,993,241	368,816 25
Totals	\$ 50,976,821	\$ 705,799 41
Deduct those expired and marked off as terminated	18,450,867	255,764 57
In force at the end of the year	\$ 32,525,954	\$ 450,034 84
Deduct amount re-insured	419,033	7,095 00
Net amount in force December 31, 1886	\$ 32,106,921	\$ 442,939 84

Schedule of Fire Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Frac. un'rn'd.</i>	<i>Premiums unearned.</i>
1886	One year . .	\$ 14,942,131 00	\$ 235,198 34	1-2	\$ 117,599 17
1885	Two years . .	114,378 00	927 31	1-4	231 83
1886		107,419 00	1,044 09	3-4	783 07
1884	Three years . .	3,795,555 00	44,059 78	1-6	7,343 59
1885		4,470,149 00	51,894 58	1-2	25,947 29
1886		5,859,718 00	67,419 69	5-6	56,183 07
1883	Four years . .	5,330 00	40 42	1-8	5 05
1884		27,240 00	228 16	3-8	85 56
1885		19,030 00	246 14	5-8	157 68
1886		23,905 00	270 56	7-8	236 74
1882	Five years . .	409,386 00	6,337 74	1-10	633 77
1883		427,912 00	6,632 59	3-10	1,989 77
1884		503,952 00	7,577 87	1-2	3,788 94
1885		568,506 00	8,496 57	7-10	5,947 60
1886		832,310 00	12,566 00	9-10	11,309 44
Totals		\$ 32,106,921 00	\$ 442,939 84		\$ 232,242 57

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$1,337,172 73
Losses paid from organization to date	643,992 03
Total amount of cash dividends declared since the company commenced business	89,667 00
Total amount of the company's stock, owned by the directors, at par value	138,700 00
Loaned to stockholders and officers	34,000 00
Losses incurred during the year: fire	186,311 16

COLORADO BUSINESS.*Business in the State during the Year.*

Risks written	\$ 164,025 00
Premiums received	4,113 44
Losses paid	2,306 66
Losses incurred	2,082 66

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 Stocks and Bonds owned by the Company.

<i>Bonds.</i>	<i>Par value.</i>	<i>Market value.</i>
United States, 4 per cent. registered	\$ 99,500 00	\$ 125,370 00
Dominion of Canada, 4 per cent	100,000 00	102,500 00
State of Georgia, 4½ per cent	25,000 00	26,625 00
City of Hartford	15,000 00	15,900 00
City of New Britain	15,000 00	15,750 00
City of Middletown, 7 per cent	10,000 00	10,600 00
City of Middletown, 6 per cent	10,000 00	10,000 00
City of Toledo, Ohio	10,000 00	10,500 00
City of Erie, Penna	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 Co	14,000 00	14,000 00
Minneapolis Gas Light Co	25,000 00	26,250 00
Traders Safe and Trust Co., Chicago	10,000 00	10,000 00
Michigan Central R. R. Co	20,000 00	25,400 00
Quincy, Alton and St. Louis R. R. Co	49,000 00	49,000 00
New York, New Haven and Hartford R. R. Co., guaranteed	40,000 00	50,800 00
Broadway and Seventh avenue R. R. Co	20,000 00	20,800 00
Dayton and Michigan R. R. Co	25,000 00	25,500 00
Chicago, Burlington and Quincy R. R. Co	7,000 00	6,790 00
Detroit, Lansing and Northern R. R. Co., guaranteed	2,000 00	2,000 00
<i>Shares of Stock.</i>		
690 Chicago, Burlington and Quincy R. R. Co.	69,000 00	93,150 00
150 Chicago and Northwestern R. R. Co	15,000 00	16,650 00
600 New York, New Haven and Hartford R. R. Co.	60,000 00	126,000 00

CONNECTICUT FIRE INSURANCE COMPANY.

<i>Shares of Stock.</i>	<i>Par value.</i>	<i>Market value.</i>
300 Pittsburg, Ft. Wayne & Chicago R. R. Co	30,000 00	43,500 00
114 Boston & Albany R. R. Co	11,400 00	21,660 00
200 New York Central & Hudson River R. R. Co	20,000 00	22,600 00
200 Detroit, Lansing & Northern R. R. Co., preferred	20,000 00	21,600 00
200 Chicago, Rock Island & Pacific R. R. Co.	20,000 00	24,800 00
310 Importers & Traders National Bank, New York	31,000 00	93,000 00
115 Fulton National Bank, New York	3,450 00	5,175 00
125 Farmers & Mechanics National Bank, Hartford	12,500 00	13,125 00
412 National Exchange Bank, Hartford	20,600 00	28,016 00
300 Hartford National Bank, Hartford	30,000 00	48,000 00
185 First National Bank, Hartford	18,500 00	18,500 00
100 Ætna National Bank, Hartford	10,000 00	11,000 00
150 Phoenix National Bank, Hartford	15,000 00	19,500 00
93 Charter Oak National Bank, Hartford	9,300 00	12,090 00
100 Merchants National Bank, Hartford	10,000 00	10,000 00
45 Connecticut Trust and Safe Deposit Co., Hartford	4,500 00	5,850 00
167 First National Bank, Minneapolis, Minn	16,700 00	21,700 00
72 Second National Bank, New Haven, Conn	2,200 00	3,036 00
Totals	\$ 968,650 00	\$1,250,047 00
Total market value of stocks and bonds		\$1,250,047 00
Market value of real estate owned by the company (unincumbered)		81,450 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		564,850 00
Value of lands mortgaged, exclusive of buildings	\$ 740,450 00	
Value of buildings mortgaged (insured for \$610,500 as collateral)		803,450 00
Total value of said mortgaged premises		\$1,543,900 00

Loans on Collaterals.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
Union Stock Yard and Transit Co.'s stock, Chicago	\$ 6,000 00	\$ 9,600 00	\$ 8,050 00
Collins Co.'s stock, Hartford	2,000 00	1,500 00	
Totals	\$ 8,000 00	\$ 11,100 00	\$ 8,050 00
Amount loaned on collaterals			\$ 8,050 00
Cash in company's principal office			\$ 147 99
Cash deposited in banks:			
National Exchange Bank			141,624 57
Continental National Bank, Chicago			2,733 74
California Safe Deposit and Trust Co., San Francisco			2,600 00
Total cash items			\$ 147,106 30
Net premiums in course of collection, not more than three months due			78,238 64
Aggregate amount of all the assets of the company stated at their actual value			\$2,129,741 94

III. LIABILITIES.

Gross losses in process of adjustment or in suspense, including all reported and supposed losses	\$ 73,441 48
Losses resisted, including interest, costs and other expenses thereon	19,810 84
Net amount of unpaid losses	\$ 93,252 32
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$697,061.36; unearned premiums (50 per cent.)	\$ 348,530 68
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$492,414.53; unearned premiums (pro rata)	263,088 40
Total unearned premiums	\$ 611,619 08
Total amount of liabilities, except capital stock and net surplus	\$ 704,871 40
Joint stock capital actually paid up in cash	1,000,000 00
Surplus beyond capital and all other liabilities	424,870 54
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$2,129,741 94

IV. INCOME DURING THE YEAR.

Entire premiums collected during the year	\$1,112,498 38	<i>From fire risks.</i>
Deduct reinsurance, rebate, abatement and return premiums	187,059 89	
Net cash actually received for premiums	\$ 925,438 49	
Received for interest on bonds and mortgages	30,280 78	
Received for interest and dividends on stocks, bonds, collateral loans and from all other sources	63,828 46	
Aggregate amount of income actually received during the year in cash	\$1,019,547 73	

V. EXPENDITURES DURING THE YEAR.

Net amount actually paid for losses (including \$66,435.73, losses occurring in previous years)	\$ 494,076 51
Cash dividends actually paid stockholders	80,000 00
Paid for commissions and brokerage	141,963 12
Paid for salaries, fees and other charges of officers, clerks, agents and all other employes	89,738 46
Paid for State, National and local taxes in this and other States	21,076 05
All other payments and expenditures	74,857 03
Aggregate amount of actual expenditures during the year in cash	\$ 901,711 17

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire and tornado risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year	\$ 92,457,892	\$1,126,277 72
Written or renewed during the year	87,038,449	1,112,488 38
Total	\$ 179,496,341	\$2,238,766 10
Deduct those expired and marked off as terminated	84,173,847	1,049,290 21
In force at the end of the year	\$ 95,322,494	\$1,189,475 89
Deduct amount re-insured		
Net amount in force December 31, 1886	\$ 95,322,494	\$1,189,475 89

Schedule of Fire Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Frac. un'ru'd.</i>	<i>Premiums unearned.</i>
1886	One year	\$ 51,340,767 00	\$ 697,061 36	1-2	\$ 348,530 68
1885	Two years	228,042 00	2,199 36	1-4	549 84
1886		133,788 00	1,185 11	3-4	888 84
1884	Three years	8,497,297 00	85,139 27	1-6	14,189 88
1885		9,750,198 00	105,646 10	1-2	52,823 05
1886		10,687,061 00	118,181 66	5-6	98,484 72
1883	Four years	309,145 00	3,181 62	1-8	397 70
1884		155,453 00	1,643 19	3-8	616 19
1885		146,890 00	1,537 88	5-8	961 17
1886		127,430 00	1,235 88	7-8	1,081 40
1882	Five years	2,384,960 00	28,213 36	1-10	2,821 33
1883		2,811,297 00	31,179 47	3-10	9,353 84
1884		2,644,225 00	32,528 62	1-2	16,264 31
1885		3,081,321 00	39,162 87	7-10	27,414 00
1886		3,024,620 00	41,380 14	9-10	37,242 13
Totals		\$ 95,322,494 00	\$1,189,475 89	. . .	\$ 611,619 08

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$8,076,690 65
Losses paid from organization to date	4,360,778 21
Total amount of cash dividends declared since the company commenced business	1,265,000 00
Total amount of the company's stock owned by the directors at par value	96,700 00
Loaned to stockholders, not officers	9,550 00
Loaned to directors	12,050 00
Losses incurred during the year: fire	496,932 26
Amounts deposited in various States and countries:	
Canada	100,000 00
Oregon	50,000 00
Georgia	25,000 00
North Carolina	10,000 00
Virginia	44,150 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$	534,315 00
Premiums received		9,951 89
Losses paid		4,108 20
Losses incurred		3,102 02

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.

	<i>Par value.</i>	<i>Market value.</i>
250 shares American Exchange Nat. Bank	\$ 25,000 00	\$ 33,750 00
69 shares Bank of America	6,900 00	11,730 00
50 shares Bowery National Bank	5,000 00	10,000 00
1200 shares Mechanics' National Bank	30,000 00	49,500 00
250 shares Mercantile National Bank	25,000 00	33,750 00
350 shares Merchants' National Bank	17,500 00	23,100 00
200 shares Metropolitan National Bank	11,000 00	6,600 00
100 shares Nassau Bank	5,000 00	6,750 00
622 shares Phenix National Bank	12,440 00	13,186 40
180 shares St. Nicholas Bank	18,000 00	20,880 00
200 shares Central Trust Co	20,000 00	85,000 00
1500 shares New York & Harlem R. R. Co	75,000 00	165,000 00
Cedar Rapids, Iowa Falls and N. W. Ry. Co., first guar. m't'g 6 per cent. bonds, 1920, reg	50,000 00	54,000 00
Central R. R. & B'k'g Co. of Ga., tripartite, first mortgage 7 per cent. bonds, 1893, reg.	100,000 00	112,000 00
C., R. I. & Pac. R. R. Co., Coll and Ext., first mortgage 5 per cent. bonds	100,000 00	109,500 00
C. M. & St. Paul R'y Co., first mortgage 6 per cent. bonds, 1910 (Chi. & Pac. Div.), reg	50,000 00	58,500 00
C. & N. W. R'y Co., first mortgage sinking fund 6 per cent. registered bonds, 1929	50,000 00	58,500 00

	<i>Par value.</i>	<i>Market value.</i>	
C., St. Paul, Minn. & Omaha R'y Co., first con. mortgage 6 per cent. bonds, 1930, reg.	100,000 00	122,500 00	
Columbia & Greenville R. R. Co., first mortgage 6 per cent. bonds, 1916, reg	50,000 00	54,000 00	
Elmira, Cortland & Northern R. R. Co., pref. first mortgage 6 per cent. bonds, 1914, reg.	50,000 00	50,000 00	
Erie R'y Co., consolidated first mortgage 7 per cent. bonds, 1920, reg	50,000 00	67,500 00	
Ind., Bloomington & Western R'y Co., preferred first mortgage 7 per cent. bonds, 1900, reg	135,000 00	152,550 00	
Mil., L. S. & Western R'y Co., first consolidated mort. 6 per cent. bonds, 1921, reg . .	50,000 00	59,000 00	
Morris & Essex R. R. Co., first consolidated guar. mortgage 7 per cent. bonds, 1915, reg	50,000 00	67,500 00	
N. Y. C. & Hudson River R'y Co., debenture 5 per cent. bonds	50,000 00	54,500 00	
N. Y., Lackawanna & Western R'y Co., first mortgage 6 per cent. bonds, 1921, reg . .	75,000 00	93,750 00	
N. Y., L. E. & Western R. R. Co., first mortgage 6 per cent. prior lien bonds, 1908, reg.	50,000 00	55,000 00	
St. Paul, Minn. & 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	10,600 00	
South Carolina 6 per cent. consolidated "Brown" bonds, 1893	12,000 00	12,840 00	
U. S. 6 per cent. currency bonds, registered	900,000 00	1,193,990 00	
U. S. 4 per cent. bonds, registered	175,000 00	224,000 00	
U. S. 4 per cent. coupon bonds, registered .	50,000 00	64,000 00	
Totals	<u>\$2,507,840 00</u>	<u>\$3,251,476 40</u>	
Total market value of stocks and bonds			\$3,251,476 40
Value of real estate owned by the company (unincumbered)			693,500 00
Loans on bond and mortgage (first liens), upon which not more than one year's interest is due			304,810 00
Interest due and accrued on said bond and mortgage loans			7,390 00
Value of lands mortgaged, exclusive of buildings		\$ 339,200 00	
Value of buildings mortgaged (insured for \$269,700 as collateral)		<u>381,400 00</u>	
Total value of said mortgaged premises			\$ 720,600 00

Loans on Collaterals.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
100 shares Cent. Trust Co. st'k.	\$ 10,000 00	\$ 42,500 00	\$ 40,000 00
480 shares Br'kl'n Tr. Co. stock	12,000 00	37,200 00	
Cent. R. R. & Bkg. Co. of Ga., 7 per cent. tripartite bonds .	10,000 00	11,200 00	5,000 00
200 shares Missouri Pac. stock.	20,000 00	21,000 00	25,000 00
100 shares Chi., Mil. & St. Paul common stock	10,000 00	9,000 00	
Mil. & St. P. R'y Co., first conv. 7 per cent. bonds of 1893 . .	2,000 00	2,400 00	
5 shares First National Bank of Saugerties stock	500 00	500 00	300 00
Totals	<u>\$ 64,500 00</u>	<u>\$ 123,800 00</u>	<u>\$ 70,300 00</u>

Amount loaned on collaterals	\$ 70,300 00
Cash in the company's principal office	\$ 4,934 27
Cash deposited in bank:	
First National Bank, New York	310,086 65
St. Nicholas Bank, New York	10,860 05
Central Trust Co., New York	11,000 00
Total cash items	\$ 336,880 97
Interest due and accrued on stock and bonds	29,111 70
Interest due and accrued on collateral loans	392 92
Gross premiums in course of collection not more than three months due	232,876 40
Bills receivable, not matured, taken for fire, marine and inland risks	307,742 89
All other property belonging to the company	5,500 00
Amount of installment notes owned and held by the company	\$1,523,502 23
Aggregate amount of all the assets of the company, stated at their actual value	\$5,239,981 28

III. LIABILITIES.

Gross losses in process of adjustment or in suspense, including all reported and supposed losses	\$ 380,145 36
Losses resisted, including interest, costs and other expenses thereon	54,076 00
Total gross amount of claims for losses	\$ 434,221 36
Deduct re-insurance thereon	17,465 06
Net amount of unpaid losses	\$ 416,756 30
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$1,323,435.00; unearned premiums (50 per cent.)	\$ 661,217 50
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$3,036,551.03; unearned premiums, (pro rata)	1,689,633 03
Gross premiums received and receivable upon all unexpired inland navigation risks, \$65,900.00; unearned premiums (50 per cent.)	32,950 00
Total unearned premiums	\$ 2,383,800 53
Principal unpaid on scrip or certificates of profit, which have been authorized or ordered to be redeemed	27,545 00
Interest due and declared remaining unpaid or uncalled for	6,375 72
Cash dividends to stockholders remaining unpaid	646 80
All other demands against the company, absolute and contingent	30,000 00
Total amount of liabilities, except capital stock and net surplus	\$ 2,865,124 35
Joint stock capital actually paid up in cash	1,000,000 00
Surplus, beyond capital and all other liabilities	1,374,856 93
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$ 5,239,981 28

IV. INCOME DURING THE YEAR.

	<i>From fire risks.</i>	<i>Marine and inland risks.</i>	
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	\$ 613,598 36	\$ 110,325 85	
Deduct amount of same not collected	42,416 37		
Net collected	\$ 571,181 99	\$ 110,325 85	
Gross premiums on risks written or renewed during the year	2,012,234 83	450,635 66	
Total	\$3,483,416 82	\$ 560,961 51	
Deduct premiums and bills in course of collection at this date	515,964 55	104,654 74	
Entire premiums collected during the year	\$2,967,452 27	\$ 456,306 77	
Deduct re-insurance, rebate, abatement and return premiums	350,329 74	97,314 72	
	\$2,617,122 53	\$ 358,992 05	
Net cash actually received for premiums			\$2,976,114 58
Received for interest on bonds and mortgages			20,237 02
Received for interest and dividends on stocks, bonds and collateral loans			196,586 32
Income received from all other sources			39,587 43
Aggregate amount of income actually received during the year in cash			\$3,233,525 35

V. EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	<i>Marine and inland risks.</i>	
Gross amount actually paid for losses (including \$477,903.07, losses occurring in previous years)	\$1,533,954 25	\$ 392,243 21	
Deduct amounts received for salvages and amounts received for re-insurances in other companies	116,379 21	54,949 60	
	\$1,417,575 04	\$ 337,293 61	
Net amount paid during the year for losses			\$1,754,868 65
Cash dividends actually paid stockholders			153,830 60
Scrip or certificates of profit redeemed in cash and interest paid to scrip-holders			6,613 32
Paid for commissions and brokerage			569,435 96
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés			309,760 29
Paid for State, National and local taxes in this and other States			77,765 28
All other payments and expenditures			239,127 21
Aggregate amount of actual expenditures during the year in cash			\$3,111,401 31

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of Dec. of the preceding year	\$ 456,933,860	\$4,053,545 65	\$ 3,601,809	\$ 111,939 04
Written or renewed during the year	369,414,912	2,912,234 83	202,165,743	450,635 66
Total	\$ 826,348,772	\$6,965,780 48	\$ 205,767,552	\$ 562,574 70
Deduct those expired and marked off as terminated . .	329,845,455	2,460,229 11	204 013,207	496,674 70
In force at the end of the year	\$ 496,503,317	\$4,505,551 37	\$ 1,754,345	\$ 65,900 00
Deduct amount re-insured . .	20,977,554	146,565 34		
Net amount in force December 31, 1886 . .	\$ 475,525,763	\$4,358,986 03	\$ 1,754,345	\$ 65,900 00

Schedule of Fire Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Frac. un'rd.</i>	<i>Premiums unearned.</i>
1886	One year	\$ 151,511,948 00	\$ 1,322,435 00	1-2	\$ 661,217 50
1885	Two years	896,010 00	2,662 92	1-4	665 75
1886		1,106,791 00	4,022 38	3-4	3,016 70
1884	Three years	15,111,661 00	336,593 00	1-6	56,098 83
1885		47,250,392 00	350,511 40	1-2	175,255 70
1886		52,180,024 00	49,404 44	5-6	341,170 36
1883	Four years	895,963 00	9,884 21	1-8	1,136 15
1884		899,928 00	7,766 17	3-8	2,912 32
1885		593,595 00	7,570 60	5-8	3,481 63
1886		8,239,350 00	85,571 80	7-8	74,875 32
1882	Five years	15,876,401 00	216,748 04	1-10	21,674 89
1883		23,271,061 05	301,724 41	3-10	90,517 32
1884		30,130,695 00	410,932 11	1-2	205,466 06
1885		35,217,481 00	464,981 75	7-10	325,487 22
1886		32,344,163 00	430,971 00	0-10	387,874 71
Totals		\$475,525,763 00	\$4,358,986 03		\$2,350,850 53

Scrip.

Balance of scrip outstanding and deliverable to policy-holders	\$ 10,211 00
Limit of scrip accumulation before any redemption	10 211 00

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$37,969,349 41
Losses paid from organization to date	20 888 802 07
Total amount of cash dividends declared since the company commenced business	4,191 747 26

Total amount of the company's stock owned by the directors at par value	201,300 00
Total amount loaned to officers and directors	46,000 00
Amount loaned to stockholders not officers	46,000 00
Losses incurred during the year	1,684,155 35
Amount deposited in the State of Georgia	25,000 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 697,771 00
Premiums received	13,301 45
Losses paid	3,680 80
Losses incurred	4,727 60

Farmers' and Merchants' Insurance Co.,

OF

DENVER, COLORADO.

Incorporated September, 1883.

J. A. SHREVE, President.

J. A. PERKINS, Secretary.

I. CAPITAL.

(MUTUAL.)

II. ASSETS.

Amount loaned on collaterals and personal security	\$ 352 95
Cash in company's principal office	\$ 123 91
Cash deposited in bank:	
Colorado National Bank	1,470 70
German National Bank	5,000 00
Total cash items	\$ 6,594 61
Interest due and accrued on notes	1,330 28
Gross premiums in course of collection due from agents, and other accounts	14,652 18
Bills receivable taken for fire risks	26,605 79
All other property belonging to the company	2,809 57
The gross amount of all the assets of the company	\$ 52,345 38
Deduct on account of doubtful debts	5,234 53
Aggregate amount of all the assets of the company stated at their actual value	\$ 47,110 85

III. LIABILITIES.

Net amount of unpaid losses	\$	488	00
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$12,929.91; unearned premiums (50 per cent.)	\$	6,464	95
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$39,375.77; unearned premiums (50 per cent.)		15,187	89
Total unearned premiums	\$	21,652	84
All other demands against the company, absolute and contingent		1,112	20
Total amount of liabilities, except net surplus	\$	23,253	04
Surplus, beyond all liabilities		23,857	81
Aggregate amount of all liabilities, including net surplus	\$	47,110	85

IV. INCOME DURING THE YEAR.

			<i>From fire risks.</i>
Gross premiums received in cash during the year	\$	18,935	24
Deduct rebate and return premiums		259	30
Net cash received for premiums	\$	18,675	94
Bills and notes received for premiums	\$	29,726	81
Deduct rebates and return premiums		4,025	18
Net bills and notes received for premiums	\$	25,701	63
Total cash and bills actually received for premiums	\$	44,377	57
Income from all other sources		11,051	12
Aggregate amount of income actually received during the year in cash	\$	55,428	69

V. EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	\$	14,166	67
Paid for commissions and brokerage		8,065	51
Paid for salaries, fees and miscellaneous expenses		8,396	41
Aggregate amount of actual expenditures during the year in cash	\$	30,628	59

VI. MISCELLANEOUS.

Risks and Premiums.

		<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year	\$	1,791,763	\$ 49,951 17
Written or renewed during the year		1,996,455	48,662 05
Total	\$	3,697,218	\$ 89,613 22
Deduct those expired and marked off as terminated		1,243,999	29,617 81
In force at the end of the year	\$	2,453,219	\$ 59,995 41
Deduct amount re-insured		36,550	971 10
Net amount in force December 31, 1886	\$	2,416,669	\$ 59,024 31

Schedule of Fire Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Premiums unearned.</i>
1886—Mer	One year	\$ 438,507 00	\$ 10,952 68	\$ 10,952 68
1886—Farm	One year	249,632 00	3,954 46	1,977 23
1884	} Three years	196,913 00	4,027 23	671 20
1885		398,237 00	7,364 82	3,682 41
1886		414,002 00	8,685 67	7,238 06
1883	} Five years	3,000 00	77 50	23 25
1884		27,050 00	857 25	428 62
1885		383,281 00	12,310 01	8,617 00
1886		306,047 00	10,794 69	9,715 23
Totals		\$2,416,669 00	\$ 59,024 31	\$ 43,305 68
				21,652 84
				\$ 21,652 84

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 109,585 96
Losses paid from organization to date	26,607 55
Losses incurred during the year: fire	14,654 67

Business in the State during the Year.

Risks written	\$1,906,455 00
Premiums received	48,662 05
Losses paid	14,166 67
Losses incurred	14,654 67

Farragut Fire Insurance Co.,

OF

NEW YORK, . NEW YORK.

Incorporated January 29, 1872.

JOHN E. LEFFINGWELL, President.

SAMUEL DARBEF, Secretary.

I. CAPITAL.

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

II. ASSETS.

Account of Stocks and Bonds owned by the Company.

	<i>Par value.</i>	<i>Market value.</i>	
United States 4 per cent. bonds	\$ 60,000 00	\$ 76,500 00	
United States 4½ per cent. bonds	50,000 00	55,250 00	
District of Columbia bonds, 3-65	50,500 00	61,357 50	
New York, West Shore and Buffalo R. R. bonds, 4 per cent	50,000 00	51,500 00	
New York, Ontario & Western R. R. bonds, 6 per cent	50,000 00	53,500 00	
Fourth National Bank stock	10,000 00	14,000 00	
New York Produce Exchange Bank stock	5,200 00	5,720 00	
Long Island Loan and Trust Co. stock	25,000 00	39,250 00	
Brooklyn Gas Light Co. stock	11,250 00	11,250 00	
Peoples Gas Light Co. stock	10,000 00	5,000 00	
Citizens Gas Light Co. stock	4,000 00	2,200 00	
Totals	\$ 325,950 00	\$ 325,527 50	
Total market value of stocks and bonds			\$ 375,527 50
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			9,500 00
Interest due and accrued on said bond and mortgage loans			132 80
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.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>	
Bushwick R. R. Co. stock	\$ 300 00	\$ 465 00	\$ 300 00	
Exchange Fire Ins. Co. stock	2,610 00	2,649 15	2 000 00	
Central National Bank stock	2,500 00	3,125 00	2,500 00	
Totals	\$ 5,410 00	\$ 6,239 15	\$ 4,800 00	
Amount loaned on collaterals				\$ 4,800 00
Cash in company's principal office			\$ 29 98	
Cash deposited in banks:				
Fourth National			60 99	
Central National			8,606 56	
Manufacturers National			1,556 65	
Long Island Loan and Trust Co.			8,043 41	
Total cash items				\$ 18,297 59
Interest due and accrued on collateral loans				72 00
Gross premiums in course of collection, not more than three months due				21,534 92
All other property belonging to the company				4,169 50
Amount of premiums unpaid on policies issued more than three months	\$ 864 03			
Aggregate amount of all the assets of the company, stated at their actual value				\$ 140,034 31

III. LIABILITIES.

Gross claims for adjusted and unpaid losses, due and to become due	\$ 656 92	
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	8,735 00	
Losses resisted, including interest, costs and other expenses thereon	6,074 81	
Net amount of unpaid losses		\$ 15,466 73
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$139,978.53; unearned premiums (50 per cent.)	\$ 69,989 26	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$62,518.15; unearned premiums (pro rata)	34,531 27	
Total unearned premiums		\$ 104,520 53
Due and accrued for salaries, rent, and miscellaneous expenses	2,108 33	
All other demands against the company, absolute and contingent	2,414 48	
Total amount of liabilities, except capital stock and net surplus	\$ 124,510 07	
Joint stock capital actually paid up in cash	200,000 00	
Surplus, beyond capital and all other liabilities	115,524 24	
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		\$ 440,034 31

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	\$ 22,854 64	
Deduct amount of same not collected	654 09	
Net collected		\$ 22,200 55
Gross premiums on risks written and renewed during the year	191,984 99	
Total	\$ 214,185 54	
Deduct premiums and bills in course of collection at this date	22,399 00	
Entire premiums collected during the year	\$ 191,786 54	
Deduct re-insurance, rebate, abatement and return premiums	23,439 05	
Net cash actually received for premiums		\$ 168,347 49
Received for interest on bonds and mortgages	545 00	
Received for interest and dividends on stocks, bonds and collateral loans	15,476 73	
Income received from all other sources	308 00	
Aggregate amount of income actually received during the year in cash		\$ 184,677 22

V. EXPENDITURES DURING THE YEAR.

Net amount actually paid for losses (including \$6,716.08, losses occurring in previous years	\$ 89,571 99
Cash dividends actually paid stockholders	20,000 00
Paid for commissions and brokerage	26,080 75
Paid for salaries, fees and other charges of officers, clerks, agents and all other employes	22,832 00
Paid for State, National and local taxes in this and other States	4,145 64
All other payments and expenditures	19,316 33
Aggregate amount of actual expenditures during the year, in cash	\$ 181,946 71

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Five risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year	\$ 30,318,997	\$ 212,660 38
Written or renewed during the year	24,870,178	191,984 99
Total	\$ 55,189,175	\$ 404,645 37
Deduct those expired and marked off as terminated	27,360,830	192,376 86
In force at the end of the year	\$ 27,828,345	\$ 212,268 51
Deduct amount re-insured	1,053,305	9,771 83
Net amount in force December 31, 1886	\$ 26,775,040	\$ 202,496 68

Schedule of Fire Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Frac. un'rn'd.</i>	<i>Premiums unearned.</i>
1886	One year . . .	\$ 18,441,411 00	\$ 139,978 53	1-2	\$ 69,989 26
1885	} Two years . . .	4,100 00	34 88	1-4	8 72
1886		1,000 00	6 01	3-4	4 51
1884	} Three years . . .	1,749,464 00	12,911 75	1-6	2,151 96
1885		2,772,442 00	17,813 54	1-2	8,906 77
1886		2,570,330 00	19,481 26	5-6	16,234 38
1883	} Four years . . .	15,050 00	145 81	1-8	18 23
1884		4,350 00	43 50	3-8	16 31
1886		58,700 00	458 95	7-8	401 58
1882	} Five years . . .	158,345 00	1,674 73	1-10	167 47
1883		158,599 00	1,561 73	3-10	468 51
1884		265,754 00	2,264 30	1-2	1,132 15
1885		254,234 00	2,444 19	7-10	1,710 93
1886		321,261 00	3,677 50	9-10	3,309 75
Totals		\$ 26,775,040 00	\$ 202,496 68		\$ 104,520 53

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$2,220,537 87
Losses paid from organization to date	927,057 28

Total amount of cash dividends declared since the company commenced business	354,000 00
Total amount of the company's stock, owned by the directors, at par value	48,550 00
Loaned to stockholders and officers	6,300 00
Losses incurred during the year; fire	92,247 83

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 35,308 00
Premiums received	629 08
Losses paid	None
Losses incurred	None

Fire Association of Philadelphia,

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.

	<i>Par value.</i>	<i>Market value.</i>
United States 4 per cent. registered bonds	\$ 200,000 00	\$ 255,000 00
United States 4½ per cent. registered bonds	132,000 00	145,200 00
Catawissa Railroad registered bonds	10,000 00	13,000 00
City of Camden coupon bonds	6,000 00	6,420 00
Lehigh Valley R. R. reg. bonds, 7 per cent	32,000 00	45,760 00
Masonic Temple loan	20,000 00	21,600 00
Shamokin Valley & Pottsville coupon bonds	20,000 00	25,200 00
Philadelphia City loan	402,600 00	523,727 00
Philadelphia & Erie R. R. registered bonds	100,000 00	111,500 00
Belt R. R. and Stock Yards, first mortgage consolidated coupon bonds	50,000 00	53,750 00
Philadelphia City Pass. R'y Co. coupon b'ds	50,000 00	55,000 00
Louisville & Nashville Railroad bonds	100,000 00	105,000 00

	<i>Par value.</i>	<i>Market value.</i>
Texas & Pacific Railroad first mortgage coupon bonds	13,000 00	14,170 00
City of Cincinnati coupon bonds	125,000 00	163,750 00
Lehigh Valley Railroad, reg. bonds, 6 per ct	100,000 00	135,000 00
Lehigh Coal & Navigation con. mort. bonds	100,000 00	129,000 00
Pennsylvania Railroad gen. mortgage bonds	55,000 00	76,560 00
Pennsylvania Railroad, con. mortgage bonds	50,000 00	65,250 00
Pennsylvania Co. bonds	103,000 00	112,270 00
Penn. & New York Canal coupon bonds	8,000 00	9,440 00
Northern Central Railroad, gen. mtg bonds	165,000 00	201,600 00
Huntingdon & Broad Top Mountain first mortgage coupon bonds	15,000 00	16,575 00
Northern Pacific Land Grant first mortgage gold bonds	25,000 00	29,687 50
Philadelphia & Reading Car Tr'st certificates	25,000 00	25,000 00
Car Trust of New York No. 3, Series G	20,000 00	18,000 00
Peoria Mercantile Literary Ass. coupon b ds	25,000 00	25,000 00
City of Clay Center coupon bonds	3,000 00	3,000 00
Mortgage Trust of Penna. debenture bonds	50,000 00	50,000 00
Pennsylvania Railroad stock	126,500 00	144,842 50
Fire Association stock	22,500 00	135,000 00
Phila., Germant'n & Norristown R. R. stock	16,550 00	38,561 50
Chestnut Hill R. R. stock	3,500 00	5,155 00
Totals	\$2,179,650 00	\$2,762,018 50
Total market value of stock and bonds		\$2,762,018 50
Market value of real estate owned by the company (unincumbered)		58,650 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		1,205,071 31
Loans on bond and mortgage (first liens) upon which more than one year's interest is due (of which \$2,666.67 is in process of foreclosure)		3,866 67
Interest due and accrued on all said bond and mortgage loans		21,948 89
Value of lands mortgaged, exclusive of buildings	\$2,018,327 00	
Value of buildings mortgaged (insured for \$901,485 as collateral)		1,372,093 00
Total value of said mortgaged premises		\$3,390,420 00

Loans on Collaterals.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon</i>
45 shares Fire Association	\$ 2,250 00	\$ 13,500 00	\$ 6,800 00
Philadelphia City loan	5,000 00	6,400 00	5,000 00
Phil. & Reading general mortgage bonds	53,000 00	53,530 00	45,000 00
Phil. & Reading general mortgage bonds	20,000 00	20,200 00	40,000 00
Lombard & South Streets Passenger R'y Co.'s stock	7,500 00	28,950 00	
Totals	\$ 87,750 00	\$ 122,580 00	\$ 96,800 00
Amount loaned on collaterals			\$ 96,800 00
Cash in the company's principal office			\$ 5,653 65
Cash deposited in bank:			
Fidelity Insurance T. & S. D. Co.			89,535 27
Merchants' National Bank			57,260 80
Total cash items			\$ 152,749 72

Interest due and accrued on stocks and bonds	8,150 00
Interest due and accrued on collateral loans	954 74
Gross premiums in course of collection not more than three months due	134,515 41
All other property belonging to the company	850 55
Aggregate amount of all the assets of the company, stated at their actual value	<u>\$4,445,575 79</u>

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 59,313 45
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	49,088 65
Losses resisted, including interest, costs, and other expenses thereon	23,205 24
Net amount of unpaid losses	<u>\$ 131,607 34</u>
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, \$1,206,183.99; unearned premiums (50 per cent)	\$ 603,091 99
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$854,576.60; unearned premiums (pro rata)	458,332 92
Total unearned premiums	<u>\$1,061,424 91</u>
Amount reclaimable by the insured on perpetual fire insurance policies	1,812,980 36
Total amount of liabilities, except capital stock and net surplus	<u>\$3,006,012 61</u>
Joint stock capital actually paid up in cash	500,000 00
Surplus, beyond capital and all other liabilities	930,563 18
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	<u>\$4,445,575 79</u>

IV. INCOME DURING THE YEAR.

	<i>From fire risks.</i>
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	\$ 122,392 36
Gross premiums on risks written or renewed during the year	1,793,022 13
Total	<u>\$1,915,414 49</u>
Deduct premiums and bills in course of collection at this date	134,515 41
Entire premiums collected during the year	\$1,780,899 08
Deduct re-insurance, rebate, abatement and return premiums	212,302 82
Net cash actually received for premiums	<u>\$1,568,596 26</u>
Received for interest on bonds and mortgages	71,353 31
Received for interest and dividends on stocks, bonds and collateral loans	131,195 00
Income received from all other sources	8,921 65
Deposit premiums (less 10 per cent.) received for perpetual fire risks	\$ 45,558 90
Aggregate amount of income actually received during the year in cash	<u>\$1,780,066 22</u>

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$143,227.02, losses occurring in previous years)	\$ 982,889 37
Deduct amounts received for salvages and amounts received for re-insurances in other companies	26,000 81
Net amount paid during the year for losses	\$ 956,888 56
Cash dividends actually paid stockholders	200,000 00
Paid for commissions and brokerage	326,058 09
Paid for salaries, fees and other charges of officers, clerks, agents and all other employes	110,705 83
Paid for State, National and local taxes in this and other States	53,653 50
All other payments and expenditures	21,432 01
Deposit premiums returned during the year on perpetual fire risks	\$ 31,187 10
Aggregate amount of actual expenditures during the year in cash	\$1,668,737 99

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year	\$260,108,184	\$3,946,250 33
Written or renewed during the year	142,115,356	1,792,620 53
Total	\$402,223,720	\$5,738,870 86
Deduct those expired and marked off as terminated	145,085,873	1,701,337 03
In force at the end of the year	\$257,137,847	\$4,037,533 83
Deduct amount re-insured	2,043,513	27,964 85
Net amount in force December 31, 1886	\$255,094,334	\$4,009,568 98

Schedule of Fire Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Frac. un'rn'd.</i>	<i>Premiums unearned.</i>
1886	One year	\$ 89,608,362 00	\$1,206,183 99	1-2	\$ 603,091 99
1885	Two years	139,210 00	1,474 25	1-4	368 56
1886		376,694 00	2,756 07	3-4	2,067 06
1884		14,125,713 00	141,036 09	1-6	23,506 01
1885	Three years	14,654,693 00	139,018 46	1-2	69,509 23
1886		17,927,093 00	197,545 91	5-6	164,621 59
1883		274,121 00	3,205 78	1-8	400 72
1884	Four years	301,212 00	3,405 28	3-8	1,276 98
1885		280,425 00	3,046 88	5-8	1,994 30
1886		398,085 00	4,150 15	7-8	3,631 39
1882		5,442,049 00	64,765 30	1-10	6,476 53
1883	Five years	5,069,664 00	64,776 13	3-10	19,432 83
1884		6,238,141 00	71,909 81	1-2	35,954 90
1885		5,738,341 00	62,775 12	7-10	43,942 58
1886		7,476,381 00	94,711 37	9-10	85,240 24
	Perpetuals	87,044,150 00	1,948,808 39	90 & 95%	1,812,980 36
Totals		\$255,094,334 00	\$4,009,568 98		\$2,874,405 27

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date			\$20,221,664 00
Losses paid from organization to date			11,167,793 00
Total amount of cash dividends declared since the company commenced business			3,179,762 00
Total amount of the company's stock, owned by the directors, at par value			60,600 00
Losses incurred during the year: fire			937,096 26
Amounts deposited in various States:			
		<i>Deposits.</i>	<i>Liabilities.</i>
Virginia	\$	25,000 00	\$ 16,911 60
Georgia		25,000 00	8,274 86
North Carolina		10,000 00	11,399 56

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$	439,153 00
Premiums received		7,802 71
Losses paid		3,911 33
Losses incurred		3,911 33

UNITED STATES BRANCH
OF
The Fire Insurance Association,
(LIMITED.)
OF
LONDON, . . . ENGLAND.

Incorporated, 1886.

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 and Bonds owned by the Company.

	<i>Par value.</i>	<i>Market value.</i>
United States 4 per cent. registered bonds	\$ 260,000 00	\$ 332,800 00
State of Ohio 3 per cent. bonds	100,000 00	103,500 00
Newark, New Jersey, water bonds	100,000 00	111,000 00
State of Georgia 4½ per cent. bonds	8,000 00	8,800 00
State of Georgia 7 per cent. bonds	14,000 00	15,330 00
State of Georgia 6 per cent. bonds	3,000 00	3,060 00
Equitable Gas Co. certificates	50,000 00	51,500 00
Indianapolis and Cincinnati R. R. bonds	20,000 00	20,700 00
Totals	\$ 555,000 00	\$ 646,690 00
Total market value of stocks and bonds		\$ 646,690 00
Cash in the company's principal office		\$ 9,955 31
Cash deposited in bank:		
Merchants National Bank, New York		19,044 36
Union Trust Co., New York		19,170 00
Continental National Bank, Chicago		14,073 16
Central R. R. Bank, Savannah, Georgia		9,046 41
Total cash items		\$ 71,289 24
Interest due and accrued on stocks and bonds		4,687 00
Net premiums in course of collection not more than three months due		105,482 75
Cash in the hands of trustees		93,325 60
Aggregate amount of all the assets of the company, stated at their actual value		\$ 921,474 59

III. LIABILITIES.

Gross claims for adjusted and unpaid losses, due and to become due	\$ 30,591 92
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	35,950 67
Losses resisted, including interest, costs and other expenses thereon	11,881 64
Total gross amount of claims for losses	\$ 78,424 23
Deduct re-insurance thereon	9,241 95
Net amount of unpaid losses	\$ 69,182 28
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$643,022.59; unearned premiums (50 per cent)	\$ 321,511 30
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$276,946.15; unearned premiums (pro rata)	143,949 49
Total unearned premiums	\$ 465,460 79
Due and to become due for borrowed money	1,000 00
Total amount of liabilities, except net surplus	\$ 535,643 07
Surplus, beyond all liabilities in the United States	385,831 52
Aggregate amount of all liabilities, including net surplus	\$ 921,474 59

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	\$ 92,115 92
Deduct amount of same not collected	300 00
Net collected	\$ 91,815 92
Gross premiums on risks written and renewed during the year	911,845 73
Total	\$1,003,661 65
Deduct premiums and bills in course of collection at this date	105,482 75
Entire premiums collected during the year	\$ 898,178 90
Deduct re-insurance, rebate, abatement and return premiums	147,347 76
Net cash actually received for premiums	\$ 750,831 14
Received for interest and dividends on stock, bonds and collateral loans	30,980 44
Income from all other sources	3,765 00
Aggregate amount of income actually received during the year in cash	\$ 785,576 58

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$72,453.19 losses occurring in previous years)	\$ 531,664 62
Deduct amounts received for salvages and amounts received for re-insurances in other companies	25,479 65
Net amount paid during the year for losses	\$ 506,184 97
Paid for commissions and brokerage	156,616 69
Paid for salaries, fees and other charges of officers, clerks, agents and all other employes	47,136 34
Paid for State, National and local taxes in this and other States	17,030 95
All other payments and expenditures	36,530 99
Aggregate amount of actual expenditures during the year in cash	\$ 763,499 94

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Five risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of Dec. of the preceding year	\$ 71,761,065	\$ 919,338 50
Written or renewed during the year	69,803,358	911,845 73
Total	\$ 141,564,423	\$1,831,184 23
Deduct those expired and marked off as terminated	69,842,946	882,577 83
In force at the end of the year	\$ 71,721,477	\$ 948,606 40
Deduct amount re-insured	2,105,543	28,637 66
Net amount in force Dec. 31, 1886	\$ 69,615,934	\$ 919,968 74

Schedule of Fire Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Frac un'rn'd.</i>	<i>Premiums unearned.</i>
1886	One year . . .	\$ 46,033,074 00	\$ 643,022 59	1-2	\$ 321,511 30
1885	Two years . . .	291,268 00	2,680 54	1-4	670 13
1886		263,934 00	1,988 54	3-4	1,491 41
1884		4,008,877 00	50,830 90	1-6	8,471 82
1885	Three years . .	4,432,206 00	50,753 49	1-2	25,376 74
1886		5,798,095 00	65,252 31	5-6	54,376 93
1883	Four years . . .	250,274 00	2,127 42	1-8	265 93
1884		110,736 00	1,868 33	3-8	700 62
1885		44,924 00	388 82	5-8	243 01
1886		92,088 00	1,010 58	7-8	884 26
1882	Five years . . .	1,540,198 00	17,418 45	1-10	1,741 84
1883		1,894,218 00	20,393 62	3-10	6,118 08
1884		1,555,252 00	20,390 82	1-2	10,195 41
1885	Six years	1,593,888 00	19,696 28	7-10	13,787 40
1886		1,719,052 00	21,264 35	9-10	19,137 92
1883	Seven years . . .	30,000 00	169 20	5-12	70 50
1886		13,000 00	155 05	11-12	142 13
1882	Eight years . . .	5,000 00	200 00	5-14	71 43
1883		6,000 00	105 00	7-14	52 50
1884		600 00	9 00	9-14	5 79
1882	Ten years	11,500 00	125 95	11-20	69 27
1883		11,750 00	117 50	13-20	76 37
Totals		\$ 69,615,934 00	\$ 919,968 74	. . . . .	\$ 465,460 79

Answers to General Interrogatories.

Total amount of premiums received in the United States from the organization of company to date	\$4,420,238 73
Losses paid in the United States from organization	2,934,586 01
Losses incurred during the year: fire	502,914 06
Amount deposited in different States and countries for the security of all the company's policy holders	532,525 60
Amount deposited in various States:	
Ohio	\$ 103,500 00
Oregon	64,000 00
Georgia	27,190 00
North Carolina	12,800 00
	<i>Liabilities.</i>
	\$ 18,845 68
	9,399 25
	5,569 94
	5,964 76

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 384,313 33
Premiums received	8,606 42
Losses paid	3,414 50
Losses incurred	3,907 32

Fireman's Fund Insurance Co.,

OF

SAN FRANCISCO, CALIFORNIA.

Incorporated May 3, 1863.

DAVID J. STAPLES, President.

WILLIAM J. DUTTON, Secretary.

I. CAPITAL.

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

II. ASSETS.

Account of Stocks and Bonds owned by the Company.

	<i>Par value.</i>	<i>Market value.</i>	
United States bonds, registered 4's	\$ 400,000 00	\$ 508,000 00	
Oakland City Gas Light Co. bonds	35,000 00	35,525 00	
California Dry Dock Co. bonds	27,000 00	28,620 00	
Market Street Cable R. R. Co. bonds	79,000 00	99,540 00	
Riverside Water Co.'s bonds	70,000 00	70,700 00	
Pacific Rolling Mills bonds	7,000 00	8,120 00	
107 First National Bank, S. F. stock	10,700 00	12,840 00	
450 Oakland Bank of Savings stock (50 per cent. paid up)	22,500 00	27,000 00	
300 North Beach and Mission R. R. Co. stock	30,000 00	30,000 00	
150 Pacific Rolling Mill stock	15,000 00	15,000 00	
250 Judson Manufacturing Co. stock (45 per cent. paid up)	11,250 00	3,750 00	
300 California Dry Dock Co. stock	30,000 00	10,500 00	
550 Presidio and Ferries R. R. Co. stock (55 per cent. paid up)	30,250 00	26,125 00	
500 California Street R. R. Co. stock	50,000 00	52,000 00	
220 Sutter Street R. R. Co. stock	22,000 00	26,400 00	
15 Pioneer Woolen Factory stock	15,000 00	3,750 00	
550 Oakland Gas Light and Heat Co. stock (20 per cent. paid up)	11,000 00	19,250 00	
250 Stockton Gas Light and Heat Co. stock (40 per cent. paid up)	10,000 00	11,250 00	
Totals	\$ 875,700 00	\$ 988,370 00	
Total market value of stocks and bonds			\$ 988,370 00
Market value of real estate owned by the company (unincumbered)			325,051 99
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			202,100 00
Interest due and accrued on said bond and mortgage loans			971 83
Value of lands mortgaged, exclusive of buildings	\$ 492,100 00		
Value of buildings mortgaged (insured for \$102,100 as collateral)		206,500 00	
Total value of said mortgaged premises		\$ 698,600 00	

Loaned on Collaterals.

<i>Shares.</i>	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
257 Risdon Iron and Locomotive Works	\$ 25,700 00	\$ 7,710 00	\$ 4,000 00
440 Masonic Hall stock	4,400 00	5,060 00	4,000 00
380 Masonic Hall stock	3,800 00	4,370 00	3,500 00
330 Bank of Sonoma County	33,000 00	36,300 00	26,000 00
64 North Beach and Mission R. R. Co	6,400 00	6,400 00	3,000 00
150 Savings and Loan Society	15,000 00	21,000 00	13,500 00
76 Oak Shade Fruit Co	7,600 00	3,800 00	1,500 00
130 Judson Manufacturing Co.	5,850 00	1,950 00	
200 California Iron and Steel Co	6,000 00	100 00	
130 California Artificial Stone Co	1,300 00	260 00	
10 Knappton Packing Co	1,000 00	1,500 00	
Assigned mortgage, dated Nov. 3, 1882; recorded Liber, 193, page 111, Alameda County records; amount, \$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 Berkeley, described in Schedue B hereof, as security for \$6,100, principal, recorded in Liber 225 460, Alameda County records	3,000 00	3,000 00	
60 Bank of California	6,000 00	10,500 00	
188 First National Bank of San Francisco	18,800 00	22,560 00	35,000 00
30 bonds Pioneer Woolen Co. (\$500 each)	15,000 00	15,000 00	
32 New York Central and Hudson River R. R. Co	3,200 00	3,520 00	2,500 00
250 Bank of Sonoma County	29,000 00	31,000 00	
Assigned mortgage, dated Sept 22, 1884; recorded Liber 43, page 591, Sonoma County records; amount, \$4,340; land valued at \$5,000; improvements, \$1,000	4,340 00	4,340 00	26,000 00
Assigned mortgage, dated Sept. 23, 1884; recorded Liber 43; page 161, Sonoma County records; amount, \$4,500; land valued at \$5,500; improvements, \$1,200	4,500 00	4,500 00	
100 California Safe Deposit and Trust Co	10,000 00	4,000 00	2,000 00
130 Santa Rosa Athenaeum Co	13,000 00	13,000 00	10,000 00
Totals	\$ 220,240 00	\$ 204,120 00	\$ 139,500 00

Amount loaned on collaterals	\$ 139,500 00
Cash in the company's principal offices	\$ 5,362 97
Cash deposited in bank:	
Bank of California	28,327 40
Bank of Sather & Co	5,516 71
Grangers Bank	64,248 28
Laidlaw & Co., New York	40,826 06
Merchants' National Bank, Chicago	38,147 17
Shawmut National Bank	21,066 63
Total cash items	\$ 203,495 22
Interest due and accrued on stocks and bonds	7,165 96
Interest due and accrued on collateral loans	1,217 96
Gross premiums in course of collection not more than three months due	139,993 22
Bills receivable, not matured, taken for fire, marine and inland risks	43,167 05
All other property belonging to the company	1,229 67
Aggregate amount of all the assets of the company stated at their actual value	\$2,052,262 90

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 16,985 27
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	52,966 80
Losses resisted, including interest, costs and other expenses thereon	12,770 85
Total gross amount of claims for losses	\$ 82,722 92
Deduct re-insurance thereon	9,532 83
Net amount of unpaid losses	\$ 73,190 09
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$666,031.69; unearned premiums (50 per cent.)	\$ 333,015 85
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$336,890.22; unearned premiums (pro rata)	194,237 06
Gross premiums received and receivable upon all unexpired marine time risks (50 per cent.)	36,001 69
Gross premiums received and receivable upon all unexpired marine and inland navigation risks	10,045 56
Total unearned premiums	\$ 573,300 16
All other demands against the company, absolute and contingent	24,823 73
Total amount of liabilities, except capital stock and net surplus	\$ 671,313 98
Joint stock capital actually paid up in cash	1,000,000 00
Surplus beyond capital and all other liabilities	380,948 92
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$2,052,262 90

IV. INCOME DURING THE YEAR.

	<i>From fire risks.</i>	<i>Marine and inland risks.</i>
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	\$ 94,097 63	\$ 58,134 13
Gross premiums on risks written and renewed during the year	1,114,209 60	291,747 80
Total	<u>\$1,208,307 23</u>	<u>\$ 349,881 93</u>
Deduct premiums and bills in course of collection at this date	171,908 57	51,251 00
Entire premiums collected during the year	\$1,036,398 66	\$ 298,630 93
Deduct re-insurance, rebate, abatement and return premiums	247,004 41	140,111 23
	<u>\$ 789,394 25</u>	<u>\$ 158,519 70</u>
Net cash actually received for premiums		\$ 988,813 31
Received for interest on bonds and mortgages bonds and collateral loans		19,388 11
Received for interest and dividends on stocks		39,537 72
Income received from all other sources		80,700 85
Received for increased capital \$250,000 premium on same \$75,000.		\$75,000 00
Total, \$325,000.		\$75,000 00
Aggregate amount of income actually received during the year in cash		\$1,063,813 31

V. EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	<i>Marine and inland risks.</i>
Gross amount actually paid for losses (including \$94,185.04, losses occurring in previous years)	\$ 470,000 00	\$ 170,000 00
Deduct amounts received for salvages and amounts received for re-insurances in other companies	200,000 00	100,000 00
	<u>\$ 270,000 00</u>	<u>\$ 70,000 00</u>
Net amount paid during the year for losses		\$ 571,682 20
Cash dividends actually paid stockholders		195,000 00
Paid for commissions and brokerage		182,000 48
Paid for salaries, fees and other charges of officers, clerks, agents and all other employes		90,500 71
Paid for state, National and local taxes in this and other states		12,000 00
All other payments and expenditures		108,438 21
Aggregate amount of actual expenditures during the year in cash		\$1,059,621 30

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of Dec. of the preceding year . . .	\$ 64,135,479 15	\$ 896,751 24	\$ 2,839,929	\$ 156,635 87
Written or renewed during the year	82,730,812 37	1,114,209 60	16,279,326	291,747 86
Total	\$146,866,291 52	\$2,010,960 84	\$ 19,119,255	\$ 448,383 73
Deduct those expired and marked off as terminated	66,245,933 70	903,620 43	17,069,606	326,273 14
In force at end of the year	\$ 80,620,357 82	\$1,107,340 41	\$ 2,049,649	\$ 122,110 59
Deduct amount re-insured	5,677,275 99	104,418 50	774,271	40,061 64
Net amount in force Dec. 31, 1886	\$ 74,943,081 83	\$1,002,921 91	\$ 1,275,378	\$ 82,048 95

Schedule of Fire Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Frac. un'rn'd.</i>	<i>Premiums unearned.</i>
1886	One year	\$ 47,919,329 20	\$ 666,031 69	1-2	\$ 333,015 85
1885	Two years	229,131 00	2,556 45	1-4	639 11
1886		971,341 44	8,579 31	3-4	6,434 48
1884	Three years.	5,089,328 78	62,669 18	1-6	10,444 86
1885		6,453,214 55	80,874 34	1-2	40,437 17
1886		9,122,865 55	112,500 32	5-6	93,750 27
1883	Four years	20,850 00	229 97	1-8	28 74
1884		35,011 00	573 84	3-8	215 19
1885		29,712 67	282 60	5-8	176 61
1886		262,450 00	2,281 35	7-8	1,996 18
1882	Five years.	573,258 50	7,469 54	1-10	746 95
1883		682,523 05	10,114 72	3-10	3,034 40
1884		864,912 09	11,676 15	1-2	5,838 07
1885		1,040,273 34	14,395 89	7-10	10,077 12
1886		1,648,880 66	22,686 56	9-10	20,417 91
Totals		\$ 74,943,081 83	\$1,002,921 91		\$ 527,252 91

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$12,989,985 68
Losses paid from organization to date	6,914,631 02
Total amount of cash dividends declared since the company commenced business	1,451,060 00
Total amount of the company's stock, owned by the directors, at par value	157,900 00
Dividends declared payable in stock from organization	100,000 00
Loaned to officers and directors	13,000 00
Loaned to stockholders not officers and directors	73,000 00
Amounts deposited in different States and countries for the security of all the company's policy-holders	25,000 00
Amount deposited in Oregon, \$50,000; liabilities, \$15,248.15.	

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 658,844 28
Premiums received	15,470 41
Losses paid	12,682 30
Losses incurred	12,249 30

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.

	<i>Par value.</i>	<i>Market value.</i>
S. Pac. R. R. of Mo. first mort. 6 per cent . . .	\$ 6,500 00	\$ 6,955 00
City of Quincy, Ill., 4½ per cent. bonds . . .	15 000 00	15,450 00
Penn. Car Trust 58, 4 years, series F	4,000 00	4,080 00
County of Camden, New Jersey, 68	8,000 00	8,240 00
Southwork National Bank stock, 31 shares . .	1,550 00	3,875 00
Gloucester County, New Jersey 48	35,000 00	36,035 34
Northern Pac. R. R., Mo. Div., 1st mort. 68 . .	6,000 00	6,348 00
Iowa City and Western R. R. 1st mort. 78 . . .	20,000 00	22,591 28
Stenbenville and Ind. R. R. 1st mort. 78 . . .	5,000 00	5,350 00
Pacific R. R. of Missouri 1st mort. 68	10,000 00	10,500 00
Nat. Water Works Co., N. Y., con. gold 68 . . .	25,000 00	26,250 00
Indianapolis and Cincinnati R. R. 78	20,000 00	21,305 56
Delaware and Hudson Canal Co. 1st mort. 78 . .	10,000 00	11,050 00
Delaware and Bond Brook R. R. 68	8,000 00	8,960 00
Lehigh Valley R. R. con. mort. 68, reg	12,000 00	16,200 00

	<i>Par value.</i>	<i>Market value.</i>
Lehigh Valley R. R. con. mort., coupon . . .	2,000 00	2,700 00
Chi. and Western Ind. R. R. 1st mort. 6s . .	16,000 00	17,880 00
Penn. R. R. collateral trnst loan, 4 ¹ / ₂ s	30,000 00	30,900 00
Belvidere and Dela. R. R. 3d mort., 6s	21,500 00	21,500 00
Phila. and Erie R. R. 2d mort. gold 7s	19,000 00	20,710 00
Infantry Battalion of State Fencibles, 6s . .	3,000 00	3,030 00
Columbus and Cin. Midland R. R. 1st mort. 6s	25,000 00	25,500 00
Philadelphia City 6s, new	50,000 00	67,000 00
City of Camden, N. J., 6s	1,000 00	1,030 00
Philadelphia, Wilmington and Baltimore R. R. stock, 125 shares	6,250 00	8,125 00
St. Paul, Minn. and Manitoba R. R. 1st mort. gold 7s	9,000 00	10,203 75
Stony Creek R. R. 7s, coupon	4,000 00	4,720 00
Baltimore and Potomac R. R. 1st mort. sink- ing fund gold 6s	10,000 00	12,300 00
Baltimore and Potomac R. R. 1st mort. tun- nel road gold 6s	11,000 00	13,420 00
Penn. and N. Y. Canal and R. R. 7s, series A	7,000 00	8,400 00
West Jersey R. R. 7s, due 1899	10,000 00	12,300 00
Philadelphia and Reading R. R. 7s	17,000 00	19,210 00
Hestonville, Mantua and Fairmount Pass. Ry Co.'s 6s	10,000 00	11,700 00
Camden and Amboy R. R. 6s, 1889, J. and D	5,000 00	5,200 00
Connecting R. R. Co. 6s	20,000 00	24,000 00
Easton and Amboy R. R. 1st mort. 5s	25,000 00	28,500 00
Huntingdon and Broad Top R. R. 1st mort. 7s	5,000 00	5,550 00
Hunt. and Broad Top R. R. 1st mort. scrip 7s	5,000 00	5,550 00
Lehigh Valley R. R. 1st mort. 6s	35,000 00	43,050 00
Elmira and Williamsport R. R. 5s	10,000 00	10,900 00
Philadelphia, Wilmington and Baltimore trust certificates, 4s	25,000 00	25,312 50
N. Y., Lackawanna and Western R. R. 6s . .	25,000 00	32,750 00
West Jersey R. R. con. mort. 6s	22,000 00	25,740 00
N. Y. Central R. R. extended, 5s	25,000 00	26,375 00
Jacksonville Southeastern R. R. gen. mort. 6s	10,000 00	9,240 00
Harrisburg, Portsmouth, Mt. Joy and Lan- caster R. R. extended 4s	25,000 00	26,500 00
Lehigh Coal and Navigation Co. loan, 1897, 6s	3,300 00	3,894 00
Northern Central R. R. 2d mort. 5s	15,000 00	16,650 00
Phil., Wil. and Balt. R. R. 6s, due 1887 . . .	10,000 00	10,400 00
West Jersey and Atlantic R. R. 6s, due 1910	17,000 00	18,020 00
Continental Hotel Co. pref. stock, 16 shares	1,600 00	2,000 00
Pennsylvania Co.'s 6s	25,000 00	27,500 00
Stenbenville and Ind. R. R. 1st mort. ex. 5s .	30,000 00	33,900 00
Penn. Salt Manufacturing Co. 5s	16,000 00	16,800 00
Camden and Atlantic R. R. con. 6s	14,000 00	15,400 00
Railway Car Trnst of Penn. 5s, series A . .	3,000 00	3,000 00
Northern Cent. R. R. con. gen. mort. 6s . .	22,000 00	24,200 00
Philadelphia & Erie R. R. gold 5s	10,000 00	11,200 00
Lehigh Valley R. R. cons. mortgage sterling gold 6s	45,000 00	49,500 00
Mine Hill & Schuylkill Haven R. R. stock, 500 shares	25,000 00	30,000 00
Penn. Co., for insurance on lives, etc, stock, 50 shares	5,000 00	20,900 00

	<i>Par value.</i>	<i>Market value.</i>
Lehigh Valley Coal Co. reg. 5s	20,000 00	21,000 00
Penn. Car Trust 5s. 7 years. series H	8,000 00	8,160 00
Baltimore & Ohio R. R. ext. 4s	24,500 00	25,725 00
Penn. Car Trust 5s, 6 years, series H	16,000 00	16,320 00
Penn. Car Trust 5s, 8 years, series B	1,000 00	1,020 00
Railway Car Trust of Penn. 5s, series C	5,000 00	5,150 00
Northern Central R. R. cons. 4½s	10,000 00	10,700 00
River Front R. R. first mortgage 4½s	16,000 00	16,800 00
Totals	\$1,017,200 00	\$1,150,728 43
Total market value of stocks and bonds		\$1,150,728 43
Market value of real estate owned by the company unincumbered		414,600 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		834,714 67
Interest due and accrued on said bond and mortgage loans		13,313 39
Value of premises mortgaged (insured for \$970,723.30 as collateral)		\$2,070,945 00

Loans on Collaterals.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
56 shares Penn. R. R. Co. stock	\$ 2,800 00	\$ 3,206 00	\$ 1,200 00
Certificates of deposit Independence National Bank	20,000 00	20,000 00	20,000 00
35 shares Penn. R. R. Co. stock	1,750 00	2,003 75	1,400 00
35 shares Penn. R. R. Co. stock	1,750 00	2,003 75	1,500 00
700 sh'r's Huntingdon & Broad Top R. R. preferred stock	35,000 00	24,500 00	25,000 00
100 shares Lehigh Coal & Navigation Co. stock	5,000 00	5,000 00	
400 shares Northern Pacific R. R. Co. common stock	40,000 00	11,200 00	25,000 00
400 sh'r's Huntingdon & Broad Top R. R. Co. preferred stk	20,000 00	14,000 00	
Philadelphia & Reading R. R. general mortgage 6s	5,000 00	5,100 00	
100 shares Penn. R. R. Co. stk	5,000 00	5,725 00	4,000 00
100 shares Penn. R. R. Co. stk Philadelphia & Reading R. R. general mortgage 6s	5,000 00	5,725 00	4,000 00
200 shares Northern Pacific R. R. Co. common stock	20,000 00	14,260 00	50,000 00
500 shares Philadelphia & Erie R. R. Co. stock	25,000 00	5,600 00	
Philadelphia & Reading R. R. general mortgage 7s	16,000 00	13,500 00	30,000 00
Pittsburgh & Lake Erie R. R. first mortgage gold 6s	16,000 00	19,520 00	
Pittsburgh & Lake Erie R. R. first mortgage gold 6s	25,000 00	30,000 00	25,000 00
Pittsburgh & Lake Erie R. R. first mortgage gold 6s	25,000 00	30,000 00	25,000 00
Pittsburgh & Lake Erie R. R. first mortgage gold 6s	25,000 00	30,000 00	25,000 00

FRANKLIN FIRE INSURANCE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
Allegheny Valley R. R. first mortgage 7 3-10 per cent. b'ds	50,000 00	56,500 00	50,000 00
100 shares Penn. R. R. Co. stk	5,000 00	5,725 00	4,500 00
100 shares Penn. R. R. Co. stk	5,000 00	5,725 00	4,500 00
81 shares Penn. R. R. Co. stk .	4,050 00	4,637 25	3,500 00
100 shares Penn. R. R. Co. stk	5,000 00	5,725 00	4,500 00
500 Shares North Pennsylvania R. R. Co. stock	25,000 00	37,500 00	30,000 00
500 shares North Pennsylvania R. R. Co. stock	25,000 00	37,500 00	30,000 00
276 shares Cambria Iron Co. stk	13,800 00	41,400 00	25,000 00
Nash & Chat. R. R. (Tenn. and Pac. Div.) first mort. 6s . . .	40,000 00	40,000 00	20,000 00
300 shares Balt. & Ohio R. R. Co. (Wash. Branch) stock .	30,000 00	60,000 00	45,000 00
1,000 shares Oregon & Trans-continental R. R. Co. stock .	100,000 00	34,000 00	50,000 00
500 shares Lehigh Coal & Navigation Co. stock	25,000 00	25,000 00	
200 shares Pennsylvania R. R. Co. stock	5,000 00	5,725 00	
Mission 4 per cent. bonds . .	15,000 00	18,000 00	15,000 00
200 shares Pennsylvania R. R. Co. stock	10,000 00	11,450 00	20,000 00
100 shares Green & Coate's Passenger R'y Co. stock	5,000 00	12,000 00	
100 shares Lehigh Coal & Navigation Co. stock	5,000 00	5,000 00	
Marquette, Houghton & Ontonagon R. R. 6s	20,000 00	20,000 00	20,000 00
100 shares Consolidated Gas Co.	10,000 00	7,500 00	
418 shares North Pennsylvania R. R. Co. stock	20,900 00	31,350 00	25,000 00
125 shares West Philadelphia Passenger R'y Co. stock . .	6,250 00	25,000 00	12,500 00
Totals	\$ 765,300 00	\$ 781,080 75	\$ 596,600 00
Amount loaned on collaterals			\$ 596,600 00
Cash in the company's principal office			\$ 11,518 13
Cash deposited in bank:			
Girard National			105,415 70
Southwark National			
Independence National			
Total cash items			116,933 83
Interest due and accrued on collateral loans			433 50
Gross premiums in course of collection not more than three months due			49,782 08
Aggregate amount of all the assets of the company stated at their actual value			\$3,177,105 90

III. LIABILITIES.

Gross claims for adjusted and unpaid losses, due and to become due	\$ 16,195 20
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	12,704 00

FRANKLIN FIRE INSURANCE COMPANY.

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Losses resisted, including interest, costs and other expenses thereon	6,500 00	
Net amount of unpaid losses		\$ 33,599 20
Unearned premiums (50 per cent.) on fire risks running one year or less from date of policy	\$ 171,503 45	
Unearned premiums (pro rata) on fire risks running more than one year from date of policy	246,163 02	
Total unearned premiums		417,666 47
Amount reclaimable by the insured upon perpetual fire insurance policies		1,355,800 25
Cash dividends to stockholders remaining unpaid		392 50
Total amount of liabilities, except capital stock and net surplus		\$1,809,258 42
Joint stock capital actually paid up in cash		400,000 00
Surplus, beyond capital and all other liabilities		967,847 48
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		\$3,177,105 90

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	\$ 51,973 34	
Gross premiums on risks written and renewed during the year	555,123 76	
Total	\$ 607,097 10	
Deduct premiums and bills in course of collection at this date	49,752 08	
Entire premiums collected during the year	\$ 557,315 02	
Deduct re-insurance, rebate, abatement and return premiums	59,148 60	
Net cash actually received for premiums		\$ 498,166 42
Received for interest on bonds and mortgages		65,742 63
Received for interest and dividends on stocks, bonds and collateral loans		54,962 20
Income received from all other sources		21,736 23
Deposit premiums (less 10 per cent.) received for perpetual fire risks	\$ 38,268 85	
Aggregate amount of income actually received during the year in cash		\$ 640,607 48

V. EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	\$ 246,817 05
Cash dividends actually paid stockholders	99,967 50
Paid for commissions and brokerage	80,484 35
Paid for salaries, fees and other charges of officers, clerks, agents and all other employes	51,086 61
Paid for State, National and local taxes in this and other States	25,342 81
All other payments and expenditures	72,240 69
Deposit premiums returned during the year on perpetual fire risks	\$ 40,397 39
Aggregate amount of actual expenditures during the year in cash	\$ 575,939 01

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year	\$ 137,584,283	\$2,346,460 55
Written or renewed during the year	52,713,622	597,625 70
Total	\$ 190,297,905	\$2,944,086 25
Deduct those expired and marked off as terminated	54,212,171	622,847 44
In force at the end of the year	\$ 136,086,734	\$2,321,238 81
Deduct amount re-insured	618,400	7,003 76
Net amount in force December 31, 1886	\$ 135,468,334	\$2,314,235 05

Schedule of Fire Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Frac. un'rn'd.</i>	<i>Premiums unearned.</i>
1886	One year	\$ 30,836,075 00	\$ 343,006 90	1-2	\$ 171,503 45
1885	Two years	232,501 00	1,992 12	1-4	498 03
1886		193,722 00	1,963 25	3-4	1,472 43
1884	Three years	7,609,176 00	82,155 76	1-6	12,025 96
1885		7,494,068 00	78,789 25	1-2	39,394 63
1886		8,374,547 00	90,401 58	5-6	75,334 65
1883	Four years	534,662 00	5,801 38	1-8	725 17
1884		291,921 00	2,876 66	3-8	1,078 75
1885		284,717 00	3,043 44	5-8	1,002 15
1886		215,585 00	2,204 28	7-8	1,928 72
1882	Five Years	5,189,650 00	71,585 44	1-10	7,188 54
1883		4,363,459 00	48,917 36	3-10	14,675 21
1884		3,175,625 00	37,893 23	1-2	18,946 61
1885		3,429,007 00	41,814 88	7-10	29,270 36
1886		3,784,934 00	46,357 56	9-10	41,721 81
	Perpetuals	60,077,085 00	1,462,135 72	.90	1,355,800 25
Totals		\$136,086,734 00	\$2,321,238 81		\$1,773,466 72
Deduct amount re-insured		618,400 00	7,003 76		
		\$135,468,334 00	\$2,314,235 05		\$1,773,466 72

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$24,848,570 00
Losses paid from organization to date	13,597,345 48
Total amount of cash dividends declared since the company commenced business	4,544,000 00
Total amount of the company's stock, owned by the directors, at par value	42,000 00
Losses incurred during the year: fire	244,442 03

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 391,458 33
Premiums received	5,537 10
Losses paid	259 67
Losses incurred	304 47

German Insurance Co.,

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.

	<i>Par value.</i>	<i>Market value.</i>
City of Freeport, Ill., 7-6-10 per cent bonds 1887	\$ 13,000 00	\$ 13,260 00
City of Freeport, Ill., 8 per cent bonds 1888	3,000 00	3,090 00
City of Freeport, Ill., 5 per cent bonds 1888	15,300 00	15,453 00
City of Freeport, Ill., 4 1/2 per ct bonds 1887	400 00	400 00
Town of Freeport Ill., 5 per ct bonds 1887	3,000 00	3,000 00
Freeport Water Co.'s 6 per cent bonds 1912	15,000 00	15,450 00
Abilene, Kansas Water and Electric Light Co.'s bonds 6 per cent., 1916	25,000 00	25,000 00
Atlantic Water Co.'s 6 per cent bonds	2,000 00	2,000 00
Mt. Morris, Ill., 6 per cent bonds	26,500 00	26,500 00
Oregon, Ill., town bonds, 6 per cent., 1890	6,500 00	6,800 00
Oregon, Ill., bridge bonds, 7 per cent., 1890	8,000 00	8,400 00
Town of Manning, Iowa, 8 per cent bonds	5,000 00	5,150 00
Town of Spencer, Iowa, 6 per ct. bonds 1890	2,000 00	2,120 00
Sioux Falls, Dakota, 10 per cent bonds 1889	1,000 00	1,080 00
Sioux Falls, Dakota 8 per cent bonds 1890	1,000 00	1,070 00

	<i>Par value.</i>	<i>Market value.</i>	
Custer County, Dakota, 10 per ct. bonds, 1899	350 00	385 00	
Custer County, Dakota, 8 per ct. bonds, 1891	300 00	324 00	
Grand Island, Neb., 7 per cent. school bonds	500 00	500 00	
Monroe County, Ill., 6 per cent. levee bonds	100 00	100 00	
Pennington County, D. T., 10 per ct. bonds, 1899	100 00	110 00	
Belleville, Ill., Building and Loan Ass'n st'k	1,219 70	1,219 70	
Home Building and Loan Association stock	3,025 25	3,798 00	
Union Building and Loan Association stock	2,025 25	2,367 00	
American National Bank, Kansas City, Mo.	5,000 00	5,000 00	
Citizens' National Bank, Sioux Falls, Dak .	3,000 00	3,000 00	
First National Bank, Abilene, Kas	17,000 00	18,700 00	
First National Bank, Blue Hill, Neb	5,000 00	5,500 00	
LeMars National Bank, LeMars, Iowa	3,000 00	3,750 00	
German American Loan & Investment Co., Sioux Falls, Dakota	10,000 00	10,500 00	
Kansas Trust & Banking Co., Atchison, Kas	2,500 00	2,500 00	
Winton & Deming State Bank, Ashland, Kas	2,500 00	2,500 00	
Totals	\$ 183,220 20	\$ 189,926 70	
Total market value of stocks and bonds			\$ 189,926 70
Market value of real estate owned by the company (unincumbered)			15,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			877,788 00
Loans on bond and mortgage (first liens) upon which more than one year's interest is due (of which \$6,000 is in process of foreclosure)			65,326 00
Interest due and accrued on said bond and mortgage loans			44,728 70
Value of lands mortgaged, exclusive of buildings	\$ 1,750,000 00		
Value of buildings mortgaged (insured for \$454,475 as col- lateral)		797,950 00	
Total value of said mortgaged premises		\$ 2,547,950 00	

Loans on Collaterals.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
Monticello, Iowa, Bank stock	\$ 20,000 00	\$ 30,000 00	\$ 20,000 00
People's National Bank stock, Burlington, Kansas	600 00	900 00	600 00
First National Bank st'k, Blue Hill, Nebraska	5,000 00	5,500 00	3,700 00
Blue Valley National Bank st'k, Wilbur, Nebraska	5,000 00	5,500 00	3,000 00
Bartlett Hardware Co.'s stock	10,000 00	10,000 00	5,000 00
Farwell Notion Co.'s stock	10,000 00	10,000 00	5,000 00
Mortgage bond stock	1,000 00	1,000 00	425 00
Mortgage bond stock	7,000 00	7,000 00	5,000 00
Mortgage bond stock	10,000 00	10,000 00	8,000 00
Mortgage bond stock	1,000 00	1,000 00	550 00
Mortgage bond stock	3,000 00	3,000 00	1,625 00
Totals	\$ 72,600 00	\$ 83,900 00	\$ 52,900 00
Amount loaned on collaterals			\$ 52,900 00
Cash in the company's principal office			\$ 7,719 07

Cash deposited in bank :

German Bank, Freeport	102,352 17	
Freeport National Bank, Freeport	90,411 64	
Winton & Deming State Bank	2,500 00	
Blue Valley Bank	5,000 00	
Fillmore County Bank	10,000 00	
First National Bank, Blue Hill	10,000 00	
Total cash items		\$ 277,982 88
Interest due and accrued on collateral loans		5,952 00
Gross premiums in course of collection, not more than three months due		\$ 95,385 50
Bill receivable, not matured, taken for fire, marine and inland risks		469,713 75
Aggregate amount of all the assets of the company, stated at their actual value		\$2,044,703 53

III. LIABILITIES.

Gross claims for adjusted and unpaid losses, due and to become due	\$ 36,723 35	
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	45,655 00	
Losses resisted, including interest, costs and other expenses thereon	3,800 00	
Net amount of unpaid losses		\$ 86,178 35
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, \$523,080.18; unearned premiums (50 per cent)	\$ 261,540 09	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$2,181,016.20; unearned premiums (pro rata)	1,204,502 02	
Total unearned premiums		\$1,466,042 11
All other demands against the company absolute and contingent		36,633 27
Total amount of liabilities except capital stock and net surplus		\$1,588,853 78
Joint stock capital actually paid up in cash		200,000 00
Surplus beyond capital and all other liabilities		255,849 80
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		\$2,044,703 53

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	\$ 565,099 25	
Gross premiums on risks written and renewed during the year	1,463,210 75	
Total	\$2,028,310 00	
Deduct premiums and bills in course of collection at this date	565,099 25	
Entire premiums collected during the year	\$1,463,210 75	
Deduct re-insurance, rebate, abatement and return premiums	234,986 24	
Net cash actually received for premiums		\$1,228,224 51

Received for interest and dividends on stocks, bonds, mortgages and collateral loans	92,355 15
Income received from all other sources	4,498 43
Aggregate amount of income actually received during the year in cash	\$1,325,078 09

V. EXPENDITURES DURING THE YEAR.

Net amount actually paid for losses (including \$75,867.06, losses occurring in previous years)	\$ 598,456 17
Cash dividends actually paid stockholders	40,000 00
Paid for commissions and brokerage	343,803 26
Paid for salaries, fees and other charges of officers, clerks, agents and all other employes	111,846 10
Paid for State, National and local taxes in this and other States	19,367 79
All other payments and expenditures	14,804 59
Aggregate amount of actual expenditures during the year in cash	\$1,126,277 91

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year	\$ 130,516,752	\$2,352,245 65
Written or renewed during the year	88,274,374	1,463,210 70
Totals	\$ 218,791,126	\$3,815,456 35
Deduct those expired and marked off as terminated	65,837,923	1,068,799 97
In force at the end of the year	\$ 152,953,203	\$2,746,656 38
Deduct amount re-insured	2,650,825	42,560 00
Net amount in force December 31, 1886	\$ 150,302,378	\$2,704,096 38

Schedule of Fire Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Frac. un'rd.</i>	<i>Premiums unearned.</i>
1886	One year	\$ 46,699,660 00	\$ 523,080 18	1-2	\$ 261,540 00
1885	Two years	296,850 00	3,268 00	1-4	814 50
1886		302,836 00	4,296 00	3-4	3,022 00
1884	Three years	5,859,740 00	89,604 00	1-6	14,034 00
1885		9,250,840 00	107,658 00	1-2	53,829 00
1886		10,545,356 00	148,963 20	5-6	124,136 80
1883	Four years	300,220 00	6,848 00	1-8	856 00
1884		340,860 00	7,962 00	3-8	2,985 75
1885		348,725 00	8,095 00	5-8	5,059 37
1886		372,213 00	8,472 00	7-8	7,413 00
1882	Five years	11,342,220 00	271,144 00	1-10	27,114 40
1883		13,640,850 00	325,042 00	3-10	97,512 60
1884		14,132,120 00	337,056 00	1-2	168,523 00
1885		17,650,840 00	390,224 00	7-10	273,156 80
1886		19,219,048 00	472,384 00	9-10	425,145 60
Totals		\$150,302,378 00	\$2,704,096 38		\$1,466,042 11

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 7,563,520 65
Losses paid from organization to date	2,888,258 07
Total amount of cash dividends declared since the company commenced business	359,664 55
Total amount of the company's stock, owned by the directors, at par value	111,600 00
Loaned to stockholders and officers	45,200 00
Total interest receipts since organization	519,954 44
Losses incurred during the year: fire	608,757 57

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 707,452 00
Premiums received	14,714 61
Losses paid	4,022 31
Losses incurred	3,522 31

German Fire Insurance Company

OF

PEORIA, ILLINOIS.

Incorporated, May 10, 1876.

B. CREMER, President.

F. D. WEIENNETT, 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.

	<i>Par value.</i>	<i>Market value.</i>
First mortgage bonds of Hart Hitchcock & Co.'s works, Peoria	\$ 10,000 00	\$ 10,000 00
First mortgage bonds of Avery Corn Planter works, Peoria	20,000 00	20,000 00
Totals	<u>\$ 30,000 00</u>	<u>\$ 30,000 00</u>

Total market value of stocks and bonds	\$	30,000	00
Market value of real estate owned by the company (unincumbered) . .		4,500	00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		232,383	11
Interest due and accrued on said bond and mortgage loans		8,920	21
Value of lands mortgaged, exclusive of buildings	\$	509,250	00
Value of buildings mortgaged (insured for \$59,500 as collateral)		132,100	00
Total value of said mortgaged premises	\$	641,350	00

Loans on Collaterals.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
50 shares German American National Bank	\$ 5,000 00	\$ 6,250 00	\$ 5,000 00
232 shares Merchants National Bank	23,200 00	25,500 00	28,500 00
First mortgage bonds, Peoria Opera House	5,000 00	6,250 00	
	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
25 shares Merchants National Bank	2,500 00	2,750 00	2,450 00
10 shares Cent. C'y H. Ry Co. stock	1,000 00	1,500 00	970 00
40 shares German American National Bank	4,000 00	5,000 00	2,400 00
10 shares German American National Bank	1,000 00	1,250 00	900 00
First mortgage bonds Peoria Opera House	2,400 00	3,000 00	2,400 00
20 shares Merchants National Bank	2,000 00	2,200 00	2,000 00
Certificate of deposit bearing interest	1,000 00	1,000 00	1,000 00
30 shares Merchants National Bank	3,000 00	3,300 00	3,500 00
Mortgage bonds A. F. & A. M., Peoria	500 00	750 00	
Totals	\$ 50,600 00	\$ 58,750 00	\$ 49,120 00
Amount loaned on collaterals			\$ 49,120 00
Cash in the company's principal office			\$ 115 73
Cash deposited in bank:			
German American National Bank			32,590 49
Merchants National Bank			7,487 60
William Oberhansher, banker			5,658 00
Total cash items			\$ 45,851 82
Interest due and accrued on stocks, bonds and collateral loans			3,011 47
Gross premiums in course of collection, not more than three months due			32,673 99
Bills receivable, not matured, taken for fire, marine and inland risks .			9,924 88
All other property belonging to the company			2,210 74
Aggregate amount of all the assets of the company, stated at their actual value			\$ 418,598 22

III. LIABILITIES.

Net amount of unpaid losses	\$ 7,645 60
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$94,084.28; unearned premiums (50 per cent)	\$ 47,042 14
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$48,264.94; unearned premiums (pro rata)	28,095 81
Total unearned premiums	\$ 75,137 95
Due and accrued for salaries, rent and miscellaneous expenses	425 00
All other demands against the company, absolute and contingent	576 20
Total amount of liabilities, except capital stock and net surplus	\$ 83,784 84
Joint stock capital actually paid up in cash	300,000 00
Surplus beyond capital and all other liabilities	34,813 38
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$ 418,598 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	\$ 45,480 42
Gross premiums on risks written and renewed during the year	220,855 11
Total	\$ 266 335 53
Deduct premiums and bills in course of collection at this date	42,598 87
Entire premiums collected during the year	\$ 223,736 66
Deduct re-insurance, rebate, abatement and return premiums	53 719 38
Net cash actually received for premiums	\$ 170,017 28
Received for interest and dividends on stock, bonds and collateral loans, and from all other sources	19,966 49
Aggregate amount of income actually received during the year in cash	\$ 189,983 87

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$9,216.44, losses occurring in previous years)	\$ 93,620 24
Deduct amounts received for salvages, and amounts received for re-insurances in other companies	14,457 67
Net amount paid during the year for losses	\$ 79,162 57
Cash dividends actually paid stockholders	24,000 00
Paid for commissions and brokerage	15,480 81
Paid for salaries, fees and other charges of officers, clerks, agents and all other employes	24,135 83
Paid for State, National and local taxes in this and other States	2,757 14
Aggregate amount of actual expenditures during the year in cash	\$ 175,496 55

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year	\$ 11,089,593	\$ 110,688 98
Written or renewed during the year	14,314,090	220,855 11
Total	\$ 25,403,683	\$ 331,544 09
Deduct those expired and marked off as terminated	11,162,088	165,809 52
In force at the end of the year	\$ 14,241,595	\$ 165,734 57
Deduct amount re-insured	1,855,824	23,385 35
Net amount in force December 31, 1886	\$ 12,385 771	\$ 142,349 22

Schedule of Fire Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Frac. un'rn'd.</i>	<i>Premiums unearned.</i>
1886	One year . .	\$ 7,217,427 00	\$ 94,084 28	1-2	\$ 47,042 14
1884	Three years .	710,390 00	5,647 81	1-6	941 30
1885		725,900 00	5,858 75	1-2	2,929 37
1886		769,200 00	6,517 44	5-6	5,431 20
1882	Five years .	290,405 00	2,862 73	1-10	286 27
1883		387,439 00	3,700 70	3-10	1,110 21
1884		560,300 00	5,595 15	1-2	2,797 57
1885		814,310 00	8,370 94	7-10	5,859 63
1886		910,400 00	9,711 42	9-10	8,740 26
Totals		\$ 12,385,771 00	\$ 142,349 22		\$ 75,137 95

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$1,144,342 38
Losses paid from organization to date	423,308 22
Total amount of cash dividends declared since the company commenced business	112,775 99
Total amount of the company's stock owned by the directors at par value	84,900 00
Loaned to stockholders and officers	242,220 00
Losses incurred during the year: fire	96,059 40

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 437,461 00
Premiums received	8,655 74
Losses paid	3,403 31
Losses incurred	3,650 00

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.

	<i>Par value.</i>	<i>Market value.</i>
United States 4 per cent. bonds	\$ 16,700 00	\$ 21,513 00
United States 4½ per cent. bonds	21,000 00	23,520 00
Allegheny County Riot bonds	11,000 00	11,640 00
Pittsburgh Compromise bonds	5,000 00	5,775 00
Howard School bonds	5,000 00	5,325 00
Humboldt School bonds	5,000 00	5,250 00
Kalbnck School bonds	4,900 00	4,177 77
Colfax School bonds	1,000 00	1,000 00
Alleppo Township School bonds	2,500 00	2,750 00
German Evangelical Protestant Church b'ds Pittsburgh, New Castle & Lake Erie R. R. bonds	2,200 00 3,000 00	2,420 00 3,625 00
People's Park Passenger Railway bonds	5,000 00	5,175 00
Pittsburgh & Western Railroad bonds	2,000 00	2,300 00
German National Bank of Pittsburgh stock	7,500 00	12,500 00
Exchange National Bank of Pittsburgh stk	5,000 00	5,300 00
Third National Bank of Pittsburgh stock	10,000 00	15,500 00
Merchants' and Manufacturers' Bank Pitts- burgh, stock	2,150 00	2,279 00
Allegheny National Bank, Pittsburgh, stock	5,000 00	6,400 00
First National Bank, Pittsburgh, stock	5,000 00	5,100 00
Metropolitan Nat. Bank, Pittsburgh, stock	442 50	240 00
Fifth Avenue Bank, Pittsburgh, stock	500 00	300 00
First National Bank, Allegheny stock	7,700 00	11,705 00
German National Bank, Allegheny stock	4,900 00	5,455 00
Totals	\$ 134,592 50	\$ 179,402 77

Total market value of stocks and bonds	\$ 179,402 77
Market value of real estate owned by the company (unincumbered) .	16,312 58
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due	196,058 59
Interest due and accrued on said bond and mortgage loans	3,456 24
Value of lands mortgaged, exclusive of buildings	\$ 283,850 00
Value of buildings mortgaged (insured for \$125,250 as col- lateral)	206,400 00
Total value of said mortgaged premises	\$ 490,250 00

Loans on Collaterals.

<i>Shares of Stock.</i>	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
12 German National Bank of Pittsburgh	\$ 1,200 00	\$ 3,420 00	\$ 2,000 00
56 Third National Bank of Pittsburgh	5,600 00	8,680 00	6,000 00
5 German National Bank of Pittsburgh	500 00	1,425 00	300 00
2 German National Bank of Pittsburgh	200 00	570 00	200 00
Totals	\$ 7,500 00	\$ 14,095 00	\$ 8,500 00
Amount loaned on collaterals			\$ 8,500 00
Cash deposited in German National Bank			35,455 98
Interest due and accrued on stocks and bonds			726 32
Interest due and accrued on collateral loans			155 25
Net cash in hands of agents in course of transmission			25,267 27
All other property belonging to the company			315 00
Aggregate amount of all the assets of the company, stated at their actual value			\$ 465,650 00

III. LIABILITIES.

Net claims for adjusted and unpaid losses due and to become due	\$ 16,334 23
Gross premiums received and receivable upon all unex- pired fire risks, running one year or less from date of policy, \$171,690.76; unearned premiums (50 per cent) .	\$ 85,845 38
Gross premiums received and receivable upon all unex- pired fire risks running more than one year from date of policy, \$152,775.67; unearned premiums (pro rata)	80,599 18
Total unearned premiums	\$ 166,444 56
All other demands against the company, absolute and contingent . .	1,462 97
Total amount of liabilities, except capital stock and net surplus	\$ 184,241 76
Joint stock capital actually paid up in cash	200,000 00
Surplus, beyond capital and all other liabilities	81,408 24
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$ 465,650 00

IV. INCOME DURING THE YEAR.

	<i>From fire risks.</i>	
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	\$ 29,991 20	
Gross premiums on risks written and renewed during the year	268,755 31	
Total	\$ 298,746 51	
Deduct premiums and bills in course of collection at this date	25,267 27	
Entire premiums collected during the year	\$ 273,479 24	
Deduct re-insurance, rebate, abatement and return premiums	37,118 04	
Net cash actually received for premiums	\$ 236,461 20	
Received for interest on bonds and mortgages	10,485 64	
Received for interest and dividends on stock, bonds and collateral loans	8,361 00	
Income received from all other sources	464 00	
Aggregate amount of income actually received during the year in cash	\$ 255,771 84	

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$12,680.15, losses occurring in previous years)	\$ 141,000 10
Deduct amounts received for salvages and amounts received for re-insurances in other companies	4,344 44
Net amount paid during the year for losses	\$ 136,655 66
Cash dividends actually paid stockholders	24,000 00
Paid for commissions and brokerage	50,964 62
Paid for salaries, fees and other charges of officers, clerks, agents and all other employes	22,772 25
Paid for State, National and local taxes in this and other States	6,657 46
Aggregate amount of actual expenditures during the year in cash	\$ 241,049 99

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks</i>	<i>Premiums thereon.</i>
In force on the 31st day of Dec. of the preceding year	\$ 26,035,136	\$ 325,129 59
Written or renewed during the year	26,629,156	268,755 31
Total	\$ 52,664,292	\$ 593,884 90
Deduct those expired and marked off as terminated	22,055,844	263,068 63
In force at the end of the year	\$ 30,608,448	\$ 330,816 27
Deduct amount re-insured	531,111	6,349 84
Net amount in force Dec. 31, 1886	\$ 30,077,337	\$ 324,466 43

Schedule of Fire Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Frac. un'rn'd.</i>	<i>Premiums unearned.</i>
1886	One year .	\$ 18,113,112 00	\$ 171,690 76	1-2	\$ 85,845 38
1885	Two years . .	86,457 00	884 53	1-4	221 13
1886		123,545 00	1,255 76	3-4	941 82
1884	Three years	3,176,239 00	44,230 77	1-6	7,371 79
1885		3,584,842 00	45,251 34	1-2	22,625 67
1886		4,008,415 00	48,231 28	5-6	40,192 70
1884	Four years .	19,800 00	284 25	1-8	106 59
1885		14,250 00	158 82	3-8	99 25
1886		28,217 00	320 52	5-8	280 42
1884	Five years .	269,248 00	3,522 12	1-2	1,761 06
1885		296,432 00	3,869 27	7-10	2,708 48
1886		356,780 00	4,766 99	9-10	4,290 27
Totals		\$ 30,077,337 00	\$ 324,466 43	. . .	\$ 166,444 56

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$2,321,234 46
Losses paid from organization to date	926,200 55
Total amount of cash dividends declared since the company commenced business	458,000 00
Dividends declared payable in stock from organization	150,000 00
Total amount of the company's stock, owned by the directors, at par value	27,200 00
Loaned to stockholders and officers	23,200 00
Losses incurred during the year: fire	140,299 74

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 470,700 00
Premiums received	4,084 57
Losses paid	2,208 24
Losses incurred	2,208 24

German-American Insurance Co.,

OF
NEW YORK, . NEW YORK.

Incorporated March, 1872.

EMIL OELBERMANN, President.

JAMES A. SILVEY, Secretary.

I. CAPITAL.

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

II. ASSETS.

Account of Stocks and Bonds owned by the Company.

	<i>Par value.</i>	<i>Market value.</i>
United States 4 per cent. registered bonds	\$ 1,700,000	\$ 2,167,500
United States 4½ per cent. registered bonds	210,000	231,525
United States 6 per cent. currency bonds	160,000	211,000
United States 3 per cent. registered bonds	100,000	100,000
Missouri State 6 per cent. funding bonds	25,000	28,000
Atlanta City 4½ per cent. bonds	25,000	25,500
Chicago and Rock Island R. R. 1st mort. 6 per cent. bonds	50,000	67,000
Chi. and Rock Island R. R. 5 per cent. bonds	20,000	21,800
Cairo and Fulton R. R. 1st mort. 7 per cent. bonds	25,000	26,500
Chi., Mil. and St. Paul R. R. 1st mort. 7 per cent. bonds, I. and D. Division	30,000	39,000
Chi., Mil. and St. Paul R. R. 5 per cent. bonds, La Crosse Division	60,000	63,000
Chi., Mil. and St. Paul R. R. 7 per cent. bonds, I. and M. Division	10,000	12,000
Central Pacific 1st mort. 6 per cent. bonds	50,000	57,000
Union Pacific 1st mort. 6 per cent. bonds	50,000	57,000
Kan. Pacific 1st mort. 6 per cent. bonds, 1895	25,000	28,250
Kan. Pacific 1st mort. 6 per cent. bonds, 1896	35,000	38,150
Kan. Pacific 1st mort. 6 per cent. bonds, 1899	25,000	28,500
Chicago and Northwestern sinking fund 5 per cent. bonds	70,000	77,700
Chicago and Northwestern sinking fund 6 per cent. bonds	40,000	46,800
Chicago and Northwestern debenture, 5 per cent. bonds	45,000	48,400
St. Louis, Kansas City and Northern first mortgage 7 per cent. bonds, real estate	60,000	67,200

	<i>Par value.</i>	<i>Market value.</i>
St. Louis, Kansas City and Northern first mortgage 7 per cent. bonds, Omaha div	50,000	51,000
Erie Railway first mortgage 7 per cent. bonds, consolidated	100,000	133,000
Syracuse, Binghamton and New York first mortgage 7 per cent. bonds	30,000	39,300
Little Miami first mortgage 5 per cent. bonds	25,000	26,750
Louisville and Nashville gen. mortgage 6 per cent. bonds	25,000	27,000
Louisville and Nashville trust bonds, 6 per cent	25,000	26,000
New York, Lackawanna and Western first mortgage 6 per cent. bonds	100,000	124,000
Chicago, Burlington and Quincy debenture 5 per cent. bonds	55,000	58,300
Missouri Pacific first mortgage 6 per cent. bonds	50,000	57,000
New York, Chicago and St. Louis first mortgage 6 per cent. bonds	40,000	36,000
Missouri, Kansas and Texas first mortgage 7 per cent. bonds	50,000	56,000
New York Central and Hudson River debenture 5 per cent. bonds	100,000	109,000
Albany and Susquehanna first consolidated mortgage 6 per cent. bonds	75,000	90,000
St. Paul, Minneapolis and Manitoba first consolidated mortgage 6 per cent. bonds	30,000	35,700
Chicago, Milwaukee and St. Paul mortgage 5 per cent. bonds, C. and P. W. division	30,000	31,500
Pennsylvania Co. 4½ per cent. bonds	55,000	57,750
Fargo and Southern first mortgage 6 per cent. bonds	25,000	28,000
New York and Harlem Railway stock, 2,500 shares	125,000	275,000
Morris and Essex Railway stock, 1,000 shares	50,000	70,000
Chicago, Rock Island and Pacific R. R. stock, 500 shares	50,000	63,500
Illinois Central Railway Co., 500 shares	50,000	66,500
Chicago, Burlington and Quincy Railway Co., 20 shares	2,000	2,540
Totals	\$ 3,957,000	\$ 4,905,665
Total market value of stocks and bonds		\$4,905,665 00
Cash in company's principal office and in hands of department managers		9,593 29
Cash deposited in German-American Bank and Bank of America		64,330 28
Interest due and accrued on stocks and bonds		875 00
Gross premiums in course of collection, not more than three months due		170,435 46
Aggregate amount of all the assets of the company, stated at their actual value		\$5,150,899 03

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 29,555 02
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	145,951 09
Losses resisted, including interest, costs and other expenses thereon	19,634 22
Total gross amount of claims for losses	\$ 195,140 33
Deduct re-insurance thereon	16,330 10
Net amount of unpaid losses	\$ 178,810 23
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$1,622,112.39; unearned premiums (50 per cent.)	\$ 811,056 19
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,407,539.12; unearned premiums (pro rata)	796,407 04
Total unearned premiums	\$1,607,463 23
Due and accrued for salaries, rent and miscellaneous expenses	20,352 43
Total amount of liabilities, except capital stock and net surplus	\$1,806,625 89
Joint stock capital actually paid up in cash	1,000,000 00
Surplus, beyond capital and all other liabilities	2,344,273 14
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$5,150,899 03

IV. INCOME DURING THE YEAR.

	<i>From fire risks.</i>
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	\$ 164,202 67
Gross premiums on risks written and renewed during the year	2,729,977 32
Total	\$2,894,179 99
Deduct premiums and bills in course of collection at this date	170,435 46
Entire premiums collected during the year	\$2,723,744 53
Deduct re-insurance, rebate, abatement and return premiums	605,882 01
Net cash actually received for premiums	\$2,117,862 52
Received for interest and dividends on stocks and bonds, collateral loans and from all other sources	182,193 19
Aggregate amount of income actually received during the year in cash	\$2,300,055 71

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$149,969.16, losses occurring in previous years)	\$1,128,066 75
Deduct amounts received for salvages and amounts received for re-insurances in other companies	115,149 74
Net amount paid during the year for losses	\$1,012,917 01

Cash dividends actually paid stockholders	150,000 00
Paid for commissions and brokerage	337,640 13
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés	163,836 58
Paid for State, National and local taxes in this and other States	60,645 47
All other payments and expenditures	207,520 35
Aggregate amount of actual expenditures during the year in cash	\$1,932,559 54

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Five risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year	\$ 356,627,286	\$2,984,588 05
Written or renewed during the year	344,630,320	2,729,977 32
Totals	\$ 701,257,606	\$5,714,565 37
Deduct those expired and marked off as terminated	303,143,122	2,457,694 79
In force at the end of the year	\$ 398,114,484	\$3,256,870 58
Deduct amount re-insured	24,166,142	226,919 17
Net amount in force December 31, 1886	\$ 373,948,342	\$3,029,951 41

Schedule of Fire Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Frac. un'rn'd.</i>	<i>Premiums unearned.</i>
1886	One year	\$182,384,160 00	\$1,622,112 39	1-2	\$ 811,056 19
1885	Two years	3,217,997 00	26,784 84	1-4	6,696 21
1886		1,751,877 00	12,388 32	3-4	9,291 24
1884	Three years	28,771,447 00	217,800 98	1-6	36,300 16
1885		41,220,498 00	284,022 74	1-2	142,011 37
1886		63,105,947 00	380,928 07	5-6	317,440 05
1883	Four years	512,652 00	4,318 06	1-8	539 76
1884		566,912 00	4,922 73	3-8	1,846 02
1885		641,709 00	6,186 01	5-8	3,866 25
1886		700,029 00	5,197 12	7-8	4,547 48
1882	Five years	6,046,023 00	62,931 55	1-10	6,293 15
1883		7,375,687 00	69,156 43	3-10	20,746 92
1884		8,451,149 00	81,851 44	1-2	40,925 72
1885		10,706,944 00	101,564 61	7-10	71,095 22
1886		18,495,311 00	149,786 12	9-10	134,807 49
Totals		\$373,948,342 00	\$3,029,951 41		\$1,607,463 23

Answers to General Interrogatories.

Total amount of premiums received from the organization of the com- pany to date	\$19,413,349 00
Losses paid from organization to date	9,019,619 66
Total amount of cash dividends declared since the company com- menced business	154,000 00

Total amount of the company's stock, owned by the directors, at par value 383,900 00
 Losses incurred during the year: fire 1,151,306 32

Amounts deposited in various States:

	<i>Deposit.</i>	<i>Liabilities.</i>
Oregon	\$ 50,000 00	\$ 7,423 44
Virginia	50,000 00	7,507 16
Georgia	25,000 00	14,035 72
North Carolina	10,000 00	19,346 18

COLORADO BUSINESS.

Business in the State during the Year.

Risks written \$1,371,999 00
 Premiums received 22,637 11
 Losses paid 9,844 41
 Losses incurred 9,992 56

Germania Fire Insurance Co.,

OF

NEW YORK, . . 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.

	<i>Par value.</i>	<i>Market value.</i>
United States 4 per cent. registered bonds	\$ 130,000 00	\$ 167,050 00
United States 4½ per cent. registered bonds	715,000 00	791,862 50
Baltimore & Ohio R. R. Co., 5 per ct. bonds	50,000 00	55,500 00
Chicago, Rock Island & Pacific R. R. Co., 6 per cent. bonds, first mortgage, 1917 . . .	25,000 00	34,250 00
Milwaukee & St. Paul R'y (Chi. & Mil. div.), 7 per cent. bonds, 1903	15,000 00	19,837 50

	<i>Par value.</i>	<i>Market value.</i>	
Fargo & Southern R'y Co., 6 per cent. bonds, 1924	20,000 00	24,200 00	
Chicago & Northwestern R'y Co., 7 per cent. bonds	25,000 00	32,750 00	
Chicago & Northwestern R'y Co., sinking fund deb. 5 per cent. bonds, 1933	25,000 00	27,500 00	
Chicago, St. Louis & New Orleans R. R. Co., 5 per cent. bonds, 1951	25,000 00	28,937 50	
Lake Shore & Mich. Southern R'y Co., coupon 7 per cent. bonds, 1900	16,000 00	20,800 00	
Lake Shore & Mich. Southern R'y Co., reg. 7 per cent. bonds, 1900	9,000 00	11,520 00	
Long Island R. R. Co., 5 per ct. bonds, 1931	15,000 00	17,250 00	
Michigan Central R. R. Co., 7 per cent. bonds, 1902	25,000 00	32,031 25	
Michigan Central R. R. Co., 6 per cent. bonds, 1909	30,000 00	37,050 00	
Milwaukee, Lake Shore & Western R'y Co., 6 per cent. bonds, 1921	15,000 00	17,400 00	
New York Central & Hudson River R. R. Co., 7 per cent. bonds, 1903	25,000 00	34,625 00	
New York Central & Hudson River R. R. Co., 5 per cent. deb. bonds, 1904	25,000 00	27,218 75	
Northern Pacific R. R. Co., sinking fund 6 per cent. bonds, 1921	25,000 00	29,875 00	
Central Pacific R. R. Co., of Cal., 6 per cent. gold bonds, 1898	40,000 00	46,600 00	
Union Pacific R. R. Co., 6 per cent. bonds, 1898	25,000 00	29,375 00	
Union Pacific R'y Co. (Kan. Pac.), 6 per cent. bonds, 1896	25,000 00	27,437 50	
Penn. R. R. Co., 4½ per cent. bonds, 1921	25,000 00	26,875 00	
Rome, Watertown & Ogdensburg R. R. Co., 5 per cent. bonds, 1922	10,000 00	10,250 00	
St. Paul, Minnesota, & Manitoba R'y Co., 7 per cent. bonds, 1909	16,000 00	18,160 00	
West Shore R. R. Co., guaranteed 4 per cent. bonds, 2361	50,000 00	52,437 50	
Dry Dock, East Broadway & Battery R. R. Co., 7 per cent. bonds, 1893	10,000 00	11,125 00	
Mississippi State, 4 per cent. bonds	20,000 00	20,000 00	
National Park Bank stock	5,000 00	8,350 00	
Totals	\$1,441,000 00	\$1,660,267 50	
Total market value of stocks and bonds			\$1,660,267 50
Market value of real estate owned by the company (unincumbered)			535,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			96,500 00
Interest due and accrued on said bond and mortgage loans			1,530 00
Value of lands mortgaged exclusive of buildings	\$	67,500 00	
Value of buildings mortgaged (insured for \$91,000 as collateral)		99,000 00	
Total value of said mortgaged premises	\$	166,500 00	
Cash in the Company's principal office	\$	75,780 99	

Cash deposited in bank:

National Park Bank	\$ 2,947 09
German American Bank	2,852 52
National Bank of Illinois	10,128 61
Total cash items	\$ 91,709 21
Gross premiums in course of collection not more than three months due	14,485 92
All other property belonging to the company	101,280 99
Aggregate amount of all the assets of the company, stated at their actual value	\$2,500,773 62

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 49,325 65
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	21,672 80
Losses resisted, including interest, costs and other expenses thereon	20,408 40
Total gross amount of claims for losses	\$ 91,406 85
Deduct re-insurance thereon	5,998 86
Net amount of unpaid losses	\$ 85,408 02
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, \$830,167.74; unearned premiums (50 per cent)	\$ 415,083 87
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$701,397.59; unearned premiums (pro rata)	362,197 88
Total unearned premiums	\$ 777,281 75
Total amount of liabilities, except capital stock and net surplus	\$ 862,689 77
Joint stock capital actually paid up in cash	1,000,000 00
Surplus beyond capital and all other liabilities	638,083 85
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$2,500,773 62

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	<i>From fire risks.</i> \$ 11,697 29
Gross premiums on risks written and renewed during the year	1,303,096 87
Total	\$1,314 794 16
Deduct premiums and bills in course of collection at this date	14,485 92
Entire premiums collected during the year	\$1,300,308 24
Deduct re-insurance, rebate, abatement and return premiums	237,228 03
Net cash actually received for premiums	\$1,063,080 21

Received for interest on bonds and mortgages	6,376 66
Received for interest and dividends on stock, bonds, collateral loans and from all other sources	93,797 61
Aggregate amount of income actually received during the year in cash	\$1,163,254 48

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$144,148.96, losses occurring in previous years)	\$ 624,762 26
Deduct amounts received for salvages and amounts re- ceived for re-insurances in other companies	55,807 53
Net amount paid during the year for losses	\$ 568,954 73
Cash dividends actually paid stockholders	100,000 00
Paid for commissions and brokerage	150,787 35
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés	76,319 78
Paid for State, National and local taxes in this and other States	30,649 61
All other payments and expenditures	159,507 48
Aggregate amount of actual expenditures during the year in cash	\$1,086,218 95

VI. MISCELLANEOUS.

Risks and Premiums.

		<i>Five risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of Dec. of the preceding year . . .	\$176,635,780 09		\$1,653,224 96
Written or renewed during the year	150,661,284 16		1,303,096 87
Total	\$327,297,064 25		\$2,956 321 83
Deduct those expired and marked off as terminated	146,933,015 56		1,371,678 94
In force at the end of the year	\$180,364,048 69		\$1,584,642 89
Deduct amount re-insured	5,066,884 33		53,077 56
Net amount in force December 31, 1886	\$175,297,164 36		\$1,531,565 33

Schedule of Fire Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Frac. un'rn'd.</i>	<i>Premiums unearned.</i>
1886	One year	\$ 99,368,603 00	\$ 830,167 74	1-2	\$ 415,083 87
1885	Two years	83,282 00	615 03	1-4	153 76
1886		310,135 00	2,158 61	3-4	1,618 96
1884	Three years	17,833,319 00	157,432 46	1-6	26,238 74
1885		18,988,135 36	159,543 01	1-2	79,771 50
1886		20,785,713 00	173,245 50	5-6	144,371 25
1883	Four years	202,975 00	1,895 08	1-8	236 88
1884		159,309 00	1,520 95	3-8	570 36
1885		106,475 00	900 96	5-8	600 56
1886		271,990 00	2,617 42	7-8	2,290 24
1882	Five years	3,148,540 50	36,989 90	1-10	3,698 99
1883		2,817,230 50	34,040 55	3-10	10,214 85
1884		3,419,255 00	41,855 29	1-2	20,927 64
1885		3,591,527 00	40,791 75	7-10	28,554 22
1886		4,210,675 00	47,722 14	9-10	42,949 93
Totals		\$ 175,297,164 36	\$1,531,565 33		\$ 777,281 75

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$19,214,027 64
Losses paid from organization to date	9,591,092 75
Total amount of cash dividends declared since the company commenced business	1,301,000 00
Total amount of the company's stock owned by the directors, at par value	204,200 00
Losses incurred during the year: fire	509,210 26
Amounts deposited in various States:	

	<i>Deposit.</i>	<i>Liabilities.</i>
Mississippi	\$ 25,000 00	\$ 7,399 86
Georgia	25,000 00	9,205 48
Virginia	50,000 00	15,770 78
Oregon	50,000 00	2,400 70
Dakota	25,000 00	5,165 98

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 333,717 00
Premiums received	6,141 37
Losses paid	7,205 73
Losses incurred	4,863 27

Glens Falls Insurance Company,

OF

GLENS FALLS, . NEW YORK.

Incorporated May, 1849.

RUSSELL 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 Stock and Bonds owned by the Company.

	<i>Par value.</i>	<i>Market value.</i>
United States 4 per cent. bonds	\$ 260,000 00	\$ 332,800 00
United States 4½ per cent. bonds	240,000 00	265,800 00
N. Y. Cent. and Hudson River R. R. 1st mort. 7 per cent. bonds	80,000 00	107,200 00
New York and Harlem R. R. 1st. mort. 7 per cent. bonds	50,000 00	65,000 00
First National Bank, Glens Falls, stock	10,000 00	17,500 00
Totals	\$ 640,000 00	\$ 788,300 00

Total market value of stocks and bonds	\$ 788,300 00
Market value of real estate owned by the company (unincumbered)	14,025 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due	456,863 75
Loans on bond and mortgage (first liens) upon which more than one year's interest is due (of which \$2,800 is in process of foreclosure)	63,800 00
Interest due and accrued on said bond and mortgage loans	9,977 15
Total value of lands and buildings mortgaged	\$1,072,900 00
Cash in the company's principal office	\$ 1,732 03
Cash deposited in bank:	
First National Bank, Glens Falls	63,109 97
First National Bank, Chicago	15,890 32
German Savings Bank, Davenport, Iowa	100,000 00
Mercantile National Bank, New York	6,432 00
Total cash items	\$ 187,164 32
Interest due and accrued on deposits	525 00
Gross premiums in course of collection not more than three months due	46,008 99
Bills receivable, not matured, taken for fire, marine and inland risks	275 00
Gross amount of all the assets of the company	\$1,566,939 21
Deduct for bad and doubtful debts and securities	11,430 55
Aggregate amount of all the assets of the company, stated at their actual value	\$1,555,508 66

III. LIABILITIES.

Gross claims for adjusted and unpaid losses, due and to become due	\$ 18,631 34
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	24,030 00
Losses resisted, including interest, costs and other expenses thereon	6,750 00
Total gross amount of claims for losses	\$ 49,411 34
Deduct re-insurance thereon	6,226 01
Net amount of unpaid losses	\$ 43,182 33
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, \$321,669.44; unearned premiums (50 per cent)	\$ 160,834 72
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$695,772.56; unearned premiums (pro rata)	375,929 39
Total unearned premiums	\$ 536,764 11
All other demands against the company, absolute and contingent	6,901 35
Total amount of liabilities, except capital stock and net surplus	\$ 586,847 79
Joint stock capital actually paid up in cash	200,000 00
Surplus beyond capital and all other liabilities	768,660 87
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$1,555,508 66

IV. INCOME DURING THE YEAR.

	<i>From fire risks.</i>
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	\$ 54,619 34
Deduct amount of same not collected	1,430 55
Net collected	\$ 53,188 79
Gross premiums on risks written and renewed during the year	648,775 02
Total	\$ 701,963 81
Deduct premiums and bills in course of collection at this date	46,008 99
Entire premiums collected during the year	\$ 655,954 82
Deduct re-insurance, rebate, abatement and return premiums	88,324 12
Net cash actually received for premiums	\$ 567,630 70
Received for interest on bonds and mortgages	29,305 93
Received for interest and dividends on stocks bonds and collateral loans	33,959 46
Income received from all other sources	242 00
Aggregate amount of income actually received during the year in cash	\$ 631,138 09

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$20,376.49 losses occurring in previous years)	\$ 559,708 92
Deduct amounts received for salvages and amounts received for re-insurances in other companies	9,414 67
Net amount paid during the year for losses	\$ 550,294 25
Cash dividends actually paid stockholders	26,000 00
Paid for commissions and brokerage	102,719 93
Paid for salaries fees and other charges of officers, clerks, agents and all other employes	15,001 10
Paid for State, National and local taxes in this and other States	15,198 78
All other payments and expenditures	43,955 72
Aggregate amount of actual expenditures during the year in cash	\$ 558,169 78

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year	\$ 94,433,898	\$ 968,516 72
Written or renewed during the year	61,977,820	648,775 02
Total	\$ 156,411,718	\$1,617,291 74
Deduct those expired and marked off as terminated	75,857,550	585,801 09
In force at the end of the year	\$ 79,554,168	\$1,031,490 65
Deduct amount re-insured	1,341,918	14,048 65
Net amount in force December 31, 1886	\$ 78,212,250	\$1,017,442 00

Schedule of Fire Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Frac. un'rn'd.</i>	<i>Premiums unearned.</i>
1886	One year . . .	\$ 28,963,248 00	\$ 321,669 44	1-2	\$ 160,834 72
1885	Two years . . .	293,844 00	2,802 70	1-4	700 68
1886		328,126 00	3,032 93	3-4	2,274 70
1884		15,110,673 00	132,111 75	1-6	22,018 62
1885	Three years . . .	16,629,780 00	149,168 92	1-2	74,584 46
1886		20,218,375 00	186,035 23	5-6	155,029 36
1883		71,630 00	673 95	1-8	84 24
1884	Four years . . .	59,355 00	740 69	3-8	277 76
1885		112,209 00	839 02	5-8	524 40
1886		158,897 00	1,798 13	7-8	1,573 36
1882		2,679,286 00	29,594 66	1-10	2,959 47
1883	Five years . . .	3,347,691 00	38,794 75	3-10	11,638 42
1884		3,758,094 00	46,767 63	1-2	23,383 82
1885		4,429,907 00	60,954 39	7-10	42,668 07
1886		3,351,135 00	42,457 81	9-10	38,212 03
Totals		\$ 99,512,250 00	\$1,017,442 00		\$ 536,764 11

Answers to General Interrogatories.

Total amount of premiums received from the organization of company to date	\$7,453,216 79
Losses paid from organization to date	3,960,669 84
Total amount of cash dividends declared since the company commenced business	400,000 00
Total amount of the company's stock, owned by the directors, at par value	73,040 00
Loaned to stockholders and officers	8,650 00
Losses incurred during the year: fire	347,859 27
Amounts deposited in various States:	
Virginia	10,000 00
New York, under safety fund law	200,000 00

COLORADO BUSINESS.*Business in the State during the Year.*

Risks written	\$ 198,095 00
Premiums received	2,807 63
Losses paid	1,854 84
Losses incurred	1,954 84

Granite State Fire Insurance Company,

OF

PORTSMOUTH, NEW HAMPSHIRE.

Incorporated July 17, 1885.

FRANK JONES, President.

ALFRED F. HOWARD, Secretary.

I. CAPITAL.

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

II. ASSETS.

Account of Stocks and Bonds owned by the Company.

	<i>Par value.</i>	<i>Market value.</i>
United States 4 per cent. reg. bonds, 1907	\$ 155,400 00	\$ 201,960 00
Carroll County, N. H., 6 per cent. bonds, 1891	200 00	200 00
Fort Plain, N. Y., Water Co.'s 6 per cent 1st mort. bonds, 1905	10,000 00	10,500 00
New Hampshire Trust Co.'s 6 per cent. debenture bonds, 1906	15,000 00	15,000 00
Eastern R. R. of Mass. 6 per cent. bonds, 1906	10,000 00	12,700 00
New York and New England R. R. 7 per cent. bonds, 1905	10,000 00	12,500 00
Colorado State warrants, 6 per cent	12,078 44	12,078 44
Lake National Bank of Wolfboro, N. H., 54 shares stock	5,400 00	5,670 00
Dover Gas Light Co., Dover, N. H., 100 shares stock	2,500 00	3,000 00
Worcester, Nashua and Rochester R. R. 1 share stock	100 00	134 00
Totals	\$ 223,678 44	\$ 273,742 44
Total market value of stocks and bonds		\$ 273,742 44
Loans on bond 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	\$ 2,000 00	
Value of buildings mortgaged (insured for \$9,000 as col- lateral)		18,000 00
Total value of said mortgaged premises	\$ 20,000 00	

Cash in the company's principal office	6,153 63
Cash deposited in N. H. National Bank, Portsmouth, N. H.	25,849 62
Interest due and accrued on stocks and bonds	1,589 17
Gross premiums in course of collection, not more than three months due	26,190 17
Aggregate amount of all the assets of the company, stated at their actual value	\$ 342,525 03

III. LIABILITIES.

Gross claims for adjusted and unpaid losses, due and to become due	\$ 15,499 90
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	4,005 00
Net amount of unpaid losses	\$ 19,504 90
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$135,452.49; unearned premiums (50 per cent.)	\$ 67,726 24
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$41,496.84; unearned premiums (pro rata)	34,220 45
Total unearned premiums	\$ 101,946 69
Due and accrued for salaries, rent and miscellaneous expenses	114 69
All other demands against the company, absolute and contingent	4,934 39
Total amount of liabilities, except capital stock and net surplus	\$ 126,500 67
Joint stock capital actually paid up in cash	200,000 00
Surplus, beyond capital and all other liabilities	16,024 36
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$ 342,525 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	\$ 16,984 98	<i>From fire risks.</i>
Gross premiums on risks written and renewed during the year	192,937 57	
Total	\$ 209,922 55	
Deduct premiums and bills in course of collection at this date	26,190 17	
Entire premiums collected during the year	\$ 183,732 38	
Deduct re-insurance, rebate, abatement and return premiums	14,743 71	
Net cash actually received for premiums	\$ 168,988 67	
Received for interest on bonds and mortgages	325 00	
Received for interest and dividends on stock, bonds, collateral loans and from all other sources	8,744 70	
Aggregate amount of income actually received during the year in cash	\$ 178,058 37	

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$167.65, losses occurring in previous years)	\$ 25,682 95
Deduct amounts received for salvages	35 00
Net amount paid during the year for losses	\$ 25,647 95
Paid for commissions and brokerage	32,075 59
Paid for salaries, fees and other charges of officers, clerks, agents and all other employes	5,615 20
Paid for State, National and local taxes in this and other States	3,909 41
All other payments and expenditures	7,970 46
Aggregate amount of actual expenditures during the year in cash	\$ 75,218 61

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year	\$ 2,416,830	\$ 29,146 95
Written or renewed during the year	15,320,279	192,937 57
Total	\$ 17,737,109	\$ 222,084 52
Deduct those expired and marked off as terminated	4,276,732	41,795 94
In force at the end of the year	\$ 13,460,377	\$ 180,288 58
Deduct amount re-insured	263,791	3,339 25
Net amount in force December 31, 1886	\$ 13,196,586	\$ 176,949 33

Schedule of Fire Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Frac. un'rn'd.</i>	<i>Premiums unearned.</i>
1886	One year	\$ 9,452,506 00	\$ 135,452 49	1-2	\$ 67,726 24
1885	Two years	55,700 00	411 49	1-4	102 87
1886		61,800 00	447 67	3-4	335 76
1885	Three years	104,220 00	1,255 25	1-2	627 78
1886		1,495,091 00	16,961 97	5-6	14,134 97
1885	Four years	149,870 00	1,510 19	5-8	943 87
1886		697,158 00	6,115 21	7-8	5,350 81
1885	Five years	281,649 00	2,954 49	7-10	2,068 14
1886		1,078,292 00	11,840 27	9-10	10,656 25
Totals		\$ 13,196,586 00	\$ 176,949 33		\$ 101,946 69

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 222,328 07
Losses paid from organization to date	25,816 70
Total amount of the company's stock owned by the directors at par value	91,900 00
Losses incurred during the year: fire	44,985 20

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 2,400 00
Premiums received . . . . .	. 17 72
Losses paid	None
Losses incurred	None

UNITED STATES BRANCH

OF THE

Hamburg-Bremen Fire Insurance Co.,

OF

HAMBURG, . . . GERMANY.

Incorporated, 1854.

WILLIAM GOSSLER, President.

S. V. DORRIEN, 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.

<i>Bonds.</i>	<i>Par value.</i>	<i>Market value.</i>
United States 4 per cent. registered, 1907	\$ 325,000 00	\$ 414,781 25
United States 4½ per cent. registered, 1891	148,000 00	163,170 00
Georgia State, 4½ per cent., 1915	25,000 00	26,500 00
Chicago, Milwaukee and St. Paul first mortgage 8 per cent. (Prairie Du Chem. Div.)	15,000 00	19,537 50
Chicago and Northwestern cons. sink. fund, first mortgage 7 per cent	25,000 00	32,250 00
Chicago, Burlington and Quincy cons. first mortgage 7 per cent	20,000 00	26,650 00
New York, Lake Erie and Western cons. first mortgage 7 per cent	25,000 00	33,500 00

<i>Bonds.</i>	<i>Par value.</i>	<i>Market value.</i>
St. Paul, Minn. and Manitoba Land Grant and Sinking Fund, first mortgage 7 per cent. gold	19,000 00	20,995 00
Central Pacific first mortgage 6 per cent. gold	20,000 00	22,775 00
Kansas Pacific (Denver Div.) first mortgage 6 per cent	20,000 00	22,800 00
Union Pacific, first mortgage, 6 per cent. gold	20,000 00	22,900 00
Nashville, Chattanooga and St. Louis first mortgage, 7 per cent	10,000 00	12,950 00
Lake Shore and Michigan Southern cons. sinking fund, first mortgage, 7 per cent	10,000 00	12,675 00
New York Central and Hudson River Railway, first mortgage, 7 per cent	10,000 00	13,450 00
Michigan Central R. R. cons. first mortgage 5 per cent	17,000 00	18,530 00
Delaware and Hudson Canal Co. (Penna. Div.), first mortgage, 7 per cent	20,000 00	28,200 00
Albany and Susquehanna R. R. cons. and guaranteed first mortgage, 6 per cent	10,000 00	12,100 00
Oregon Railway and Navigation Co.'s first mortgage, 6 per cent	10,000 00	10,762 50
St. Louis and Iron Mountain R. R. first mortgage, 7 per cent	10,000 00	11,350 00
Northern Pacific R. R. land grant and sinking fund, first mortgage, 6 per cent., gold	20,000 00	23,200 00
Totals	\$ 779,000 00	\$ 952,076 25
Total market value of stocks and bonds		\$ 952,076 25
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		20,000 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	
Amount loaned on Georgia State bonds, par value \$51,000, market value \$54,060		45,000 00
Cash deposited in Bank of America, New York		39,915 75
Net premiums in course of collection not more than three months due		58,887 92
Bills receivable, not matured, taken for fire risks		3,812 00
Amount of premiums unpaid on policies issued more than three months	\$ 300 26	
Aggregate amount of all the assets of the company, stated at their actual value		\$1,119,691 92

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 1,200 00
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	49,045 00
Losses resisted, including interest, costs and other expenses thereon	12,700 00
Net amount of unpaid losses	\$ 62,945 00

Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$674,478.85; unearned premiums (50 per cent.)	\$ 337,239.43
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$476,606.48; unearned premiums (pro rata)	209,613 51
Total unearned premiums	546,852 94
Total amount of liabilities except net surplus	\$ 609,797 94
Surplus beyond all liabilities	509,893 98
Aggregate amount of all liabilities, including net surplus	\$1,119,691 92

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	\$ 42,334 36
Deduct amount of same not collected	2,447 45
Net collected	\$ 39,886 91
Gross premiums on risks written and renewed during the year	995,732 88
Total	\$1,035,619 79
Deduct premiums and bills in course of collection at this date	62,699 92
Entire premiums collected during the year	\$ 972,919 87
Deduct re-insurance, rebate, abatement and return premiums	176,084 04
Net cash actually received for premiums	\$ 796,835 83
Received for interest on bonds and mortgages	1,035 00
Received for interest and dividends on stocks, bonds, collateral loans and from all other sources	40,236 91
Aggregate amount of income actually received during the year in cash	\$ 838,107 74

V. EXPENDITURES DURING THE YEAR.

Net amount actually paid for losses (including \$51,563.59, losses occurring in previous years)	\$ 405,040 28
Paid for commissions and brokerage	148,767 02
Paid for salaries, fees and other charges of officers, clerks, agents and all other employes	74,260 25
Paid for State, National and local taxes in this and other States	18,489 56
All other payments and expenditures	40,737 18
Aggregate amount of actual expenditures during the year in cash	\$ 687,294 29

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Five risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year	\$ 82,738,029	\$ 982,310 70
Written or renewed during the year	90,630,474	995,732 88
Total	\$ 173,368,503	\$1,978,043 58
Deduct those expired and marked off as terminated	82,229,500	926,958 25
In force at the end of the year	\$ 91,139,003	\$1,051,085 33
Deduct amount re-insured	1,594,543	23,346 43
Net amount in force December 31, 1886	\$ 89,544,460	\$1,027,738 90

Schedule of Fire Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross premi's charged.</i>	<i>Frac. un'rn'd.</i>	<i>Premiums unearned.</i>
1886	One year	\$ 57,543,084 00	\$ 674,478 85	1-2	\$ 337,239 43
1885	Two years	116,951 00	1,026 67	1-4	256 67
1886		323,875 00	1,703 21	3-4	1,277 41
1884	Three years	6,025,285 00	68,474 57	1-6	11,412 43
1885		7,377,201 00	78,034 40	1-2	39,017 20
1886		9,852,869 00	100,226 25	5-6	83,521 87
1883	Four years	66,418 00	698 81	1-8	87 35
1884		89,638 00	835 45	3-8	313 30
1885		70,612 00	673 89	5-8	421 18
1886		147,822 00	1,410 14	7-8	1,233 87
1882	Five years	98,443 00	13,579 42	1-10	1,357 94
1883		1,525,661 00	19,094 78	3-10	5,728 43
1884		2,130,460 00	28,131 84	1-2	14,065 92
1885		2,189,571 00	27,627 05	7-10	19,338 94
1886		2,690,113 00	35,090 00	9-10	31,581 00
Totals		\$ 91,139,093 00	\$ 1,051,085 33		\$ 546,852 94
Deduct amount re-insured		1,594,543 00	27,546 43		
		\$ 89,544,460 00	\$ 1,027,738 90		\$ 546,852 94

Answers to General Interrogatories.

Total amount of premiums received from the organization of United States Branch of the company to date	\$7,434,207 80
Losses paid from organization of United States Branch to date	4,134,170 59
Losses incurred during the year: fire	499,703 28
Amount deposited in different States and countries for the security of all the company's policy-holders	650,575 00
Amounts deposited in various States:	
Ohio	Deposit. \$ 127,625 00 Liabilities. \$ 16,415 47
Georgia	26,500 00 10,264 49
Oregon	55,125 00 20,313 06
Virginia	19,143 75 44,979 48

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 398,750 00
Premiums received	5,989 66
Losses paid	596 98
Losses incurred	975 18

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.

	<i>Par value.</i>	<i>Market value.</i>
United States 6 per cent. currency bonds	\$ 50,000 00	\$ 65,500 00
United States 4½ per cent. registered bonds	585,000 00	647,887 50
United States 4 per cent. registered bonds	642,000 00	820,957 50
United States 4 per cent. coupon bonds	48,000 00	61,860 00
New York & Harlem R. R. 1st mort. 7 per cent. bonds	25,000 00	33,187 50
Erie R'y Co. consolidated mort. bonds	54,000 00	73,440 00
Union Pacific R. R. 1st mort. bonds	50,000 00	59,000 00
Union Pacific R. R. sinking fund bonds	25,000 00	29,500 00
Cairo & Fulton R. R. 7 per cent. 1st mort. bonds	25,000 00	27,375 00
New York Elevated R. R. Co. 1st mort. 7 per cent. bonds	20,000 00	25,400 00
Kansas Pacific R'y Co. consolidated 1st mort. bonds	50,000 00	53,500 00
Richmond & Allegheny R. R. Co. 1st mort. 7 per cent. bonds	25,000 00	17,531 25
Flint & Pere Marquette R. R. Co. 6 per cent. gold bonds	30,000 00	36,600 00
Chi. Mil. & St. Paul R'y Co. (Chi. & Pac. Western Div.) 1st mort. gold bonds	25,000 00	27,000 00
Chi., Bur. & Quincy R. R. Co. 4 per cent. bonds (Iowa Div.)	25,000 00	24,906 25
Norfolk & Western R. R. Co. 6 per cent. gold bonds	5,000 00	5,625 00
Richmond & Danville R. R. Co. 6 per cent. consolidated mort. gold bonds	25,000 00	29,000 00
New York, Chicago & St. Louis R'y Co. 1st mort. 6 per cent. gold bonds	10,000 00	9,775 00

	<i>Par value.</i>	<i>Market value.</i>	
Milwaukee & St. Paul R'y Co. 1st mort. (Iowa & Minn. Div.) 7 per cent. consolidated bonds	6,000 00	7,410 00	
Missouri, Kansas & Texas R'y Co. consolidated 1st mort. 7 per cent. land grant bonds	5,000 00	5,550 00	
St. Louis & Iron Mountain R. R. Co. 1st mort. 7 per cent. bonds	5,000 00	5,750 00	
Chi., Mil. & St. Paul R'y Co. (Wis. & Minn. Div.) 1st mort. 5 per cent. gold bonds	10,000 00	10,800 00	
Chi., Mil. & St. Paul R'y Co. (terminal mort.) thirty year 5 per cent. gold bonds	10,000 00	10,525 00	
Louisville, New Albany & Chicago R'y Co. consolidated mort. 6 per cent bonds	15,000 00	14,475 00	
Rensselaer & Saratoga R. R. Co. consolidated capital stock, 100 shares	10,000 00	17,000 00	
Chicago, Burlington & Quincy stock, 100 shares	10,000 00	13,650 00	
Chicago, Rock Island & Pacific stock, 100 shares	10,000 00	12,700 00	
Metropolitan National Bank stock, 75 shares	7,500 00	2,775 00	
American Exchange Nat. bank stock, 150 shares	15,000 00	21,000 00	
Central Trust Co.'s stock, 100 shares	10,000 00	43,500 00	
Totals	\$1,832,500 00	\$2,213,180 00	
Total market value of stocks and bonds			\$2,213,180 00
Loans on bond and mortgage (first liens), upon which not more than one year's interest is due			97,500 00
Interest due and accrued on said bond and mortgage loans			407 09
Value of lands mortgaged, exclusive of buildings		\$ 101,500 00	
Value of buildings mortgaged (insured for \$105,000 as collateral)		133,000 00	
Total value of said mortgaged premises		\$ 234,500 00	

Loans on Collaterals.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
Chicago & Northwestern R'y Co. extension bonds, 1886, 4 per cent	\$ 19,000 00	\$ 19,332 50	
Chicago, Rock Island & Pacific R'y Co. 5 per cent. extension and col. first mortgage bonds	14,000 00	15,680 00	\$ 30,000 00
St. Louis & San Francisco R'y Co. general mortgage 6 per cent. gold bonds	2,000 00	2,260 00	
Totals	\$ 35,000 00	\$ 37,272 50	\$ 30,000 00
Amount loaned on collaterals			\$ 30,000 00
Cash in the company's principal office		\$ 18,510 78	
Cash deposited in bank:			
Bank of America			29,463 95
German-American Bank			8,594 15
With Treasurer of State of Mississippi			15,000 00
Total cash items			\$ 71,568 88

Interest due and accrued on stocks and bonds	7,920 00
Gross premiums uncollected on policies issued within three months from home office	13,196 02
Net premiums in the hands of agents on policies issued within three months	112,902 96
Aggregate amount of all the assets of the company stated at their actual value	\$2,546,674 95

III. LIABILITIES.

Gross claims for adjusted and unpaid losses, due and to become due	\$ 64,761 75
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	54,440 08
Losses resisted, including interest, costs and other expenses thereon	24,961 67
Total gross amount of claims for losses	\$ 144,163 50
Deduct re-insurance thereon	5,348 27
Net amount of unpaid losses	\$ 138,815 23
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$997,614.84; unearned premiums (50 per cent.)	\$ 453,807 42
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$790,216.19; unearned premiums (pro rata)	411,829 03
Total unearned premiums	\$ 865,636 45
All other demands against the company, absolute and contingent	1,319 60
Total amount of liabilities, except capital stock and net surplus	\$1,005,771 28
Joint stock capital actually paid up in cash	1,000,000 00
Surplus beyond capital and all other liabilities	540,903 67
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$2,546,674 95

IV. INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	\$ 9,294 76
Deduct amount of same not collected	516 24
Net collected	\$ 8,778 52
Gross premiums on risks written and renewed during the year	1,333,497 59
Total	\$1,342,276 11
Deduct premiums and bills in course of collection at this date	13,396 40
Entire premiums collected during the year	\$1,328,879 71
Deduct re-insurance, rebate, abatement and return premiums	152,982 90
Net cash actually received for premiums	\$1,175,896 81
Received for interest on bonds and mortgages	5,151 98
Received for interest and dividends on stocks, bonds, collateral loans and from all other sources	88,847 66
Aggregate amount of income actually received during the year in cash	\$1,269,896 45

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including (\$115,-	
199.49, losses occurring in previous years	\$ 653,594 86
Deduct amounts received for salvages and amounts re-	
ceived for re-insurances in other companies	21,410 37
Net amount paid during the year for losses	\$ 632,184 49
Cash dividends actually paid stockholders	100,000 00
Paid for commissions and brokerage	214,291 09
Paid for salaries, fees, and other charges of officers, clerks, agents and	
all other employés	157,681 57
Paid for State, National and local taxes in this and other States	33,552 83
All other payments and expenditures	107,555 50
Aggregate amount of actual expenditures during the year in	
cash	\$1,245,295 48

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding		
year	\$166,871,321 00	\$1,763,561 88
Written or renewed during the year	136,501,112 89	1,333,497 59
Totals	\$303,372,433 89	\$3,097,059 47
Deduct those expired and marked off as terminated	130,676,640 49	1,360,141 61
In force at the end of the year	\$172,695,793 40	\$1,736,917 86
Deduct amount re-insured	3,933,925 15	39,086 55
Net amount in force December 31 1886	\$168,761,865 25	\$1,697,831 03

Schedule of Fire Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem charged</i>	<i>Frac. un'rn'd.</i>	<i>Premiums unearned.</i>
1886	One year	\$ 85,357,612 77	\$ 907,614 84	1-2	\$ 453,807 42
1886	One year	253,090 00	1,037 55	whole amt.	1,037 53
1885	Two years	59,170 00	464 79	1-4	116 20
1886		52,300 00	347 47	3-4	260 57
1884	Three years.	17,549,311 22	164,035 77	1-6	27,339 29
1885		19,447,412 79	160,919 35	1-2	80,459 67
1886		21,430,496 26	179,151 46	5-6	149,292 88
1886	Four years	11,000 00	81 11	whole amt.	81 11
1883		407,470 00	4,228 33	1-8	528 54
1884	Five years	331,047 00	3,416 51	3-8	1,251 19
1885		261,210 00	2,580 15	5-8	1,612 61
1886		293,216 66	2,688 48	7-8	2,352 42
1882	Over five years	3,578,328 84	43,229 80	1-10	4,322 98
1883		3,679,693 50	42,947 52	3-10	12,884 26
1884		4,601,844 67	57,050 46	1-2	28,525 23
1885		5,574,145 89	64,011 83	7-10	44,808 25
1886		5,734,205 31	61,702 97	9-10	55,532 67
		110,310 34	2,322 67	var. frac.	1,393 60
Totals		\$168,761,865 25	\$1,697,831 03		\$ 865,636 45

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date		\$17,870,128	37
Losses paid from organization to date		9,679,429	58
Total amount of cash dividends declared since the company commenced business		1,609,500	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		651,879	73
Amount deposited in various States :			
	<i>Deposit.</i>		<i>Liabilities.</i>
Georgia	\$ 25,000 00	\$ 10,824	54
Mississippi	25,000 00	23,295	91
North Carolina	10,000 00	12,756	38
Virginia	50,000 00	13,292	36

COLORADO BUSINESS.*Business in the State during the Year.*

Risks written	\$ 358,845	33
Premiums received	5,649	35
Losses paid	3,832	89
Losses incurred	3,832	89

Hartford Fire Insurance Company,

OF

HARTFORD, . . . CONNECTICUT.

Incorporated May, 1810.

GEORGE L. CHASE, President.

P. C. ROYCE, 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.

<i>Shares of Stock.</i>	<i>Par value.</i>	<i>Market value.</i>
511 Hartford National Bank, Hartford . . .	\$ 51,100 00	\$ 81,760 00
467 Phoenix National Bank, Hartford . . .	46,700 00	60,710 00
300 American National Bank, Hartford . . .	15,000 00	21,000 00
200 Charter Oak National Bank, Hartford . .	20,000 00	26,600 00
122 Farmers and Mechanics National Bank, Hartford	12,200 00	13,298 00
150 Mercantile National Bank, Hartford . . .	15,000 00	14,700 00
172 First National Bank, Hartford	17,200 00	17,885 00
315 Etna National Bank, Hartford	31,500 00	36,225 00
166 City Bank, Hartford	16,600 00	14,276 00
100 Conn. River Banking Co., Hartford	5,000 00	4,500 00
230 Conn. Trust & Safe Deposit Co., Hartford	23,000 00	32,890 00
200 American Ex. National Bank, New York	20,000 00	27,400 00
100 National Bank of Commerce, New York	10,000 00	18,000 00
300 Importers and Traders Nat. Bank, N. Y	30,000 00	90,000 00
334 Merchants National Bank, New York . .	16,700 00	22,211 00
225 Metropolitan Nat. Bank, New York . . .	22,500 00	7,875 00
300 Bank of America, New York	30,000 00	51,000 00
100 Bank of North America, New York . . .	7,000 00	8,820 00
200 Manhattan Company Bank, New York	10,000 00	16,200 00
50 First National Bank, Albany	5,000 00	8,500 00
106 Blackstone National Bank, Boston	10,600 00	11,872 00
32 National Bank of Commerce, Boston . . .	3,200 00	3,968 00
109 Second National Bank, Boston	10,900 00	16,350 00
24 Hide and Leather National Bank, Boston	2,400 00	2,736 00
39 Atlantic National Bank, Boston	3,900 00	5,206 50
100 First National Bank, Boston	10,000 00	21,200 00
125 Boylston National Bank, Boston	12,500 00	16,625 00
150 Montreal Bank, Montreal	30,000 00	71,100 00
65 Ontario Bank, Bowmansville	6,500 00	7,410 00
120 Connecticut River Company	12,300 00	3,000 00
20 Connecticut River R. R. Co	2,000 00	3,860 00
700 N. Y., New Haven and Hartford R. R. Co	70,000 00	154,000 00
200 Chi., Rock Island and Pacific R. R. Co . .	20,000 00	25,400 00
200 C. and N. W. R. R. Co., preferred	20,000 00	27,900 00
500 Chicago and Northwestern R. R. Co . . .	50,000 00	57,000 00
660 C., B. and Q. R. R. Co	66,000 00	90,000 00
370 C., M. and St. P. R. R. Co., preferred . .	37,000 00	43,660 00
400 C., M. and St. P. R. R. Co	40,000 00	36,200 00
200 Union Pacific R. R. Co	20,000 00	13,200 00
<i>Bonds.</i>		
United States 4½ per cent	205,000 00	226,525 00
Tennessee State, 6 per cent	33,000 00	21,450 00
Alabama State, class A, 8 per cent	10,000 00	10,850 00
Minnesota State, 4½ per cent	3,000 00	3,090 00
South Carolina (Brown consols) 6 per cent .	14,500 00	15,950 00
Toledo, Ohio, Water Works, 8 per cent . . .	5,000 00	6,250 00
H. River and Pt. Chester R. R. Co. (guar. by N. Y., N. H. and H. R. R. Co.) 7 per cent .	50,000 00	67,500 00
New Brunswick, N. J., City, 7 per cent . . .	45,000 00	49,500 00

<i>Bonds.</i>	<i>Par value.</i>	<i>Market value.</i>
Pawtucket, R. I., Town, 7 per cent	75,000 00	90,000 00
Dubuque, Iowa, City, 6 per cent	25,000 00	28,000 00
Des Moines, Iowa, City, 7 per cent	50,000 00	57,500 00
Chi. and Western Ind. R. R., 6 per cent	73,000 00	75,970 00
Minn. Union R'y, 6 per cent	50,000 00	59,000 00
Cleve., Cin., Col. and Ind. R'y, 7 per cent	8,000 00	10,400 00
Nash. and Decatur 1st mort., 7 per cent	50,000 00	58,500 00
Indianapolis & Vincennes R'y, 7 per cent	32,000 00	38,080 00
Albany & Susquehanna 1st mort., 6 per cent	50,000 00	60,000 00
Chi. & Northwestern debentures, 5 per cent	25,000 00	27,000 00
Northern Pacific first mortgage, 6 per cent	50,000 00	59,000 00
N. Y. C. & H. R. R. debentures, 3 per cent	50,000 00	54,250 00
West Shore first mortgage, 4 per cent	100,000 00	104,500 00
Conn. & Passumpsic R. R. Co. trust stock	100,000 00	100,000 00
Totals	\$1,935,000 00	\$2,407,945 50
Total market value of stocks and bonds		\$2,407,945 50
Market value of real estate owned by the company (unincumbered)		953,575 60
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		1,173,900 00
Interest due and accrued on said bond and mortgage loans		21,891 21
Value of lands mortgaged, exclusive of buildings	\$1,270,125 00	
Value of buildings mortgaged (insured for \$1,018,089 as collateral)		1,824,800 00
Total value of said mortgaged premises		\$3,094,925 00

Loans on Collaterals.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
200 shares New London & Northern R. R. Co. stock	\$ 20,000 00	\$ 25,000 00	\$ 20,000 00
Wabash, St. Louis & Pacific R. Co. 7 per cent. bonds	20,000 00	17,000 00	20,000 00
Peoria & Pekin Union R. R. Co. income bond certificates	20,000 00	8,000 00	
414 shares Citizens R'y Co. stock, St. Louis	41,400 00	41,400 00	20,000 00
37 shares Aetna Fire In. Co. stk	3,700 00	9,472 00	6,000 00
Totals	\$ 105,100 00	\$ 100,872 00	\$ 66,000 00
Amount loaned on collaterals			\$ 66,000 00
Cash in company's principal office			\$ 3,039 88
Cash deposited in bank:			
Hartford National Bank, Hartford			122,152 90
Connecticut Trust & Safe Deposit Co., Hartford			150,755 35
Drexel, Morgan & Co., New York			70,727 53
Total cash items			\$ 352,675 75
Interest due and accrued on collateral loans and bank deposits			2,680 55
Gross premiums in course of collection, not more than three months due			359,042 74
State tax due from non-resident stockholders			14,145 00
All other property belonging to the company			4,090 10
Aggregate amount of all the assets of the company stated at their actual value			\$5,055,946 45

III. LIABILITIES.

Gross claims for adjusted and unpaid losses, due and to become due	\$ 59,197 44
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	110,294 82
Losses resisted, including interest, costs and other expenses thereon	<u>48,535 22</u>
Net amount of unpaid losses	\$ 218,027 48
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$1,584,061.98; unearned premiums (50 per cent.)	\$ 792,030 99
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,899,050.59; unearned premiums (pro rata)	<u>972,901 24</u>
Total unearned premiums	\$1,764,932 23
All other demands against the company, absolute and contingent	33,000 00
Total amount of liabilities, except capital stock and net surplus	\$2,015,959 71
Joint stock capital actually paid up in cash	1,250,000 00
Surplus, beyond capital and all other liabilities	<u>1,789,986 74</u>
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$5,055,946 45

IV. INCOME DURING THE YEAR.

Entire premiums collected during the year	\$2,679,382 54
Deduct re-insurance, rebate, abatement and return premiums	<u>329,010 95</u>
Net cash actually received for premiums	\$2,350,371 59
Received for interest on bonds and mortgages	60,225 19
Received for interest and dividends on stocks, bonds and collateral loans	127,969 67
Income received from all other sources	<u>22,500 52</u>
Aggregate amount of income actually received during the year in cash	\$2,561,066 97

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$241,530.70, losses occurring in previous years)	\$1,390,730 32
Deduct amounts received for salvages and amounts received for re-insurances in other companies	<u>72,722 60</u>
Net amount paid during the year for losses	\$1,318,007 72
Cash dividends actually paid stockholders	250,000 00
Paid for commissions and brokerage	353,688 98
Paid for salaries, fees and other charges of officers, clerks, agents and all other employes	167,754 40
Paid for State, National and local taxes in this and other States	43,726 19
All other payments and expenditures	<u>190,356 19</u>
Aggregate amount of actual expenditures during the year in cash	\$2,323,433 48

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year	\$ 278,036,440	\$3,423,969 42
Written or renewed during the year	210,178,417	2,679,382 54
Total	\$ 488,214,857	\$6,103,351 96
Deduct those expired and marked off as terminated	200,770,531	2,515,390 67
In force at the end of the year	\$ 287,444,326	\$3,587,961 29
Deduct amount re-insured	6,169,500	104,848 72
Net amount in force December 31, 1886	\$ 281,274,826	\$3,483,112 57

Schedule of Fire Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Frac. un'ru'd.</i>	<i>Premiums unearned.</i>
1886	One year	\$ 114,862,230 00	\$1,584,061 98	1-2	\$ 792,030 99
1885	Two years	440,932 00	3,803 95	1-4	950 99
1886		499,680 00	4,201 68	3-4	3,151 26
1884		31,017,029 00	333,071 29	1-6	55,511 89
1885	Three years	32,397,333 00	353,176 93	1-2	176,588 47
1886		35,573,636 00	389,648 89	5-6	324,707 40
1883		1,670,269 00	17,280 37	1-8	2,160 04
1884	Four years	1,373,105 00	14,024 73	3-8	5,259 27
1885		1,281,355 00	12,917 54	5-8	8,073 46
1886		1,051,909 00	10,671 21	7-8	9,337 32
1882		12,727,009 00	152,122 22	1-10	15,212 22
1883	Five years	12,378,033 00	147,660 38	3-10	44,298 12
1884		11,152,721 00	143,201 25	1-2	71,600 63
1885		11,657,632 00	147,464 83	7-10	103,225 38
1886		13,191,953 00	169,805 32	9-10	152,824 79
Totals		\$281,274,826 00	\$3,483,112 57		\$ 1,764,932 23

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$50,383,438 34
Losses paid from organization to date	31,348,957 47
Total amount of cash dividends declared since the company commenced business	5,563,100 00
Dividends declared payable in stock from organization	950,000 00
Total amount of the company's stock owned by the directors at par value	178,600 00
Losses incurred during the year: fire	1,250,166 37
Amounts deposited in various States and countries:	
Canada	100,000 00
Georgia	25,000 00
North Carolina	10,000 00
Virginia	50,000 00
Oregon	50,000 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$1,341,622 00
Premiums received	21,196 40
Losses paid	4,831 35
Losses incurred	6,031 35

Hibernia Insurance Company,

OF

NEW ORLEANS, . LOUISIANA.

Incorporated June 8, 1871.

THOS. SMITH, President.

JOHN J. FITZPATRICK, Secretary.

I. CAPITAL.

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

II ASSETS.

Account of Stocks and Bonds owned by the Company.

<i>Bonds</i>	<i>Par value</i>	<i>Market value.</i>
City of New Orleans consolidated coupon	\$ 23,000 00	\$ 25,875 00
City of New Orleans premium	15,000 00	16,875 00
Louisiana State 4 per cent	62,000 00	51,150 00
Totals	\$ 100,000 00	\$ 93,900 00
Total market value of stocks and bonds		\$ 93,900 00
Market value of real estate owned by the company (unincumbered)		144,300 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		75,585 66
Loans on bond and mortgage (first liens) upon which more than one year's interest is due (of which \$14,907 is in process of foreclosure)		17,807 00
Interest due and accrued on said bond and mortgage loans		8,313 18
Value of lands mortgaged, exclusive of buildings	\$ 86,700 00	
Value of buildings mortgaged	255,100 00	
Total value of said mortgaged premises	\$ 341,800 00	

Loans on Collaterals.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
City of New Orleans premium bonds	\$ 320 00	\$ 360 00	\$ 300 00
City of New Orleans premium bonds	50 00	62 25	36 00
8 shares Hibernia Nat. Bank stock	800 00	1,168 00	1,000 00
4 shares Hibernia Nat. Bank stock	400 00	584 00	1,100 00
Louisiana State 3 per ct. bonds	2,000 00	850 00	
25 shares Firemans Insurance Co. stock	1,250 00	1,750 00	1,200 00
City of New Orleans premium bonds	400 00	450 00	300 00
Louisiana State 4 per ct. bonds	2,000 00	1,650 00	1,500 00
Totals	\$ 7,220 00	\$ 6,864 25	\$ 5,436 00
Amount loaned on collaterals			\$ 5,436 00
Cash in the company's principal office			\$ 5,428 24
Cash deposited in bank :			
Hibernia National Bank			34,542 21
New Orleans National Bank			4,019 81
Total cash items			\$ 43,990 26
Interest due and accrued on stocks and bonds			1,930 00
Interest due and accrued on collateral loans			155 40
Net premiums in course of collection, not more than three months due			59,884 98
Bills receivable, not matured, taken for fire, marine and inland risks			4,603 38
All other property belonging to the company			32,201 64
Unpaid premiums on policies issued more than three months			\$ 17,000 00
Aggregate amount of all the assets of the company, stated at their actual value			\$ 488,107 50

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 4,046 63
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	13,506 00
Losses resisted, including interest, costs and other expenses thereon	2,057 50
Total gross amount of claims for losses	\$ 19,610 13
Deduct re-insurance thereon	4,000 00
Net amount of unpaid losses	\$ 15,610 13
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$162,947.22; unearned premiums (50 per cent.)	\$ 81,473 61

Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$2,147.88; unearned premiums (pro rata)	1,789 90
Gross premiums received and receivable upon all unexpired inland navigation risks, \$2,254.28; unearned premiums (50 per cent.)	1,127 14
Total unearned premiums	\$ 84,390 65
Cash dividends to stockholders remaining unpaid	685 00
Total amount of liabilities, except capital stock	\$ 100,685 78
Joint stock capital actually paid up in cash	400,000 00
Aggregate amount of all liabilities, including paid-up capital stock	\$ 500,685 78

IV. INCOME DURING THE YEAR.

	<i>From</i>	<i>Marine and</i>
	<i>fire risks.</i>	<i>inland risks.</i>
Entire premiums collected during the year	\$ 174,041 92	\$ 26,308 96
Deduct re-insurance, rebate, abatement and return premiums	43,583 01	11,497 70
	\$ 130,458 91	\$ 14,811 26
Net cash actually received for premiums		\$ 145,270 17
Received for interest and dividends on stocks, bonds, mortgages and collateral loans		15,290 56
Income received from all other sources		33,379 16
Aggregate amount of income actually received during the year in cash		\$ 193,939 89

V. EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	<i>Marine and</i>
	<i>inland risks.</i>	<i>inland risks.</i>
Gross amount actually paid for losses (including \$18,405.19, losses occurring in previous years)	\$ 112,840 89	\$ 9,802 19
Deduct amounts received for salvages and amounts received for re-insurances in other companies	5,052 56	1,725 26
	\$ 106,994 33	\$ 8,076 93
Net amount paid during the year for losses		\$ 115,071 26
Cash dividends actually paid stockholders		20,605 00
Paid for commissions and brokerage		8,424 68
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés		8,699 16
Paid for State, National and local taxes in this and other States		7,091 16
All other payments and expenditures		11,032 86
Aggregate amount of actual expenditures during the year in cash		\$ 170,924 12

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year	\$ 11,708,407	\$ 108,501 21	\$ 48,000 00	\$ 4,305 00
Written or renewed during the year	15,537,959	187,767 88	1,820,838 00	20,760 65
Total	\$ 27,245,466	\$ 296,269 09	\$ 1,868,838 00	\$ 25,065 65
Deduct those expired and marked off as terminated	10,753,782	122,207 15	1,851,172 00	14,117 26
In force at the end of the year	\$ 16,491,684	\$ 174,061 94		\$ 10,948 39
Deduct amount re-insured	1,446,729	8,966 84		8,694 11
Net amount in force Dec. 31, 1886	\$ 15,044,955	\$ 165,095 10	\$ 17,666 00	\$ 2,254 28

Schedule of Fire Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Frac. un'rn'd.</i>	<i>Premiums unearned.</i>
1886	One year	\$ 15,044,955 00	\$ 162,947 22	1-2	\$ 81,473 61
1886	Three years		2,147 88	5-6	1,789 90
Totals		\$ 15,044,955 00	\$ 165,095 10		\$ 83,263 51

Answers to General Interrogatories.

Total amount of premiums received from the organization of company to date	\$2,667,256 63
Losses paid from organization to date	1,136,365 39
Total amount of cash dividends declared since the company commenced business	405,179 00
Dividends declared payable in stock from organization	279,711 00
Total amount of the company's stock owned by the directors at par value	91,000 00
Loaned to stockholders	15,100 00
Losses incurred during the year	123,854 02

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 130,125 00
Premiums received	879 65
Losses paid	927 82
Losses incurred	927 82

Home Insurance Company,

OF

NEW YORK, . . . NEW YORK.

Incorporated April, 1855.

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.

<i>Bonds.</i>	<i>Par value.</i>	<i>Market value.</i>
United States 6 per cent. currency	\$1,562,000 00	\$2,457,623 75
United States 4 per cent. 1907	100,000 00	127,750 00
District of Columbia 3.65s of 1924	250,000 00	300,000 00
Mississippi 4 per cent	20,000 00	20,000 00
Central Iowa R'y Co. 1st mort. (Ill. Div.)	50,000 00	32,500 00
Ohio & West Virginia R'y Co. 1st mort. sinking fund	100,000 00	117,000 00
Peoria, Decatur & Evansville R'y Co. (Evansville Div.)	100,000 00	110,000 00
New York, Chicago & St. Louis R'y Co	100,000 00	92,000 00
Cleveland, Columbus, Cincinnati & Indianapolis R. R. coin. mort. 7 per cent	100,000 00	123,500 00
Toledo, Ann Arbor & Grand Trunk R'y Co 1st mort, 7 per cent	100,000 00	105,000 00
New York, Lake Erie & Western R. R. Co. sinking fund	200,000 00	220,000 00
Louisville, New Albany & Chicago R y Co	100,000 00	110,000 00
Chicago, St. Paul, Minneapolis & Omaha R'y Co., consolidated mort	50,000 00	61,000 00
Dunkirk, Warren & Pittsburgh R'y Co 1st mort. guaranteed	75,000 00	88,500 00
Albemarle & Chesapeake Canal Co	91,000 00	97,370 00
Jeffersonville, Madison & Indianapolis R R. Co. 1st mortgage	19,000 00	21,850 00
West Shore R'y guar. 4 per cent	100,000 00	104,750 00
New York City	200,000 00	206,000 00
Toledo, Ann Arbor & North Michigan R'y 1st mortgage	50,000 00	47,500 00

<i>Shares of Stock.</i>	<i>Par value.</i>	<i>Market value.</i>	
1,000 Ft. Wayne & Jackson R. R. Co. pref	100,000 00	100,000 00	
100 Hanover National Bank of New York	10,000 00	15,700 00	
200 Am. Ex. National Bank of New York	20,000 00	28,000 00	
80 Fourth National Bank of New York	8,000 00	11,200 00	
125 St. Nicholas Nat. Bank of New York	12,500 00	14,750 00	
225 Metropolitan Nat. Bank of New York	12,375 00	7,875 00	
200 Mercantile Nat. Bank of New York	20,000 00	27,000 00	
180 Merchants' Ex. Nat. Bank of New York	9,000 00	9,360 00	
160 Chatham Nat. Bank of New York	4,000 00	8,600 00	
100 Nat. Bank of Commerce of New York	10,000 00	17,800 00	
150 Nat. Butchers' & Drovers' Bank of N. Y	3,750 00	6,000 00	
200 Bank of America	20,000 00	34,000 00	
200 Manhattan Co	10,000 00	16,000 20	
Totals	\$3,906,625 00	\$4,736,628 75	
Total market value of stocks and bonds			\$4,736,628 75
Market value of real estate owned by the company (unincumbered)			1,378,991 22
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			705,000 00
Interest due and accrued on said bond and mortgage loans			14,730 95
Value of lands mortgaged, exclusive of buildings	\$ 970,500 00		
Value of buildings mortgaged (insured for \$580,600 as collateral)		761,550 00	
Total value of said mortgaged premises		\$1,732,050 00	

Loans on Collaterals.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
200 shares Chatham Nat. Bank Pittsburgh, Ft. Wayne & Chicago R. R. bonds	\$ 5,000 00	\$ 10,750 00	\$ 5,000 00
Houston & Texas Central R. R. Co. bonds (W. D.)	1,000 00	1,400 00	1,000 00
20 shares West. Union Tel. Co Cleveland, Youngstown and Pittsburg R. R. Co. bonds	\$ 2,000 00	\$ 1,490 00	\$ 600 00
United States 4 per cent. currency bonds	45,000 00	28,125 00	25,000 00
Lackawanna and Pittsburgh R. R. bonds	5,000 00	6,431 25	5,000 00
Buckeye Creek C. and I. Co. bonds	90,000 00	58,500 00	} 60,000 00
7½ shares Continental Nat. Bank	15,000 00	7,500 00	
Lack. and Pittsburgh R. R. Co. receiver's cert. and notes	750 00	900 00	400 00
Toledo, Ann Arbor and Grand Trunk R. R. bonds	35,000 00	35,000 00	31,000 00
65 shares Am. Ex. Nat. Bank	2,000 00	2,100 00	1,400 00
60 shares Park Bank	6,500 00	9,100 00	} 16,500 00
30 shares Nat. Bank of Com	6,000 00	10,020 00	
Union Pacific R. R. Co. first mort. bonds	3,000 00	5,340 00	
	3,000 00	3,510 00	3,000 00

HOME INSURANCE COMPANY.

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	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
85 shares New York Produce Exchange Bank	8,500 00	9,775 00	7,500 00
Toledo, Ann Arbor and North Mich. R. R. 1st mort. bonds	5,000 00	4,750 00	2,000 00
200 shares Chi., Mil. and St. Paul preferred stock	20,000 00	23,550 00	
146 shares Del., Lack. and West. R. R. Co. stock	14,600 00	19,874 25	
500 shares Del. and Hudson Canal Co. stock	50,000 00	51,500 00	100,000 00
73 shares C., B. and Q. R. R. stk	7,300 00	8,760 00	
276 Mo. Pac. R. R. stock	27,600 00	29,670 00	
50 shares L. S. and Mich. South. R. R. stock	5,000 00	4,800 00	
164 shares Continental Nat. Bank stock	16,400 00	19,680 00	15,000 00
Peoria, Decatur and Evansville R. R. bonds	6,000 00	6,600 00	5,000 00
West Shore Ry 4 per ct. bonds	15,000 00	15,525 00	
400 shares Chi., Mil. and St. Paul preferred stock	40,000 00	47,100 00	50,000 00
100 shares Rock Island stock	10,000 00	12,550 00	
300 shares Mich. Cen. R. R. stock	30,000 00	27,450 00	
300 shares Dela. and Hudson Canal Co. stock	30,000 00	30,900 00	
300 shares Con. Gas Co. stock	30,000 00	24,000 00	
100 shares Mo. Pac. R. R. stock	10,000 00	10,750 00	100,000 00
Chicago, Rock Island & Pacific Railroad bonds	6,000 00	7,020 00	
Mo., Kansas & Texas Railroad bonds	22,000 00	21,890 00	
Long Is'd City, 7 per ct. bonds	21,500 00	25,800 00	20,000 00
Totals	\$ 595,150 00	\$ 583,190 50	\$ 449,000 00
Amount loaned on collaterals			\$ 449,000 00
Cash deposited in bank :			
American Exchange National Bank		\$ 175,013 89	
Continental National Bank		62,298 96	
Total			\$ 237,312 85
Interest due and accrued on stocks and bonds			4,102 54
Interest due and accrued on collateral loans			3,661 91
Gross premiums in course of collection not more than three months due			155,328 66
Bills receivable, not matured, taken for fire risks			117,954 67
Aggregate amount of all the assets of the company, stated at their actual value			\$7,802,711 55

III. LIABILITIES.

Gross claims for adjusted and unpaid losses, due and to become due	\$ 69,484 75
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	225,825 36

Losses resisted, including interest, costs and other expenses thereon	51,038 39	
Total gross amount of claims for losses	\$ 346,348 50	
Deduct re-insurance thereon	1,080 00	
Net amount of unpaid losses		\$ 345,268 50
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$2,114,649; unearned premiums (50 per cent)	\$1,057,325 00	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$3,748,073; unearned premiums (pro rata)	1,981,323 00	
Total unearned premiums		\$3,038,648 00
All other demands against the company, absolute and contingent		5,000 00
Total amount of liabilities, except capital stock and net surplus		\$3,388,916 50
Joint stock capital actually paid up in cash		3,000,000 00
Surplus beyond capital and all other liabilities		1,413,795 05
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		\$7,802,711 55

IV. INCOME DURING THE YEAR.

		<i>From fire risks.</i>
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	\$ 363,397 84	
Deduct amount of same not collected	400 33	
Net collected	\$ 362,997 51	
Gross premiums on risks written and renewed during the year	3,776,030 74	
Total	\$4,139,628 25	
Deduct premiums and bills in course of collection at this date	279,509 38	
Entire premiums collected during the year	\$3,860,118 87	
Deduct re-insurance, rebate, abatement and return premiums	318,510 57	
Net cash actually received for premiums		\$3,541,608 30
Received for interest on bonds and mortgages		50,474 29
Received for interest and dividends on stock, bonds collateral loans and from all other sources		247,993 52
Aggregate amount of income actually received during the year in cash		\$3,840,076 11

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$304,341.85, losses occurring in previous years)	\$2,018,901 95
Deduct amounts received for salvages and amounts received for re-insurances in other companies	13,102 34
Net amount paid during the year for losses	\$2,005,880 61
Cash dividends actually paid stockholders	300,000 00
Paid for commissions and brokerage	615,504 50

Paid for salaries, fees and other charges of officers, clerks, agents and all other employes	401,979 96
Paid for State, National and local taxes in this and other States	79,829 23
All other payments and expenditures	276,325 11
Aggregate amount of actual expenditures during the year in cash	\$3,679,128 47

VI MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year	\$ 513,460,163	\$5,730,589 00
Written or renewed during the year	342,284,434	3,776,630 74
Total	\$ 855,744,597	\$9,507,219 74
Deduct those expired and marked off as terminated	327,705,332	3,628,870 74
In force at the end of the year	\$ 528,039,265	\$5,878,349 00
Deduct amount re-insured	1,073,688	15,627 00
Net amount in force December 31, 1886	\$ 526,965,577	\$5,862,722 00

Schedule of Fire Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered</i>	<i>Gross premium charged.</i>	<i>Frac. un'rd</i>	<i>Premiums unearned.</i>
1886	One year	\$ 201,955,744 00	\$ 2,114,649 00	1-2	\$1,057,325 00
1885	Two years	1,371,127 00	10,576 00	1-4	2,644 00
1886		671,062 00	5,551 00	3-4	4,164 00
1884	Three years	51,042,252 00	512,736 00	1-6	85,473 00
1885		52,055,809 00	517,773 00	1-2	258,887 00
1886		54,958,662 00	552,404 00	5-6	460,337 00
1883	Four years	1,391,691 00	14,670 00	1-8	1,834 00
1884		1,289,955 00	13,550 00	3-8	5,197 00
1885		1,533,887 00	16,004 00	5-8	10,003 00
1886		1,000,490 00	10,418 00	7-8	9,116 00
1882	Five years	23,000,788 00	274,446 00	1-10	27,445 00
1883		29,999,607 00	386,496 00	3-10	115,949 00
1884		34,897,590 00	464,986 00	1-2	232,493 00
1885		38,605,794 00	517,338 00	7-10	362,137 00
1886		12,980,119 00	450,716 00	9-10	405,644 00
Totals		\$526,965,577 00	\$5,862,722 00		\$3,038,648 00

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$69,763,936 59
Losses paid from organization to date	41,980,222 01
Total amount of cash dividends declared since the company commenced business	7,015,000 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	198,400 00
Loaned to stockholders	36,500 00

Losses incurred during the year : fire	2,005,861 21
Amount deposited in different States and countries for the security of all the company's policy-holders	160,000 00
Amount deposited in various States :	

	<i>Deposit.</i>	<i>Liabilities.</i>
Virginia	\$ 50,000 00	\$ 31,775 00
Georgia	25,000 00	73,082 45
Mississippi	25,000 00	38,703 67
North Carolina	10,000 00	22,177 88
Oregon	50,000 00	20,545 53

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$1,505,310 00
Premiums received	24,510 16
Losses paid	5,950 62
Losses incurred	6,265 62

Home Mutual Insurance Company,

OF

SAN FRANCISCO, CALIFORNIA.

Incorporated September 1864.

J. F. HOUGHTON, President.

CHARLES R. STORY, 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.

	<i>Par value.</i>	<i>Market value.</i>
United States 4 per cent. registered bonds	\$ 50,000 00	\$ 64,000 00
Stanislaus County, California, bonds	31,000 00	34,410 00
Riverside Water Co.'s bonds	20,000 00	21,200 00
Totals	\$ 101,000 00	\$ 119,610 00

Total market value of stocks and bonds	\$ 119,610 00
Market value of real estate owned by the company (unincumbered) . .	153,350 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due	258,180 00
Interest due and accrued on said bond and mortgage loans	4,439 00
Value of lands mortgaged, exclusive of buildings	\$ 643,500 00
Value of buildings mortgaged (insured for \$104,975 as collateral)	194,700 00
Total value of said mortgaged premises	\$ 838,200 00

Loans on Collaterals.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon</i>
10 bonds of Riverside Water Co	\$ 10,000 00	\$ 10,300 00	\$ 10,000 00
100 shares Central Land Co.'s stock	10,000 00	8,000 00	4,000 00
225 shares Merced Security Savings Bank stock	22,500 00	5,625 00	
50 shares Central Land Co.'s stock	5,000 00	4,000 00	1,250 00
20 shares San Francisco Sav- ings Union stock	6,500 00	9,000 00	6,500 00
400 shares Commercial & Sav- ings Bank of San José, stock	40,000 00	20,000 00	11,000 00
266 shares San José & Santa Clara Horse R. R. Co.'s stock	26,600 00	21,280 00	7,500 00
600 shares Burriss Mine Co. stk	60,000 00	39,600 00	1,200 00
Totals	\$ 180,600 00	\$ 117,805 00	\$ 41,450 00
Amount loaned on collaterals			\$ 41,450 00
Cash in company's principal office			\$ 2,127 15
Cash deposited in bank:			
Bank of California			38,877 22
Anglo Californian Bank			5,576 39
Union National Bank, Oakland			8,269 81
Union Savings Bank, Oakland			1,135 72
Oakland Bank of Savings			4,678 45
Stockton Savings and Loan Society			9,265 45
First National Bank of Stockton			6,625 28
Savings Bank of Santa Rosa			7,263 65
Commercial and Savings Bank of San José . .			3,373 18
Bank of San José			4,485 28
Bank of Suisun			4,346 61
Farmers & Mechanics Bank, of Los Angeles			9,801 77
Ladd & Tilton, Portland, Oregon			13,511 13
German National Bank, of Denver			5,698 45
Merchants First National Bank, of Chicago .			1,317 00
First National Bank of Modesto			7,004 18
First National Bank of Los Angeles			3,000 74
Total cash items			\$ 136,357 46
Interest due and accrued on collateral loans			780 85
Gross premiums in course of collection not more than three months due			66,438 91
Aggregate amount of all the assets of the company stated at their actual value			\$ 780,606 22

III. LIABILITIES.

Gross claims for adjusted and unpaid losses, due and to become due	\$ 760 00
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	1,523 00
Losses resisted, including interest, costs and other expenses thereon	1,250 00
Net amount of unpaid losses	\$ 3,533 00
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$235,773.08; unearned premiums (50 per cent.)	\$ 117,886 54
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$192,720.03; unearned premiums (pro rata)	103,093 12
Total unearned premiums	\$ 220,979 66
Cash dividends to stockholders, remaining unpaid	4,339 00
Total amount of liabilities except capital and net surplus	\$ 226,851 66
Joint stock capital actually paid up in cash	300,000 00
Surplus, beyond capital and all other liabilities	253,754 56
Aggregate amount of all liabilities including paid-up capital stock and net surplus	\$ 780,606 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	\$ 67,254 20
Gross premiums on risks written and renewed during the year	390,932 91
Total	\$ 458,187 11
Deduct premiums and bills in course of collection at this date	66,438 91
Entire premiums collected during the year	\$ 391,748 20
Deduct re-insurance, rebate, abatement and return premiums	66,728 01
Net cash actually received for premiums	\$ 325,020 19
Received for interest on bonds and mortgages bonds and collateral loans	55,136 25
Income received from all other sources	2,976 00
Aggregate amount of income actually received during the year in cash	\$ 383,132 44

V. EXPENDITURES DURING THE YEAR

Gross amount actually paid for losses (including \$10,850.97, losses occurring in previous years)	\$ 127,563 46
Deduct amounts received for salvages and amounts received for re-insurances in other companies	4,711 44
Net amount paid during the year for losses	\$ 124,852 52

Cash dividends actually paid stockholders	36,000 00
Paid for commissions and brokerage	81,792 03
Paid for salaries, fees and other charges of officers, clerks, agents and all other employes	39,806 05
Paid for State, National and local taxes in this and other States	6,101 03
Net amount paid for re-insurance of the business of the Western Department of this company, as per terms of contract between the parties thereto	82,147 83
All other payments and expenditures	46,181 30
Aggregate amount of actual expenditures during the year in cash	\$ 416 880 76

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks</i>	<i>Premiums thereon</i>
In force on the 31st day of December of the preceding year	\$ 24,527,364	\$ 493,717 43
Written or renewed during the year	22 879,625	390,932 91
Total	\$ 47 406,989	\$ 794,650 34
Deduct those expired and marked off as terminated	21 397,094	351,077 50
In force at the end of the year	\$ 26,009,895	\$ 443,572 84
Deduct amount re insured	836,552	14,479 73
Net amount in force December 31 1886	\$ 25,173,343	\$ 429,093 11

Schedule of Fire Risks and Unearned Premiums.

<i>Year written</i>	<i>Term</i>	<i>Amount covered</i>	<i>Gross prem charged</i>	<i>Frac un'rd</i>	<i>Premiums unearned</i>
1886	One year	\$ 13,901,045 00	\$ 257,775 08	1-2	\$ 117,886 54
1885	Two years	43,253 00	665 75	1-4	166 26
1886		35,950 00	563 51	5-4	422 63
1884	Three years	5,631,487 00	55,409 95	1-3	9,249 49
1885		4,397,655 00	52,841 39	1-2	29,421 69
1886		4,017,152 00	71,499 02	5-6	59,575 02
1882	Five years	6,000 00	117 50	1-10	11 75
1883		1,000 00	18 00	3-10	5 40
1884		5,000 00	45 00	1-1	22 50
1885		25,075 00	4,163 50	7-12	1,914 45
1886		15,025 00	1,317 10	9-10	1,403 93
Totals		\$ 25,173,343 00	429,493 11		\$ 220,970 66

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$5,724,330 66
Losses paid from organization to date	2,533,108 80
Total amount of cash dividends declared since the company commenced business	582,500 00
Total amount of the company's stock owned by the directors at par value	12,200 00
Losses incurred during the year	110,084 55
Amount deposited in Oregon, \$50,000, liabilities	\$ 24,519 47

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 402,987 00
Premiums received	8,566 76
Losses paid	4,558 40
Losses incurred	4,603 40

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.

	<i>Par value.</i>	<i>Market value.</i>
United States, 6 per cent. currency bonds	\$ 191,000 00	\$ 253,910 00
United States, 4 per cent. bonds, 1907	115,000 00	146,910 00
Delaware & Hudson Canal Co., first mortgage 7 per cent. bonds	10,000 00	11,200 00
United New Jersey R. R. and Canal Co., first mortgage 6 per cent. bonds	4,000 00	5,200 00
Buffalo, Bradford & Pittsburg R. R. Co., first mortgage 7 per cent. bonds	11,000 00	12,320 00
West Shore R. R. Co., first mortgage 4 per cent. bonds	10,000 00	10,300 00
Lake Erie & Western R. R. Co., first mortgage 6 per cent. bonds	3,000 00	3,000 00

HOWARD INSURANCE COMPANY.

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	<i>Par value.</i>	<i>Market value.</i>
St. Paul, Minneapolis and Manitoba R. R. Co., con. mort. 4½ per cent. bonds	10,000 00	10,100 00
Kalamazoo and South Haven R. R. Co., 1st mort. 8 per cent. bonds	6,000 00	6,600 00
Chi., St. Louis and New Orleans R. R. Co., 1st mort. 5 per cent. gold bonds	10,000 00	12,000 00
National Bank of Commerce, N. Y., stock	2,800 00	5,040 00
Metropolitan National Bank, N. Y., stock	4,125 00	3,000 00
American Ex. Nat. Bank, N. Y., stock	16,000 00	22,820 00
Phenix National Bank, N. Y., stock	2,800 00	3,220 00
Consolidated Gas Light Co., N. Y., stock	20,000 00	16,000 00
Totals	\$ 415,725 00	\$ 521,620 00
Total market value of stocks and bonds		\$ 521,620 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		90 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	\$ 29,204 92	
Phenix National Bank	445 20	
Total		\$ 29,650 12
Interest due and accrued on stocks and bonds		721 83
Net premiums in course of collection, not more than three months due		42,980 52
All other property belonging to the company		666 67
Aggregate amount of all the assets of the company, stated at their actual value		\$ 751,629 14

III. LIABILITIES.

Gross claims for losses adjusted and in process of adjustment or in suspense, including all reported or supposed losses	\$ 30,334 67
Losses resisted, including interest, costs, and other expenses thereon	2,486 50
Total gross amount of claims for losses	\$ 32,821 17
Deduct re-insurance thereon	5,313 57
Net amount of unpaid losses	\$ 27,507 60
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, \$333,478.28; unearned premiums (50 per cent)	\$ 166,739 14
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$114,025.76; unearned premiums (pro rata)	70,210 22
Gross premiums received and receivable upon all unexpired inland navigation risks, \$4,425.62; unearned premiums (50 per cent.)	2,212 81
Total unearned premiums	\$ 239,162 17

Cash dividends to stockholders remaining unpaid	445 20
All other demands against the company, absolute and contingent	3,120 88
Total amount of liabilities, except capital stock and net surplus	\$ 270,235 85
Joint stock capital actually paid up in cash	400,000 00
Surplus, beyond capital and all other liabilities	81,393 29
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$ 751,629 14

IV. INCOME DURING THE YEAR.

	<i>From fire risks.</i>	<i>Marine and inland risks.</i>
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	\$ 41,294 03	\$
Gross premiums on risks written and renewed during the year	501,196 28	5,113 53
Total	\$ 542,490 31	\$ 5,113 53
Deduct premiums and bills in course of collection at this date	42,980 52	. . . . .
Entire premiums collected during the year	\$ 499,509 79	\$ 5,113 53
Deduct re-insurance, rebate, abatement and return premiums	98,627 92	216 75
	\$ 400,871 87	\$ 4,896 78
Net cash actually received for premiums		\$ 405,778 65
Received for interest on bonds and mortgages		354 00
Received for interest and dividends on stocks, bonds and collateral loans		21,974 43
Income received from all other sources		9,600 00
Aggregate amount of income actually received during the year in cash		\$ 437,707 08

V. EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount actually paid for losses (including \$34,358.23, losses occurring in previous years)	\$ 267,630 22
Deduct amounts received for salvages and amounts received for re-insurances in other companies	49,864 62
Net amount paid during the year for losses	\$ 217,765 60
Cash dividends actually paid stockholders	11,595 30
Paid for commissions and brokerage	78,849 86
Paid for salaries, fees and other charges of officers, clerks, agents and all other employes	25,734 72
Paid for State, National and local taxes in this and other States	10,900 16
All other payments and expenditures	40,826 33
Aggregate amount of actual expenditures during the year in cash	\$ 385,671 97

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of Dec. of the preceding year	\$ 45,945,543	\$ 498,925 10		
Written or renewed during the year	47,466,612	501,196 28	\$ 169,500 00	\$ 5,113 53
Totals	\$ 93,412,155	\$ 1,000,121 38	\$ 169,500 00	\$ 5,113 53
Deduct those expired and marked off as terminated	44,513,092	457,465 36	38,750 00	687 91
In force at the end of the year	\$ 48,899,063	\$ 542,656 02	\$ 130,750 00	\$ 4,425 62
Deduct amount re-insured	7,403,881	95,151 98		
Net amount in force December 31, 1886	\$ 41,495,182	\$ 447,504 04	\$ 130,750 00	\$ 4,425 62

Schedule of Fire Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Frac. un'rn'd.</i>	<i>Premiums unearned.</i>
1886	One year	\$ 29,797,248 00	\$ 333,478 28	1-2	\$ 166,739 14
1885	Two years	170,822 00	1,401 25	1-4	350 31
1886		216,527 00	1,816 23	3-4	1,362 17
1884	Three years	1,539,141 00	15,089 81	1-6	2,514 97
1885		2,843,477 00	26,796 26	1-2	13,398 13
1886		4,637,493 00	43,078 62	5-6	35,898 85
1883	Four years	43,313 00	456 20	1-8	57 03
1884		43,467 00	304 83	3-8	114 31
1885		49,308 00	527 45	5-8	329 65
1886		167,163 00	854 92	7-8	748 05
1882	Five years	242,225 00	2,504 54	1-10	250 45
1883		66,470 00	1,214 37	3-10	364 31
1884		371,059 00	4,847 96	1-2	2,423 98
1885		568,380 00	6,109 92	7-10	4,276 95
1886		739,089 00	9,023 40	9-10	8,121 06
Totals		\$ 41,495,182 00	\$ 447,504 04		\$ 236,949 36

Answers to General Interrogatories.

Total amount of premiums received from March, 1836, to date	\$8,991,280 03
Losses paid from organization to date	6,048,695 37
Total amount of cash dividends declared since March, 1836	2,182,875 00
Total amount of the company's stock, owned by the directors, at par value	51,520 00
Losses incurred during the year: fire	210,914 97

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 222,483 00
Premiums received	4,127 11
Losses paid	1,146 00
Losses incurred	2,846 00

UNITED STATES BRANCH
OF THE
Imperial Fire Insurance Company,
OF
LONDON, . . . ENGLAND.

Incorporated 1803.

EDWARD COZENS 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.

	<i>Par value.</i>	<i>Market value.</i>
Deposited with the Superintendent of insurance Dept. of New York, at Albany:		
U. S. 4½ per cent. reg. bonds, 1891 . . .	\$ 50,000 00	\$ 55,125 00
U. S. 4 per cent. reg. bonds, 1907 . . .	241,000 00	307,275 00
Deposited with the Insurance Dept., State of Ohio, at Columbus:		
U. S. 4 per cent. reg. bonds, 1907 . . .	120,000 00	153,000 00

IMPERIAL FIRE INSURANCE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>
Deposited with the State of Virginia, at Richmond:		
U. S. 4 per cent. reg. bonds, 1907	50,000 00	63,750 00
Deposited with the State of Oregon, at Salem:		
U. S. 4 per cent. reg. bonds	50,000 00	63,750 00
Deposited with the State of Georgia, at Atlanta:		
U. S. 4 per cent. reg. bonds	25,000 00	31,875 00
Deposited with the State of North Carolina, at Raleigh:		
U. S. 4 per cent. reg. bonds	10,000 00	12,750 00
Deposited with trustees, at New York:		
U. S. 4 per cent. reg. bonds	217,350 00	277,121 25
West Virginia State def. certificates	28,666 66	3,655 00
Totals	\$ 792,016 66	\$ 968,301 25
Total market value of stocks and bonds		\$ 968,301 25
Market value of real estate owned by the company (unincumbered)		412,272 50
Cash in hands of trustees and San Francisco office	\$ 1,220 58	
Cash deposited in banks:		
Drexel, Morgan & Co., New York	5,312 92	
National Bank of Republic, Boston	7,460 68	
National Bank of Illinois, Chicago	49,586 10	
Bank of British Columbia, San Francisco	7,435 32	
Union Trust Co., New York	19,901 80	
Total cash items		\$ 90,917 40
Gross premiums in course of collection, not more than three months due		141,473 95
All other property belonging to the company		7,540 53
Aggregate amount of all the assets* of the company, stated at their actual value		\$1,620,505 63

III. LIABILITIES.

Gross claims for adjusted and unpaid losses, due and to become due	\$ 36,884 66
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	75,937 75
Losses resisted, including interest, costs and other expenses thereon	18,430 00
Net amount of unpaid losses	\$ 131,252 41
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$847,785.67; unearned premiums (50 per cent)	\$ 423,892 82
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$434,575.29; unearned premiums (pro rata)	235,555 76
Total unearned premiums	\$ 659,448 58
All other demands against the company, absolute and contingent	29,084 09
Total amount of liabilities, except net surplus	\$ 819,785 08
Surplus, beyond all liabilities	800,720 55
Aggregate amount of all liabilities, including net surplus	\$1,620,505 63

IV. INCOME DURING THE YEAR.

	<i>From fire risks.</i>	
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	\$ 114,582	95
Deduct amount of same not collected		52 76
Net collected	\$ 114,530	19
Gross premiums on risks written and renewed during the year	1,229,156	26
Total	\$1,343,686	45
Deduct premiums and bills in course of collection at this date		141,473 95
Entire premiums collected during the year	\$1,202,212	50
Deduct re-insurance, rebate, abatement and return premiums		190,397 90
Net cash actually received for premiums		\$1,011,814 60
Received for interest and dividends on stocks, bonds and collateral loans		38,604 22
Income received from all other sources		16,348 69
Aggregate amount of income actually received during the year in cash		\$1,066,767 51

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$84,395.80, losses occurring in previous years	\$ 651,051	85
Deduct amounts received for salvages and amounts received for re-insurances in other companies		9,690 01
Net amount paid during the year for losses	\$ 641,361	84
Paid for commissions and brokerage		171,318 41
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés		105,899 92
Paid for State, National and local taxes in this and other States		37,113 22
All other payments and expenditures		29,609 34
Aggregate amount of actual expenditures during the year in cash		\$ 985,302 73

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year	\$102,246,963 00	\$1,251,564 95
Written or renewed during the year	103,113,857 15	1,229,156 26
Total	\$205,360,820 15	\$2,480,721 21
Deduct those expired and marked off as terminated	97,649,191 17	1,179,710 49
In force at the end of the year	\$107,711,628 98	\$1,301,010 72
Deduct amount re-insured	1,647,780 00	18,649 76
Net amount in force December 31, 1886	\$106,063,848 98	\$1,282,360 96

Schedule of Fire Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Frac un'rn'd.</i>	<i>Premiums unearned.</i>
1886	One year . .	\$ 65,023,600 87	\$ 847,785 67	1-2	\$ 423,892 82
1885	Two years .	248,849 00	1,989 64	1-4	497 41
1886		434,717 50	3,833 23	3-4	2,874 92
1884	Three years .	6,243,085 00	64,777 57	1-6	10,796 25
1885		7,116,440 00	76,012 66	1-2	38,006 33
1886		9,526,344 50	103,513 03	5-6	86,260 85
1883	Four years .	816,444 00	8,376 38	1-8	1,047 04
1884		372,160 00	3,716 35	3-8	1,393 62
1885		343,050 00	3,227 30	5-8	2,017 05
1886		577,468 00	5,427 90	7-8	4,749 40
1882	Five years .	3,036,163 00	26,315 22	1-10	2,631 52
1883		3,249,543 00	34,401 07	3-10	10,320 30
1884		2,411,000 00	28,171 12	1-2	14,085 56
1885		2,845,741 00	32,284 45	7-10	22,599 08
1886		3,819,243 11	42,529 37	9-10	38,276 43
Totals		\$106,063,848 98	\$1,282,360 96		\$ 659,448 58

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$13,250,502 42
Losses paid from organization	8,826,526 00
Losses incurred during the year: fire	669,290 09
Amount deposited in various States:	

	<i>Deposit.</i>	<i>Liabilities.</i>
Georgia	\$ 31,875 00	\$ 14,711 99
North Carolina	12,750 00	7,678 76
Ohio	153,000 00	25,528 15
Oregon	63,750 00	7,809 00
Virginia	63,750 00	19,187 12

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 625,731 09
Premiums received	13,216 47
Losses paid	7,281 91
Losses incurred	7,483 73

Insurance Company of North America,

OF

PHILADELPHIA, PENNSYLVANIA.

Incorporated April 14, 1794.

CHARLES PLATT, President.

GREVILLE F. FRYER, 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.

	<i>Par value.</i>	<i>Market value.</i>
U. S. 4 per cent. registered bonds	\$ 35,000 00	\$ 44,450 00
New Jersey State Loan, 6 per cent., 1890-97	45,000 00	54,000 00
Boston City Loan, 1893-94	200,000 00	236,000 00
Baltimore Water stock, 5 per cent., 1894	200,000 00	226,000 00
Indianapolis City Loan, 7 3-10 per cent., 1893	30,000 00	36,000 00
Hartford City Loan, 6 per cent., 1893	45,000 00	50,850 00
Toledo City Loan, 8 per cent., 1893-94	21,000 00	26,250 00
Cincinnati City Loan	58,000 00	68,440 00
Fall River City Loan, 5 per cent. gold, 1894	30,000 00	31,800 00
Harrisburg City Loan, 6 per cent., 1893	15,000 00	16,800 00
Providence City Loan, 5 per ct. gold, 1900, reg	25,000 00	27,500 00
Newark City Loan, 7 per cent., 1892	20,000 00	22,800 00
Cleveland City Loan, 7 per cent., 1894	30,000 00	35,400 00
Dayton City Loan, 8 per cent., 1887	10,000 00	10,400 00
Burlington City Loan, 8 per cent., 1896	12,000 00	15,600 00
Penn. R. R. Co.'s con. 5 per cent. reg	430,000 00	477,300 00
Penn. R. R. Co.'s con. mort. reg. bonds	100,000 00	129,000 00
Philadelphia and Reading R. R. Co.'s 1st mort. 6 per cent., 1910	350,000 00	437,500 00
Philadelphia and Reading R. R. Co.'s 1st mort. 7 per cent., 1893	5,000 00	5,650 00
North Penn. R. R. Co.'s gen. mort. 7 per cent. bonds, 1903	75,000 00	98,250 00
North Penn. R. R. Co.'s coupon 7 per cent. bonds, 1896	5,000 00	6,100 00
Belvidere and Delaware R. R. Co.'s 1st mort. 6 per cent., 1902	50,000 00	57,500 00
Penn. and New York Canal and R. R. Co. 7 per cent. bonds, guar. by L. V. R. R. Co	30,000 00	38,700 00
Lehigh Valley R. R. Co. 1st mort. 6 per cent. bonds, reg	50,000 00	62,500 00

	<i>Par value.</i>	<i>Market value.</i>
Lehigh Valley R. R. Co., con. bonds, 6 per cent., reg	200,000 00	270,000 00
Lehigh Valley R. R. Co. 7 per cent. bonds, reg	25,000 00	35,750 00
Delaware R. R. Co.'s 1st mort., guar. by the P. W. and B. R. R. Co., 8 per cent.	25,000 00	28,750 00
Phila., Wilmington and Balto. R. R. Co.'s bonds, 6 per cent., reg., 1892	39,000 00	42,120 00
Del. Div. Canal Co.'s bonds, 6 per cent., 1895	15,000 00	14,550 00
Del. and Raritan Canal Co. and C. and A. R. R. and T. Co.'s loan, 6 per cent., 1889	11,000 00	11,660 00
Lehigh Coal and Navigation Co.'s con. mort. 7 per cent., reg	5,000 00	6,450 00
Easton and Amboy R. R. Co. 1st mort. guaranteed, 5 per cent., reg	100,000 00	115,000 00
Phila. and Erie R. R. reg., 5 per cent., guar. by Penn. R. R. Co.	150,000 00	168,000 00
Chi. and Western Indiana R. R. con. 6 per cent. coupon bonds	144,000 00	155,520 00
Philadelphia and Reading Receiver's Certificates, reg., 6 per cent.	50,000 00	50,000 00
Northern Central R'y Co.'s cons. 6 per cent. gen. mort. 1904	15,000 00	17,850 00
Pittsburgh, McKeesport, Youghiogheny R. R. 2d mort. 6 per cent.	50,000 00	52,500 00
Lehigh Valley R. R. Sterling 6 per ct. bonds	60,000 00	66,600 00
The Belt R. R. & Stock Yard Co. 6 per cent., 1910, Indianapolis	50,000 00	55,000 00
Bergen County R. R. Co.'s 1st mort. 6 per cent. coupon bonds, 1911	50,000 00	55,000 00
New York & Pacific Car Trust, series C, 6 per cent., registered	60,000 00	48,000 00
New York & Pacific Car Trust, series D, 7 per cent., registered	60,000 00	48,000 00
Car Trust of New York No. 2, series D, 6 per cent., registered	66,000 00	52,800 00
New York & Loug Branch R. R., 5 per cent. 150,000 00	150,000 00	166,500 00
100 shares Philadelphia National Bank	10,000 00	24,500 00
228 shares Chesapeake & Delaware Canal Co	11,400 00	1,000 00
50 shares Sandy Hook, Quarantine & City Island Telegraph Co.	1,000 00	1,000 00
Mutual Insurance scrip, (Atlantic Mutual & China Mutual) reg	81,480 00	81,480 00
Philadelphia & Baltimore Central R. R., 5 per cent. 1st con. reg., 1911	100,000 00	105,000 00
Delaware & Chesapeake R. R., 1st mort. 4 per cent.	100,000 00	90,000 00
New York, Lake Erie & Western R. R., 4½ per cent., 3d mort	200,000 00	216,000 00
Steubenville & Indiana R. R., 5 per cent., 1st mort. registered	200,000 00	222,000 00
Corning, Cowanesque & A. R. R., 6 per cent. 1st mort	65,000 00	71,500 00

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	<i>Par value.</i>	<i>Market value.</i>
New York, Chicago & St. Louis, 7 per cent. certificates	30,000 00	24,000 00
New York, Lake Erie & Western R. R., 6 per cent. collateral trust bonds	40,000 00	42,400 00
Terre Haute & Logansport R. R. extension mort., 6 per cent	50,000 00	54,000 00
Pennsylvania Car Trust, 5 per cent., reg.	50,000 00	51,500 00
Texas & Pac. R'y Co.'s 1st mort. 6 per cent	14,000 00	15,260 00
Louisville & Nashville R. R. (Evansville & Henderson Div.) 1st mort. 6 per cent	75,000 00	84,000 00
Lehigh Coal & Navigation, general mort. 4½ per cent	50,000 00	51,000 00
New York, West Shore & Buffalo R. R. 1st mort. 4 per cent	75,000 00	78,000 00
Wrecking Boat "North America"	70,000 00	70,000 00
Totals	\$4,418,880 00	\$4,957,480 00
Total market value of stocks and bonds		\$4,957,480 00
Market value of real estate owned by the company (unincumbered)		363,003 59
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		1,973,144 97
Loans on bond and mortgage (first liens) upon which more than one year's interest is due (which is in process of foreclosure)		3,500 00
Interest due and accrued on said bond and mortgage loans		25,442 37
Value of premises mortgaged (insured for \$1,660,886.00 as collateral)		\$4,847,185 00

Loans on Collaterals.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
300 shares Insurance Co. of North America	\$ 3,000 00	\$ 8,550 00	\$ 3,000 00
365 shares Insurance Co. of North America	3,650 00	10,432 00	3,000 00
27 shares Penn. R. R. stock	1,350 00	1,510 00	} 2,000 00
2 shares Penn. Co. for Ins. on lives and granting annuities	200 00	1,000 00	
1 share United Companies of New Jersey	100 00	215 00	
26 shares Penn. R. R. Co	1,300 00	1,450 00	900 00
97 shares Insurance Co. of North America	970 00	2,764 50	2,000 00
50 shares Real Estate Trust Co.	1,000 00	3,000 00	} 5,000 00
25 shares Westmorel'd Coal Co.	1,250 00	1,500 00	
25 shares Insurance Co. of North America	250 00	712 00	
20 shares Phil. Warehouse Co.	2,000 00	2,200 00	
25 shares Phil. Mortgage and Trust Co	1,250 00	1,250 00	200 00
Totals	\$ 16,320 00	\$ 34,583 50	\$ 16,100 00
Amount loaned on collaterals			\$ 16,100 00
Cash deposited in bank:			
Philadelphia National Bank		\$ 175,568 01	
Merchants National Bank, N. Y		17,326 22	
Fidelity Insurance Trust and Safe Deposit Co.		70,223 39	
Bank of Montreal, Montreal		7,988 90	
Bank of Montreal, St. John, N. B		6,698 89	

Bank of New York, N. B. A	4,342 26	
Tradesmen's National Bank	84,170 26	
London and Westminster Bank, London	1,642 97	
Brown, Shipley & Co	117,578 37	
Total		\$ 485,539 87
Premiums in course of collection (net)		464,201 16
Bills receivable, taken for fire, marine and inland risks		120,157 65
All other property belonging to the company		65,782 27
Aggregate amount of all the assets of the company stated at their actual value		\$8,471,351 88

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 37,061 73	
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	439,436 29	
Losses resisted, including interest, costs and other expenses thereon	40,686 24	
Total gross amount of claims for losses	\$ 508,184 26	
Deduct re-insurance thereon	161,412 66	
Net amount of unpaid losses		\$ 346,771 60
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$1,602,226.96; unearned premiums (50 per cent.)	\$ 801,113 53	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$2,932,219.15; unearned premiums (pro rata)	1,023,212 14	
Gross premiums received and receivable upon all unexpired inland navigation risks	119,786 33	
Total unearned premiums		\$1,944,112 00
Amount reclaimable by the insured on perpetual fire insurance policies	626,742 60	
All other demands against the company, absolute and contingent	26,396 32	
Total amount of liabilities, except capital stock and net surplus		\$2,944,022 52
Joint stock capital actually paid up in cash	3,000,000 00	
Surplus beyond capital and all other liabilities	2,539,329 36	
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		\$8,474,351 88

IV. INCOME DURING THE YEAR.

	<i>From fire risks.</i>	<i>Marine and inland risks.</i>
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	\$ 266,331 31	\$ 320,359 52
Gross premiums on risks written and renewed during the year	2,493,773 92	1,485,478 25
Total	\$2,760,105 23	\$1,805,837 77
Deduct premiums and bills in course of collection at this date	259,939 43	325,419 38
Entire premiums collected during the year	\$2,501,065 80	\$1,480,518 39
Deduct re-insurance, rebate, abatement and return premiums	296,933 51	216,628 49
	\$2,204,132 29	\$1,263,889 90

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Net cash actually received for premiums	\$3,468,022	19
Received for interest on bonds and mortgages	115,217	22
Received for interest and dividends on stocks, bonds and collateral loans	248,059	57
Income received from all other sources	39,227	19
Deposit premiums received for perpetual fire risks	\$ 54,582	26
<hr/>		
Aggregate amount of income actually received during the year in cash	\$3,870,526	17

V. EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	<i>Marine and inland risks.</i>
Gross amount actually paid for losses	\$1,276,074	\$1,834,881
Deduct amounts received for salvages, and amounts received for re-insurances in other companies	40,574	354,014
	\$1,235,500	\$1,480,866
Net amount paid during the year for losses	\$2,716,367	18
Cash dividends actually paid stockholders	600,000	00
Paid for commissions and brokerage	544,215	80
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés	120,644	24
Paid for State, National and local taxes in this and other States	111,322	33
All other payments and expenditures	283,587	21
Amount of deposit premiums returned on perpetual fire risks	\$ 15,355	07
Aggregate amount of actual expenditures during the year in cash	\$4,376,136	76

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of Dec. of the preceding year	\$ 295,617,463	\$3,638,655	\$ 19,330,666	\$ 238,729
Written or renewed during the year	219,082,639	2,493,773	253,757,105	1,485,478
Total	\$ 514,700,102	\$6,132,429	\$ 273,087,771	\$1,724,207
Deduct those expired and marked off as terminated	201,275,136	2,414,647	258,005,262	1,604,421
In force at the end of the year	\$ 313,424,966	\$3,717,781	\$ 15,082,509	\$ 119,786
Deduct amount re-insured	6,894,003	83,335		
Net amount in force Dec. 31, 1886	\$ 306,530,963	\$3,634,446	\$ 15,082,509	\$ 119,786

Perpetual Risks.

	<i>Amount of risk.</i>	<i>Total deposits.</i>
Perpetual risks in force on the 31st of December of the preceding year	\$23,604,292	\$ 620,501
Perpetual risks written during the year	2,272,844	54,582
Total	\$25,877,136	\$ 675,084
Deduct those marked off as cancelled	552,424	15,355
In force December 31, 1886	\$25,324,712	\$ 659,729

Schedule of Fire Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Frac. un'rn'd.</i>	<i>Premiums unearned.</i>
1886	One year	\$ 124,924,621 00	\$ 1,602,226 96	1-2	\$ 801,113 53
1885	Two years	1,243,563 00	11,647 63	1-4	2,911 90
1886		854,747 00	7,464 93	3-4	5,598 69
1884	Three years	27,767,760 00	308,290 75	1-6	51,381 69
1885		30,766,105 00	328,882 76	1-2	164,441 38
1886		32,680,507 00	322,687 69	5-6	268,906 40
1883	Four years	1,253,982 00	13,606 13	1-8	1,700 76
1884		1,041,908 00	11,579 60	3-8	4,342 35
1885		1,120,803 00	10,772 38	5-8	6,732 70
1886		803,433 00	8,894 94	7-8	7,783 07
1882	Five years	17,234,918 00	196,852 91	1-10	19,685 29
1883		16,197,653 00	189,676 43	3-10	56,902 92
1884		14,534,842 00	180,855 37	1-2	90,422 18
1885		17,147,842 00	205,811 44	7-10	144,067 98
1886		17,105,270 00	201,941 62	9-10	181,747 46
	Over five years	1,853,009 00	33,254 57	pro rata	16,587 37
Totals		\$306,530,963 00	\$3,634,446 11		\$1,824,325 67

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$78,630,054 73
Losses paid from organization to date	56,811,484 24
Total amount of cash dividends declared since the company commenced business	9,603,934 25
Total amount of the company's stock, owned by the directors, at par value	134,460 00
Loaned to officers and directors	200 00
Loaned to stockholders	15,900 00
Losses incurred during the year: fire, \$1,220,089.24; marine and inland, \$1,441,166.95. Total	2,661,256 19
Amounts deposited in various States:	

	<i>Deposit.</i>	<i>Liabilities.</i>
Georgia	\$ 25,000 00	\$ 10,507 96
North Carolina	10,000 00	9,882 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$1,461,962 00
Premiums received	32,837 18
Losses paid	11,673 75
Losses incurred	10,918 77

UNITED STATES BRANCH
OF THE
Lancashire Insurance Company,
OF
MANCHESTER, . ENGLAND.

E. LITCHFIELD, New York,
United States Manager.

GEORGE PRITCHARD, New York,
United States Sub-Manager.

I. CAPITAL.

No Capital in the United States.

II. ASSETS.

Account of Stocks and Bonds owned by the Company.

	<i>Par value.</i>	<i>Market value.</i>
United States 4 per cent. bonds	\$ 65,000 00	\$ 83,118 75
United States 4½ per cent. bonds	999,500 00	1,106,946 25
United States 6 per cent. currency bonds	100,000 00	133,000 00
Totals	\$1,164,500 00	\$1,323,065 00
Total market value of stocks and bonds		\$1,323,065 00
Cash in the company's principal office	\$ 7,291 69	
Cash deposited in Mechanics' National Bank		72,291 42
Total cash items		\$ 79,583 11
Net premiums in course of collection not more than three months due		95,538 97
Aggregate amount of all the assets of the company, stated at their actual value		\$1,498,187 08

III. LIABILITIES.

Gross claims for adjusted and unpaid losses, due and to become due	\$ 37,251 60	
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	77,305 31	
Losses resisted, including interest, costs and other expenses thereon	18,886 55	
Net amount of unpaid losses	\$ 133,443 46	
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, \$995,042.33; unearned premiums (50 per cent)	\$ 497,521 17	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$447,216.30; unearned premiums (pro rata)	239,068 66	

Total unearned premiums	\$ 736,589 83
All other demands against the company absolute and contingent	9,000 00
Total amount of liabilities except net surplus	\$ 879,033 29
Surplus beyond all liabilities	619,153 79
Aggregate amount of all liabilities, including net surplus	\$1,498,187 08

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	\$ 86,912 37
Gross premiums on risks written and renewed during the year	1,429,933 55
Total	\$1,516,845 92
Deduct premiums and bills in course of collection at this date	95,538 97
Entire premiums collected during the year	\$1,421,306 95
Deduct re-insurance, rebate, abatement and return premiums	245,419 84
Net cash actually received for premiums	\$1,175,887 11
Received for interest and dividends on stocks, bonds, collateral loans and from all other sources	53,496 48
Aggregate amount of income actually received during the year in cash	\$1,229,383 59

V. EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	\$ 705,215 65
Paid for commissions and brokerage	193,160 14
Paid for salaries, fees and other charges of officers, clerks, agents and all other employes	158,040 13
Paid for State, National and local taxes in this and other States	30,270 65
All other payments and expenditures	8,707 66
Aggregate amount of actual expenditures during the year in cash	\$1,095,394 23

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year	\$ 130,020,221	\$1,389,732 42
Written or renewed during the year	137,630,652	1 429,933 55
Total	\$ 267,650,873	\$2,819,665 97
Deduct those expired and marked off as terminated	127,889,376	1,349,020 33
In force at the end of the year	\$ 139,761,497	\$1,470,645 64
Deduct amount re-insured	3,754,020	28,387 01
Net amount in force December 31, 1886	\$ 136,007,477	\$1,442,258 63

Schedule of Fire Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Frac. un'rn'd.</i>	<i>Premiums unearned.</i>
1886	One year . . .	\$ 88,126,236 00	\$ 995,042 33	1-2	\$ 497,521 17
1885	Two years . . .	847,028 00	8,349 76	1-4	2,087 44
1886		563,325 00	4,399 41	3-4	3,299 55
1884		8,534,135 00	82,060 81	1-6	13,676 80
1885	Three years . .	11,568,175 00	97,979 35	1-2	48,989 67
1886		13,217,299 00	109,318 73	5-6	91,098 94
1883	Four years . . .	144,349 00	1,642 68	1-8	205 35
1884		160,491 00	1,786 66	3-8	670 00
1885		201,132 00	1,821 66	5-8	1,138 54
1886		320,836 00	2,490 68	7-8	2,179 43
1882	Five years . . .	1,954,277 00	22,454 68	1-10	2,245 57
1883		2,177,407 00	23,104 15	3-10	6,930 34
1884		2,201,164 00	25,581 18	1-2	12,790 59
1885		2,651,704 00	29,246 36	7-10	20,474 55
1886		3,339,929 00	36,979 99	9-10	33,281 99
Totals		\$136,007,477 00	\$1,442,258 63		\$ 736,589 83

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$11,822,322 00
Losses paid from organization to date	7,178,613 00
Losses incurred during the year: fire	715,196 15
Amounts deposited in various States:	

	<i>Deposit.</i>	<i>Liabilities.</i>
Ohio	\$ 110,750 00	\$ 35,600 00
Georgia	27,687 50	14,000 00
North Carolina	12,787 50	9,500 00
Oregon	55,375 00	5,700 00

COLORADO BUSINESS.*Business in the State during the Year.*

Risks written	\$347,211 00
Premiums received	5,901 22
Losses paid	198 75
Losses incurred	198 75

UNITED STATES BRANCH
OF THE
Lion Fire Insurance Company,
OF
LONDON, . . . ENGLAND.

Incorporated 1879.

M. BENNETT, JR., Manager,
Hartford, Connecticut.

JAMES H. BREWSTER,
Assistant Manager.

I. CAPITAL.

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 value	\$ 510,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due	114,750 00
Interest due and accrued on said bond and mortgage loans	2,215 98
Value of lands mortgaged, exclusive of buildings	\$ 106,700 00
Value of buildings mortgaged (insured for \$126,000 as collateral)	151,000 00
Total value of said mortgaged premises	\$ 257,700 00

Loans on Collaterals.

<i>Shares of Stock.</i>	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
30 Hartford Fire Insurance Co.	\$ 3,000 00	\$ 9,000 00	\$ 5,000 00
17 Chicago City Railway	1,700 00	5,100 00	} 2,500 00
24 Russell & Erwin Manf. Co.'s	2,400 00	2,208 00	
200 Collins Co.	2,000 00	1,500 00	
120 Pennsylvania R. R. Co.'s	6,000 00	6,780 00	4,500 00
Totals	\$ 15,100 00	\$ 24,588 00	\$ 12,000 00
Amount loaned on collaterals			\$ 12,000 00
Cash in the company's principal office			\$ 357 32
Cash deposited in bank:			
National Exchange Bank			78,450 57
Anglo-Californian Bank			2,294 93
Total cash items			\$ 81,102 82

Interest due and accrued on collateral loans	300 00
Net premiums in course of collection not more than three months due	62,268 60
Bill receivable, not matured, taken for fire risks	1,000 97
All other property belonging to the company	19,644 80
Aggregate amount of all the assets of the company, stated at their actual value	<u>\$ 803,283 17</u>

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 13,501 72
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	7,500 00
Net amount of unpaid losses	<u>\$ 36,001 72</u>
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, \$316,611.40; unearned premiums (50 per cent)	\$ 158,305 70
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$96,517.95; unearned premiums (pro rata)	54,015 54
Total unearned premiums	<u>\$ 212,321 24</u>
Total amount of liabilities, except net surplus	\$ 248,322 96
Surplus, beyond all liabilities	554,960 21
Aggregate amount of all liabilities, including net surplus	<u>\$ 803,283 17</u>

IV. INCOME DURING THE YEAR.

Entire premiums collected during the year	\$ 645,848 72
Deduct re-insurance, rebate, abatement and return premiums	259,084 39
Net cash actually received for premiums	<u>\$ 386,764 33</u>
Received for interest on bonds and mortgages	7,020 93
Received for interest and dividends on stocks, bonds, collateral loans, and from all other sources	16,672 20
Aggregate amount of income actually received during the year in cash	<u>\$ 410,457 46</u>

V. EXPENDITURES DURING THE YEAR.

Net amount actually paid for losses (including \$35,256.90, losses occurring in previous years)	\$ 235,419 89
Paid for commissions and brokerage	62,677 04
Paid for salaries, fees and other charges of officers, clerks, agents and all other employes	35,431 79
Paid for State, National and local taxes in this and other States	11,393 51
All other payments and expenditures	17,840 47
Aggregate amount of actual expenditures during the year in cash	<u>\$ 362,762 70</u>

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Five risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of Dec. of the preceding year . . .	\$ 37,467.492	\$ 523,785 38
Written or renewed during the year	46,199,127	645,848 72
Total	\$ 83,666,619	\$1,169,634 10
Deduct those expired and marked off as terminated	44,015,216	603,420 34
In force at the end of the year	\$ 39,651,403	\$ 566,213 76
Deduct amount re-insured	9,624,469	153,084 41
Net amount in force Dec. 31, 1886	\$ 30,026,934	\$ 413,129 35

Schedule of Fire Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Frac. un'rn'd.</i>	<i>Premiums unearned.</i>
1886	One year . . .	\$ 21,997,897 00	\$ 316,611 40	1-2	\$ 158,305 70
1885	Two years	155,225 00	1,086 84	1-4	271 71
1886		49,300 00	538 86	3-4	404 13
1884	Three years.	2,487,911 00	19,977 25	1-6	3,329 54
1885		1,822,392 00	24,364 03	1-2	12,182 01
1886		2 019,088 00	29,108 57	5-6	24,257 11
1884	Four years . .	1,500 00	22 00	3-8	8 25
1885		16,012 00	126 67	5-8	79 17
1886		51,721 00	528 62	7-8	462 52
1882	Five years.	208,923 00	2,568 28	1-10	256 83
1883		124,899 00	2,069 57	3-10	620 87
1884		272,312 00	3,987 47	1-2	1,993 74
1885		278,617 00	3,880 66	7 10	2,716 45
1886		541,137 00	8,259 13	9-10	7,433 21
Totals		\$ 30,026,934 00	\$ 413,129 35		\$ 212,321 24

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$2,344,163 26
Losses paid from organization to date	1,348,691 26
Losses incurred during the year: fire	232,704 02
Amount deposited in different States and countries for the security of all the company's policy holders	255,000 00
Amounts deposited in various States:	

	<i>Deposit.</i>	<i>Liabilities.</i>
Ohio	\$ 127,500 00	\$ 17,798 65
Oregon	63,750 00	12,501 83
Georgia	31,875 00	6,276 95
Virginia	19,125 00	6,121 82
North Carolina	12,750 00	1,647 86

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 746,140 00
Premiums received	20,539 90
Losses paid	16,074 51
Losses incurred	16,074 51

UNITED STATES BRANCH

OF THE

Liverpool and London and Globe Insurance Company,

OF

LIVERPOOL, . . . ENGLAND.

Incorporated 1836.

JAMES E. PULSFORD, New York, Resident Manager.

I. CAPITAL.

No capital in the United States.

II. ASSETS.

Account of Stock and Bonds owned by the Company.

	<i>Par value.</i>	<i>Market value.</i>
United States, 6 per cent. currency bonds	\$ 365,000 00	\$ 484,725 00
United States, 4½ per cent. bonds	475,000 00	524,875 00
United States, 4 per cent. bonds	720,000 00	919,800 00
New York State, 6 per cent. bonds	45,000 00	50,625 00
City of Richmond, 8 per cent. bonds	5,000 00	7,175 00
Mississippi, pay warrants	20,000 00	20,800 00
New York City, gold 6 per cent. bonds	50,000 00	61,500 00
City of Boston, 5 per cent. bonds	180,000 00	222,075 00
Totals	\$1,860,000 00	\$2,291,575 00

LIVERPOOL AND LONDON AND GLOBE INS. CO. 197

Total market value of stocks and bonds	\$2,291,575 00
Market value of real estate owned by the company (unincumbered)	1,380,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due	1,874,493 51
Interest due and accrued on said bond and mortgage loans	37,490 46
Cash in the company's principal office	\$ 2,419 53
Cash deposited in bank:	
Phoenix National Bank, New York	} 609,583 85
New York Life Insurance and Trust Co., N. Y.	
United States Trust Co., New York	
First National Bank, Chicago	
London and San Francisco Bank, San Francisco	
Canal Bank, New Orleans	
Total cash items	\$ 612,003 38
Interest due and accrued on collateral loans	337 74
Gross premiums in course of collection not more than three months due	428,229 84
All other property belonging to the company	15,650 62
Aggregate amount of all the assets of the company, in United States, stated at their actual value	\$6,639,780 55

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 930 25
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	255,327 95
Losses resisted, including interest, costs and other expenses thereon	74,960 10
Total gross amount of claims for losses	\$ 331,218 30
Deduct re-insurance thereon	31,902 53
Net amount of unpaid losses	\$ 299,315 77
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$2,843,347.22; unearned premiums (50 per cent.)	\$1,421,673 61
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$2,393,557.56; unearned premiums (pro rata)	1,269,829 91
Total unearned premiums	\$2,691,503 52
Amount reclaimable by the insured on perpetual fire insurance policies	328,916 20
Net premium reserve and all other liabilities under the life insurance or any special department	103,564 00
All other demands against the company, absolute and contingent	138,941 91
Total amount of liabilities, except net surplus, in the United States	\$3,562,242 30
Surplus beyond all other liabilities	3,077,538 25
Aggregate amount of all liabilities in the United States, including net surplus	\$6,639,780 55

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	\$ 368,721 85	
Deduct amount of same not collected	1,022 33	
Net collected	\$ 367,699 52	
Gross premiums on risks written and renewed during the year	4,731,949 14	
Total	\$5,099,648 66	
Deduct premiums and bills in course of collection at this date	440,718 13	
Entire premiums collected during the year . . .	\$4,658,930 53	
Deduct re-insurance, rebate, abatement and return premiums	972,377 03	
Net cash actually received for premiums	\$3,686,553 50	
Received for interest on bonds and mortgages	60,953 53	
Received for interest and dividends on stock, bonds and collateral loans	92,866 60	
Income received from all other sources	91,102 53	
Deposit premiums (less 5 per cent) received for perpetual fire risks	\$ 13,167 35	
Life income	8,539 65	
Aggregate amount of income actually received during the year in cash	\$3,931,476 16	

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$262,199.43, losses occurring in previous years)	\$2,377,167 00	
Deduct amounts received for salvages and amounts received for re-insurances in other companies	328,403 72	
Net amount paid during the year for losses	\$2,048,763 28	
Paid for commissions and brokerage	643,432 42	
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés	197,613 05	
Paid for State, National and local taxes in this and other States	84,017 97	
All other payments and expenditures	196,402 46	
Life expenditures	\$ 4,630 78	
Amount of deposit premiums returned during the year on perpetual fire risks	11,502 24	
Aggregate amount of actual expenditures during the year in cash	\$3,170,229 18	

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year	\$ 517,150,996	\$4,814,139 60
Written or renewed during the year	515,832,312	4,731,949 14
Totals	\$1,032,983,308	\$9,546,088 74
Deduct those expired and marked off as terminated	429,356,983	3,838,245 93
In force at the end of the year	\$ 603,626,325	\$5,707,843 71
Deduct amount re-insured	61,310,110	470,938 93
Net amount in force December 31, 1886	\$ 542,316,215	\$5,236,904 78

Schedule of Fire Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Frac. un'rn'd.</i>	<i>Premiums unearned.</i>
1886	One year . . .	\$274,147,233 00	\$2,843,347 22	1-2	\$1,421,673 61
1885	Two years . . .	4,883,005 00	38,098 39	1-4	9,524 59
1886		1,731,893 00	13,259 22	3-4	9,944 42
1884		45,754,397 00	402,803 80	1-6	67,133 97
1885	Three years . . .	51,745,519 00	429,378 68	1-2	214,689 34
1886		56,103,128 00	509,991 08	5-6	424,992 57
1883	Four years . . .	1,506,543 00	5,781 04	1-8	722 63
1884		862,152 00	11,293 85	3-8	4,235 19
1885		1,023,027 00	6,291 37	5-8	3,932 10
1886		1,757,241 00	14,751 86	7-8	12,907 88
1882	Five years . . .	18,449,940 00	172,156 92	1-10	17,215 69
1883		12,750,403 00	133,899 89	3-10	40,169 96
1884		17,299,875 00	172,332 89	1-2	86,166 44
1885		17,467,448 00	186,503 31	7-10	130,552 32
1886		24,921,210 00	248,693 51	9-10	223,824 16
Over five years and perpetuals		11,913,201 00	48,321 75	Pro rata	23,818 65
Totals		\$542,316,215 00	\$5,236,904 78		\$2,691,503 52

Answers to General Interrogatories.

Total amount of premiums received by the United States Branch to date	\$66,445,599 02
Losses paid from organization of this branch to date	39,514,898 85
Losses incurred during the year: fire	2,050,639 89
Amount deposited in different States and countries for the security of all the company's policy holders	300,000 00
Amounts 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	\$1,380,722 00
Premiums received	25,330 40
Losses paid	5,595 56
Losses incurred	5,625 56

UNITED STATES BRANCH
OF THE
London Assurance Corporation,
OF
LONDON, . . . ENGLAND.

Incorporated 1720.

LEWIS ALEX. WALLACE,
Governor.

JAMES MAY DUANE,
U. S. Manager, New York.

I. CAPITAL.

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

II. ASSETS.

Account of Stocks and Bonds owned by the Company.

	<i>Par value.</i>	<i>Market value.</i>
United States 4 per cent. registered bonds	\$ 610,000 00	\$ 778,512 50
United States 4½ per cent. registered bonds	100,000 00	110,500 00
Chi., Mil. & St. Paul R. R. (Western Div.), first mortgage 5 per cent. gold bonds	25,000 00	27,000 00
Chi., Mil. & St. Paul R. R., terminal 5 per cent. gold bonds	25,000 00	26,250 00
Gulf, Colorado & Santa Fé R. R., first mort- gage 7 per cent. gold bonds	50,000 00	62,000 00
Mil., Lake Shore & Western R. R. (Mich. Div.), first mortgage 6 per cent. gold h'ds. Minn. & St. Louis R. R. (Iowa extension), first mortgage 7 per cent. gold bonds	25,000 00	29,125 00
Mil. & St. Paul R. R. (River Div.), first mort- gage 7 per cent. gold bonds	25,000 00	29,500 00
St. Paul, Minn. & Man., consolidated 6 per cent. gold loan	50,000 00	67,000 00
St. Paul, Minn. & Man., second mortgage 6 per cent. gold bonds	25,000 00	30,750 00
Long Island R. R., first consolidated mort- gage 5 per cent. gold bonds	30,000 00	35,250 00
Erie Railway, consolidated mortgage 7 per cent. gold bonds	15,000 00	17,250 00
Erie Railway, consolidated mortgage 7 per cent. gold bonds	50,000 00	67,000 00

LONDON ASSURANCE CORPORATION.

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	<i>Par value.</i>	<i>Market value.</i>	
Chicago, St. Louis & New Orleans R. R., 5 per cent. gold loan	8,000 00	9,240 00	
Atchison, Topeka & Santa Fé R. R., first mortgage 7 per cent. gold bonds	25,000 00	31,312 50	
Northern Pacific R. R., general mortgage and land grant 6 per cent. gold bonds	25,000 00	29,625 00	
Louisville & Nashville R. R. (New Orleans and Mobile Division), first mortgage 6 per cent. gold bonds	25,000 00	26,750 00	
Totals	\$1,113,000 00	\$1,377,065 00	
Total market value of stocks and bonds			\$1,377,065 00
Cash in the company's principal office		\$ 447 59	
Cash deposited in banks:			
Bank of New York		63,368 70	
Nevada Bank		601 61	
Grangers Bank		778 70	
Bank of British Columbia		313 35	
Total cash items			\$ 65,509 95
Gross premiums in course of collection, not more than three months due			81,568 61
Aggregate amount of all the assets of the company, stated at their actual value			\$1,524,143 56

III. LIABILITIES.

Net amount of unpaid losses		\$ 56,228 00
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$551,779.55; unearned premiums (50 per cent)	\$ 275,889 78	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$483,413.05; unearned premiums (pro rata)	246,740 34	
Total unearned premiums		\$ 522,630 12
Amount reclaimable by the insured on perpetual fire insurance policies		1,751 82
Total amount of liabilities, except net surplus		\$ 580,609 94
Surplus beyond all other liabilities		943,533 62
Aggregate amount of all liabilities, including net surplus		\$1,524,143 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	\$ 68,639 76
Gross premiums on risks written and renewed during the year	857,785 23
Total	\$ 926,424 99
Deduct premiums and bills in course of collection at this date	81,066 44
Entire premiums collected during the year	\$ 845,358 55
Deduct re-insurance, rebate, abatement and return premiums	142,678 25
Net cash actually received for premiums	\$ 702,680 30

Received for interest and dividends on stocks, bonds, collateral loans, and from all other sources	54,503 22
Aggregate amount of income actually received during the year in cash	\$ 757,183 52

V. EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	\$ 371,461 21
Paid for commissions and brokerage	123,919 77
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés	39,273 65
Paid for State, National and local taxes in this and other States	20,277 31
All other payments and expenditures	54,330 91
Aggregate amount of actual expenditures during the year in cash	\$ 609,262 85

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Five risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year	\$ 102,571,498	\$1,014,256 70
Written or renewed during the year	97,184,091	857,785 23
Totals	\$ 199,755,589	\$1,872,041 93
Deduct those expired and marked off as terminated	90,201,206	816,678 16
In force at the end of the year	\$ 109,554,383	\$1,055,363 77
Deduct amount re-insured	2,732,875	18,327 12
Net amount in force December 31, 1886	\$ 106,821,508	\$1,037,036 65

Schedule of Fire Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Frac. un'rn'd.</i>	<i>Premiums unearned.</i>
1886	One year	\$ 55,307,781 00	\$ 551,779 55	1-2	\$ 275,889 78
1886	Two years	502,340 00	4,028 88	3-4	3,021 66
1884	Three years	8,552,378 00	80,481 82	1-6	13,413 63
1885		9,453,348 00	80,759 12	1-2	40,379 57
1886		11,585,314 00	99,629 83	5-6	83,024 86
1883	Four years	232,673 00	2,580 38	1-8	322 55
1884		43,143 00	51 88	3-8	19 45
1885		139,558 00	504 66	5-8	315 41
1886		260,013 00	2,524 23	7-8	2,208 70
1882	Five Years	4,570,581 00	50,455 09	1-10	5,045 50
1883		4,283,180 00	45,189 26	3-10	13,556 77
1884		3,185,775 00	32,618 71	1-2	16,309 36
1885		3,241,462 00	34,969 10	7-10	24,478 37
1886		5,054,962 00	49,252 54	9-10	44,327 29
		80,800 00	1,844 02	. . .	1,751 82
		28,200 00	367 58	. . .	317 22
Totals		\$106,821,508 00	\$1,037,036 65	. . .	\$ 524,381 94

Answers to General Interrogatories.

Losses incurred during the year: fire		\$ 358,156 00
Amounts deposited in different States and countries for the security of all the company's policy holders		344,587 50
Amounts deposited in various States:		
	<i>Deposit.</i>	<i>Liabilities.</i>
Georgia	\$ 31,906 25	\$ 14,322 69
North Carolina	12,762 50	8,980 00
Ohio	110,500 00	37,476 65
Oregon	63,812 50	8,182 90
Virginia	63,812 50	20,385 74

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 332,300 00
Premiums received	4,731 30
Losses paid	5,191 22
Losses incurred	5,191 22

UNITED STATES BRANCH

OF THE

London and Lancashire Fire Ins. Co.,

OF

LIVERPOOL, ENGLAND.

Incorporated, 1861.

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

I. CAPITAL.

(No capital in the United States.)

II. ASSETS.

Account of Stocks and Bonds owned by the Company.

	<i>Par value.</i>	<i>Market value.</i>	
United States 4 per cent. reg. bonds, 1907 . . .	\$ 495,000 00	\$ 632,362 00	
United States 3 per cent. bonds	10,000 00	10,000 00	
Chicago and Northwestern R. R. Co. cons. gold reg. bonds, 7 per cent., 1902	75,000 00	98,250 00	
N. Y. Cent. and H. River R. R. Co. 1st mort. reg. bonds, 7 per cent., 1903	75,000 00	100,125 00	
New York and Harlem R. R. Co. 1st mort. reg. bonds, 7 per cent., 1900	100,000 00	130,000 00	
C., B. and Q. R. R. Co. 1st mort. reg. bonds, 4 per cent. (Iowa Div.), 1919	100,000 00	99,625 00	
Delaware and Hudson R. R. Co. 1st mort. reg. bonds, 7 per cent., 1891	72,000 00	78,840 00	
Delaware and Hudson R. R. Co. 1st mort. reg. bonds, 7 per cent., 1894	3,000 00	3,570 00	
Delaware and Hudson R. R. Co. 1st mort. reg. bonds, 7 per cent., 1917	25,000 00	35,500 00	
Chicago, Rock Island and Pacific R. R. Co. 1st mort. reg. bonds, 6 per cent., 1917	15,000 00	19,950 00	
Lake Shore and Mich. Southern R. R. Co. 1st mort. reg. bonds, 7 per cent., 1900	38,000 00	48,070 00	
Totals	\$1,008,000 00	\$1,256,292 00	
Total market value of stocks and bonds			\$1,256,292 00
Cash in company's principal office		\$ 18,917 49	
Cash deposited in bank :			
Union Trust Co., New York			
Chatham National, New York			
Merchants National, Cincinnati			
New England National, Boston			
Merchants National, Louisville			
Bank of British N. America, San Francisco			
		61,209 52	
Total cash items			\$ 80,127 01
Interest due and accrued on stocks and bonds			10 45
Gross premiums uncollected on New York City policies, issued within three months			25,356 03
Net premiums in hands of agents on policies issued within three months			64,106 64
All other property belonging to the company			4,172 39
Aggregate amount of all the assets of the company, stated at their actual value			\$1,430,064 52

III. LIABILITIES.

Gross claims for adjusted and unpaid losses, due and to become due	\$ 20,329 21
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	45,747 43
Losses resisted, including interest, costs and other expenses thereon	9,980 00
Total gross amount of claims for losses	\$ 76,056 64
Deduct re-insurance thereon	2,952 00
Net amount of unpaid losses	\$ 73,104 64

Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$774,858.63; unearned premiums (50 per cent.)	\$ 387,429 31
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$556,891.19; unearned premiums (pro rata)	299,749 56
Total unearned premiums	\$ 687,178 87
Amount reclaimable by the insured on perpetual fire insurance policies	2,292 86
Due and accrued for salaries, rent and miscellaneous expenses	199 22
All other demands against the company, absolute and contingent	14,798 64
Total amount of liabilities, except net surplus	\$ 777,574 23
Surplus beyond all liabilities in the United States	652,490 29
Aggregate amount of all liabilities including net surplus	\$1,430,064 52

IV. INCOME DURING THE YEAR.

	<i>From fire risks.</i>
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	\$ 88,380 92
Gross premiums on risks written and renewed during the year	1,287,493 88
Total	\$1,375,874 80
Deduct premiums and bills in course of collection at this date	91,236 21
Entire premiums collected during the year	\$1,284,638 59
Deduct re-insurance, rebate, abatement and return premiums	289,374 36
Net cash actually received for premiums	\$ 995,264 23
Received for interest and dividends on stocks, bonds, collateral loans and from all other sources	54,006 18
Deposit premiums (less 5 per cent.) received for perpetual fire risks	\$ 15 20
Aggregate amount of income actually received during the year in cash	\$1,049,270 41

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$38,189.24, losses occurring in previous years)	\$ 713,060 98
Deduct amounts received for salvages and amounts received for re-insurances in other companies	59,175 52
Net amount paid during the year for losses	\$ 653,885 46
Paid for commissions and brokerage	195,931 41
Paid for salaries, fees and other charges of officers, clerks, agents and all other employes	48,047 90
Paid for State, National and local taxes in this and other States	23,663 00
All other payments and expenditures	60,287 63
Aggregate amount of actual expenditures during the year in cash	\$ 981,815 49

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year	\$138,039,238 34	\$1,396,644 57
Written or renewed during the year	128,005,682 65	1,287,493 88
Totals	\$266,044,920 99	\$2,684,138 45
Deduct those expired and marked off as terminated	122,978,025 02	1,235,212 30
In force at the end of the year	\$143,066,895 97	\$1,448,926 15
Deduct amount re-insured	8,241,597 55	117,176 33
Net amount in force December 31, 1886	\$134,825,298 42	\$1,331,749 82

Schedule of Fire Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Frac. un'rn'd.</i>	<i>Premiums unearned.</i>
1886	One year	\$ 72,362,553 95	\$ 774,858 63	1-2	\$ 387,429 31
1885	Two years	903,560 00	6,466 05	1-4	1,616 50
1886		820,469 88	6,411 60	3-4	4,808 70
1884	Three years	12,359,596 91	91,843 29	1-6	15,307 21
1885		15,223,421 89	119,581 07	1-2	59,790 53
1886		17,527,181 95	146,087 92	5-6	121,739 95
1883	Four years	191,469 53	2,303 89	1-8	287 99
1884		228,285 50	1,627 07	3-8	610 15
1885		350,955 00	2,115 88	5-8	1,322 41
1886		139,298 75	1,726 65	7-8	1,510 83
1882	Five years	2,822,554 26	31,158 12	1-10	3,115 81
1883		3,240,596 79	34,774 90	3-10	10,432 47
1884		2,798,789 42	32,910 18	1-2	16,455 09
1885		2,712,462 84	32,755 29	7-10	22,928 70
1886		2,912,629 75	41,395 41	9-10	37,174 87
1881	Six years	1,500 00	37 50	1-12	3 12
1882		5,000 00	225 00	3-12	56 25
1883		8,000 00	121 78	5-12	50 74
1885		20,000 00	80 75	9-12	60 56
1880		40,100 00	1,405 00	1-14	100 35
1881		11,000 00	279 75	3-14	59 94
1882	Seven years	53,500 00	1,210 33	5-14	432 26
1883		11,000 00	422 50	7-14	211 25
1884		15,000 00	380 00	9-14	244 29
1885		18,700 00	287 00	11-14	225 50
1883	Nine years	2,000 00	140 00	11-18	85 55
1882		1,500 00	22 50	11-20	12 37
1883	Ten years	1,500 00	15 00	13-20	9 75
1885		20,000 00	405 00	17-20	344 25
1886		12,672 00	191 76	19-20	182 17
1880	Ninety years	10,000 00	600 00	95-100	570 00
Totals		\$134,825,298 42	\$1,331,749 82		\$ 687,178 87

Answers to General Interrogatories.

Total amount of premiums received from the organization of the United States branch to date	\$7,261,133 06
Losses paid from organization of the United States branch to date	4,663,848 89
Losses incurred during the year: fire	678,756 38
Amounts deposited in various States:	
New York	\$ 270,000 00
Ohio	100,000 00
Virginia	50,000 00
Oregon	50,000 00
Georgia	25,000 00
North Carolina	10,000 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 263,723 34
Premiums received	3,986 49
Losses paid	310 20
Losses incurred	310 20

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.

	<i>Par value.</i>	<i>Market value.</i>
United States 4 per cent. bonds	\$ 43,000 00	\$ 55,500 00
500 shares Lake Shore and Michigan Southern Railway Co	50,000 00	48,250 00
100 shares New York Central and Hudson River R. R. Co	10,000 00	11,475 00

	<i>Par value.</i>	<i>Market value.</i>
100 shares Chi. & Northwestern R'y Co . . .	10,000 00	11,500 00
100 shares Cl'd, Colum., Cin. & Ind. R'y Co	10,000 00	6,500 00
100 shares Cleveland & Pittsburg, R. R. Co	5,000 00	7,300 00
125 shares Chi. Mil. & St. P. R'y Co., (pref.)	12,500 00	14,750 00
141 shares Chi. Mil. & St. P. R'y Co., (com.)	14,100 00	12,800 00
50 shares Union Central Depot & R'y Co .	5,000 00	5,500 00
Buffalo & Erie R. R. Co. bonds, 7 per cent .	27,000 00	33,250 00
Cl'd, Col., Cin. & Ind. R'y Co. bonds, 6 per cent	20,000 00	21,500 00
Cin. & Springfield R'y Co. bonds, 7 per cent	11,000 00	13,000 00
Chi., Mil. & St. P. R'y Co. bonds, 7 per cent	5,000 00	6,500 00
Cl'd, Cin., Col. & Ind. R'y Co. bonds, 7 per cent	4,000 00	5,200 00
Independence, Ohio, school bonds, 6 per ct .	3,300 00	3,300 00
Totals	\$ 229,900 00	\$ 256,325 00
Total market value of stocks and bonds		\$ 256,325 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		70,000 00
Interest due and accrued on said bond and mortgage loans		1,795 34
Value of lands mortgaged, exclusive of buildings	\$ 150,000 00	
Value of buildings mortgaged (insured for \$14,000 as collateral)		21,000 00
Total value of said mortgaged premises		\$ 171,000 00

Loans on Collaterals.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
Cleve. & Pittsburgh R. R. Co	\$ 20,000 00	\$ 29,200 00	\$ 20,000 00
Com. Nat. Bank, Cleveland	10,000 00	14,000 00	10,000 00
N. Y. C. & H. R. R. R. Co	10,000 00	11,475 00	5,500 00
Totals	\$ 40,000 00	\$ 54,675 00	\$ 35,500 00
Amount loaned on collaterals			\$ 35,500 00
Cash in the company's principal office			\$ 7,507 81
Cash deposited in bank:			
E. B. Hale & Co., bankers			8,621 67
The Savings & Trust Co			5,399 37
The Society for Savings			10,429 67
The Citizens Savings & Loan Association			5,448 25
Total cash items			\$ 37,406 77
Interest due and accrued on stocks and bonds			1,100 00
Interest due and accrued on collateral loans			243 95
Gross premiums in course of collection, not more than three months due			9,932 20
Bills receivable, not matured, taken for fire, marine and inland risks .			5,408 75
Aggregate amount of all the assets of the company, stated at their actual value			\$ 417,711 99

III. LIABILITIES.

Net losses in process of adjustment, or in suspense, including all reported and supposed losses	\$ 24,000 00
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$99,153.54; unearned premiums (50 per cent.)	\$ 49,576 77
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$40,664.18; unearned premiums (pro rata)	20,428 37
Gross premiums received and receivable upon all unexpired inland navigation risks, \$5,873.08; unearned premiums (50 per cent)	\$ 2,936 54
Total unearned premiums	\$ 72,941 68
Due and accrued for salaries, rent and miscellaneous expenses	2,762 97
All other demands against the company, absolute and contingent	5,066 52
Total amount of liabilities, except capital stock and net surplus	\$ 104,771 17
Joint stock capital actually paid up in cash	200,000 00
Surplus, beyond capital and all other liabilities	112,940 82
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$ 417,711 99

IV. INCOME DURING THE YEAR.

	<i>From fire risks.</i>	<i>Marine and inland risks.</i>
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	\$ 6,173 27	\$ 2,106 94
Gross premiums on risks written and renewed during the year	135,046 96	67,840 87
Total	\$ 141,220 23	\$ 69,947 81
Deduct premiums and bills in course of collection at this date	9,579 58	5,761 35
Entire premiums collected during the year	\$ 131,640 65	\$ 64,186 46
Deduct re-insurance, rebate, abatement and return premiums	14,172 87	6,475 95
Net cash actually received for premiums	\$ 117,467 98	\$ 57,710 51
Received for interest on bonds and mortgages		3,050 00
Received for interest and dividends on stocks, bonds, collateral loans and from all other sources		10,538 10
Aggregate amount of income actually received during the year in cash		\$ 188,766 39

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$28,944.57, losses occurring in previous years)	\$ 66,121 70	\$ 42,782 20
Deduct amounts received for salvages and amounts received for re-insurances in other companies	1,441 62	\$ 4,638 19
	\$ 64,680 08	\$ 38,144 01

Net amount paid during the year for losses	\$ 102,824 09
Cash dividends actually paid stockholders	25,000 00
Paid for commissions and brokerage	25,771 60
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés	12,981 45
Paid for State, National and local taxes in this and other States	5,342 05
All other payments and expenditures	6,867 25
Aggregate amount of actual expenditures during the year in cash	\$ 178,786 44

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year	\$ 11,766,384	\$ 136,553 25	\$ 103,728	\$ 2,700 85
Written or renewed during the year	12,233,072	135,046 96	4,239,018	67,840 87
Totals	\$ 23,999,456	\$ 271,600 21	\$ 4,342,746	\$ 70,541 72
Deduct those expired and marked off as terminated	11,881,705	130,565 76	4,204,626	64,668 64
In force at the end of the year	\$ 12,117,751	\$ 141,034 45	\$ 138,120	\$ 5,873 08
Deduct amount re-insured	95,738	1,216 73		
Net amount in force Dec. 31, 1886	\$ 12,022,013	\$ 139,817 72	\$ 138,120	\$ 5,873 08

Schedule of Fire Risks and Ueearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Frac. un'rn'd.</i>	<i>Premiums uearned.</i>
1886	One year	\$ 8,339,215 00	\$ 99,153 54	1-2	\$ 49,576 77
1885	Two years	50,452 00	568 54	1-4	142 13
1886		16,600 00	174 82	3-4	131 11
1884	Three years	785,919 00	9,602 72	1-6	1,600 45
1885		782,168 00	9,023 47	1-2	4,511 74
1886		913,085 00	10,922 85	5-6	9,102 37
1883	Four years	700 00	7 50	1-8	94
1884		1,000 00	6 14	3-8	2 30
1885		13,600 00	224 25	5-8	140 15
1886		1,000 00	16 85	7-8	14 74
1882	Five years	603,562 00	2,942 97	1-10	294 30
1883		133,700 00	1,759 98	3-10	527 99
1884		112,462 00	1,509 57	1-2	754 79
1885		111,250 00	1,543 50	7-10	1,080 45
1886		157,300 00	2,361 02	9-10	2,124 91
Totals		\$ 12,022,013 00	\$ 139,817 72		\$ 70,005 14

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$2,459,704 12
Losses paid from organization to date	1,434,091 24
Total amount of cash dividends declared since the company commenced business	330,000 00
Total amount of the company's stock, owned by the directors, at par value	129,300 00
Loaned to stockholders and officers	90,500 00
Losses incurred during the year: fire, \$64,610.88, marine and inland, \$39,315.51. Total	103,926 39

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 123,850 00
Premiums received	1,271 05
Losses paid	396 00
Losses incurred	396 00

The Merchants Insurance Co.,

OF

NEWARK, . . . NEW JERSEY.

Incorporated February 15, 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.

	<i>Par value.</i>	<i>Market value.</i>
United States 4 per cent. registered bonds	\$ 60,000 00	\$ 76,575 00
Central R. R. of New Jersey, bonds	25,000 00	27,125 00
New Jersey State bonds	1 000 00	1,160 00
East Orange St. Improvement bonds	5,700 00	6,042 00
East Orange St. Improvement bonds	4,800 00	5,085 00
Elizabeth City bonds	8,060 00	7,168 00
Montclair Gas and Water Co.'s bonds	24,000 00	24,000 00

	<i>Par value.</i>	<i>Market value.</i>	
American Dock & Improvement Co.'s bonds	20,000 00	19,600 00	
Newark and Bloomfield H. C. R. R. Co.'s bonds	10,000 00	11,500 00	
Newark City Improvement bonds	100,000 00	117,000 00	
United Railroads of New Jersey, bonds . . .	19,000 00	23,180 00	
Long Branch School bonds	15,000 00	17,850 00	
Orange & Newark H. C. R. R. Co.'s bonds . .	50,000 00	57,500 00	
Morris & Essex R. R. Co.'s bonds	13,000 00	18,395 00	
Elizabethtown Water Co.'s bonds	8,000 00	8,720 00	
Belleville & Newark H. C. R. R. Co.'s bonds	1,000 00	1,200 00	
Newark & Irvington H. C. R. R. Co.'s bonds	3,000 00	3,450 00	
Long Branch & Sea Shore R. R. bonds . . .	1,000 00	1,240 00	
Morris & Essex R. R. Co.'s bonds	25,000 00	25,375 00	
Newark Gas Light Co.'s stock	10,000 00	20,000 00	
United R. R. of New Jersey stock	10,000 00	22,300 00	
Citizens' Gas Light Co.'s stock	13,700 00	19,180 00	
Morris & Essex R. R. Co.'s stock	10,000 00	14,000 00	
New York & Long Branch R. R. Co.'s stock	10,000 00	10,000 00	
Warren R. R. Co.'s stock	5,000 00	7,000 00	
Totals	\$ 453,160 00	\$ 554,648 00	
Total market value of stocks and bonds			\$ 554,648 00
Market value of real estate owned by the company (unincumbered) . .			125,782 47
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			443,227 00
Loans on bond and mortgage (first liens) upon which more than one year's interest is due (of which \$900 is in process of foreclosure) . .			1,800 00
Interest due and accrued on all said bond and mortgage loans			8,673 28
Value of lands mortgaged, exclusive of buildings	\$ 594,550 00		
Value of buildings mortgaged (insured for \$444,375 as col- lateral)		559,480 00	
Total value of said mortgaged premises		\$1,154,030 00	

Loans on Collaterals.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
Newark & New York R. R. b'ds	\$ 4,500 00	\$ 4,650 00	\$ 3,500 00
10 shares Union Building and Loan Association stock	800 00	800 00	500 00
10 sh's Newark City National Bank stock	500 00	675 00	1,000 00
10 shares National Newark Banking Co.'s stock	500 00	675 00	
40 shares Manufacturers' National Bank stock	4,000 00	4,000 00	2,500 00
71 shares National State Bank stock	3,550 00	4,437 50	3,500 00
8 shares National Newark Banking Co.'s stock	400 00	540 00	400 00
64 shares Citizens' Gas Light Co.'s stock	3,200 00	4,480 00	3,000 00
92 shares American Insurance Co.'s stock	460 00	736 00	500 00
Totals	\$ 17,910 00	\$ 20,993 50	\$ 14,900 00

Amount loaned on collaterals	\$	14,900 00
Cash in the company's principal office	\$	3,386 74
Cash deposited in bank:		
Newark City Bank		20,144 10
State National Bank		13,439 07
Continental National, Chicago		2,068 18
Total cash items	\$	39,038 09
Interest due and accrued on stocks and bonds		7,907 09
Interest due and accrued on collateral loans		180 63
Gross premiums in course of collection not more than three months due		61,560 28
All other property belonging to the company		1,175 00
Amount of unpaid premiums on policies issued more than three months	\$	4,551 27
Aggregate amount of all the assets of the company stated at their actual value	\$	\$1,258,891 84

III. LIABILITIES.

Gross claims for adjusted and unpaid losses, due and to become due	\$	18,356 85
Gross losses in process of adjustment or in suspense, including all reported and supposed losses		23,414 43
Losses resisted, including interest, costs and other expenses thereon		8,650 00
Net amount of unpaid losses	\$	50,421 28
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, \$433,194.67; unearned premiums (50 per cent)	\$	216,597 34
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$280,133.62; unearned premiums (pro rata)		144,887 75
Total unearned premiums	\$	361,485 12
Amount reclaimable by the insured on perpetual fire insurance policies		480 00
Principal unpaid on scrip or certificates which have been authorized or ordered to be redeemed		4,757 00
Interest due and declared remaining unpaid		1,163 23
Cash dividends to stockholders remaining unpaid		1,020 00
All other demands against the company, absolute and contingent		16,306 69
Total amount of liabilities, except capital stock and net surplus	\$	435,633 32
Joint stock capital actually paid up in cash		400,000 00
Surplus beyond capital and all other liabilities		423,258 52
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$	\$1,258,891 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	\$ 72,057 59	
Deduct amount of same not collected	2,983 31	
Net collected	\$ 69,074 28	
Gross premiums on risks written and renewed during the year	622,606 09	
Total	\$ 691,680 37	
Deduct premiums and bills in course of collection at this date	63,128 24	
Entire premiums collected during the year	\$ 628,552 13	
Deduct re-insurance, rebate, abatement and return premiums	84,127 48	
Net cash actually received for premiums	\$ 544,424 65	
Received for interest on bonds and mortgages	27,849 91	
Received for interest and dividends on stocks, bonds and collateral loans	25,018 30	
Income received from all other sources	3,572 55	
Aggregate amount of income actually received during the year in cash	\$ 600,865 41	

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$66,-121.34, losses occurring in previous years)	\$ 327,600 15	
Deduct amounts received for salvages, and amounts received for re-insurances in other companies	4,481 58	
Net amount paid during the year for losses	\$ 323,118 57	
Cash dividends actually paid stockholders	38,980 00	
Scrip or certificates of profits redeemed in cash and interest paid to scrip-holders	207 60	
Paid for commissions and brokerage	98,866 76	
Paid for salaries, fees, and other charges of officers, clerks, agents and all other employés	25,717 00	
Paid for State, National and local taxes in this and other States	10,887 58	
All other payments and expenditures	67,809 78	
Aggregate amount of actual expenditures during the year in cash	\$ 565,587 29	

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of Dec. of the preceding year	\$ 66,019,087	\$ 718,217 90
Written or renewed during the year	58,782,119	622,606 09
Totals	\$ 124,801,206	\$ 1,340,823 99
Deduct those expired and marked off as terminated	57,476,670	607,541 80
In force at the end of the year	\$ 67,324,536	\$ 733,282 19
Deduct amount re-insured	1,733,745	19,953 90
Net amount in force December 31, 1886	\$ 65,590,791	\$ 713,328 29

Schedule of Fire Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Frac. un'rn'd.</i>	<i>Premiums unearned.</i>
1886	One year . . .	\$ 39,266,452 00	\$ 433,194 67	1-2	\$ 216,597 34
1885	Two years . . .	185,421 00	1,215 05	1-4	303 76
1886		106,671 00	969 20	3-4	726 90
1884		5,334,554 00	55,812 39	1-6	9,302 07
1885	Three years . . .	6,626,289 00	67,716 06	1-2	33,858 03
1886		6,559,751 00	63,884 47	5-6	53,237 06
1883	Four years . . .	110,125 00	1,058 65	1-8	132 33
1884		98,191 00	1,098 28	3-8	411 84
1885		72,800 00	894 61	5-8	559 12
1886		90,400 00	910 58	7-8	796 76
1882	Five years . . .	1,239,732 00	14,438 74	1-10	1,443 87
1883		1,358,373 00	15,572 09	3-10	4,671 63
1884		1,418,924 00	17,969 03	1-2	8,984 51
1885		1,550,803 00	19,079 74	7-10	13,355 82
1886		1,475,505 00	18,385 59	9-10	16,547 03
	Over 5 years	77,000 00	1,129 14	. . .	55,705 00
	Perpetuals . . .	19,800 00			
Totals		\$ 65,590,791 00	\$ 713,328 29	. . .	\$ 361,485 12

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$7,015,279 89
Losses paid from organization to date	3,471,786 32
Total amount of cash dividends declared since the company commenced business	604,219 00
Dividends declared payable in stock from organization	240,000 00
Total amount of the company's stock, owned by the directors, at par value	80,000 00
Loaned to stockholders and officers	6,000 00
Losses incurred during the year; fire	305,735 66
Amount deposited in State of Georgia, \$25,000; liabilities	17,564 79

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 351,622 50
Premiums received	6,819 41
Losses paid	2,975 77
Losses incurred	3,088 27

Michigan Fire and Marine Insurance Company,

OF

DETROIT, . . . MICHIGAN.

Incorporated February, 1881.

D. M. FERRY, Vice-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.

	<i>Par value.</i>	<i>Market value.</i>
Peoples Savings Bank	\$ 5,500 00	\$ 6,000 00
Cheboygan County bonds	12,500 00	12,500 00
Alpena County bonds	1,000 00	1,000 00
Detroit City bonds	10,000 00	10,025 00
Totals	\$ 29,000 00	\$ 29,525 00
Total market value of stocks and bonds		\$ 29,525 00
Market value of real estate owned by the company (unincumbered)		8,469 33
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		280,869 50
Interest due and accrued on said bond and mortgage loans		6,422 95
Value of lands mortgaged, exclusive of buildings	\$ 477,850 00	
Value of buildings mortgaged (insured for \$193,200 as collateral)		308,750 00
Total value of said mortgaged premises		\$ 786,600 00
Amount loaned on Orient Insurance Co.'s stock: par value, \$2,300: market value, \$2,070		1,500 00
Cash in the company's principal office	\$ 690 88	
Cash deposited in bank:		
Peoples Savings Bank		5,537 13
Merchants and Manufacturers National Bank		20,000 00
Total cash items		\$ 26,228 01
Interest due and accrued on stocks and bonds		546 88
Interest due and accrued on collateral loans		79 00
Gross premiums in course of collection, not more than three months due		13,021 39
Aggregate amount of all the assets of the company stated at their actual value		\$ 366,602 06

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 6,679 58
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	3,425 00
Net amount of unpaid losses	\$ 10,104 58
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$127,381.74; unearned premiums (50 per cent.)	\$ 63,690 87
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$53,385.91; unearned premiums (pro rata)	28,733 09
Total unearned premiums	92,423 96
Total amount of liabilities except capital stock and net surplus	\$ 102,528 54
Joint stock capital actually paid up in cash	200,000 00
Surplus beyond capital and all other liabilities	64,073 52
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$ 366,602 06

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	\$ 18,065 75
Deduct amount of same not collected	21 15
Net collected	\$ 18,044 60
Gross premiums on risks written and renewed during the year	184,058 05
Total	\$ 202,102 65
Deduct premiums and bills in course of collection at this date	13,021 39
Entire premiums collected during the year	\$ 189,081 26
Deduct re-insurance, rebate, abatement and return premiums	27,311 41
Net cash actually received for premiums	\$ 161,769 85
Received for interest on bonds and mortgages	17,552 34
Received for interest and dividends on stocks, bonds, collateral loans and from all other sources	1,830 17
Aggregate amount of income actually received during the year in cash	\$ 181,182 36

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$9,827.25, losses occurring in previous years)	\$ 93,993 03
Deduct amounts received for salvages and amounts received for re-insurances in other companies	7,714 48
Net amount paid during the year for losses	\$ 86,278 55

Cash dividends actually paid stockholders	8,000 00
Paid for commissions and brokerage	27,710 99
Paid for salaries, fees and other charges of officers, clerks, agents and all other employes	8,304 65
Paid for State, National and local taxes in this and other States	6,702 93
All other payments and expenditures	18,349 01
Aggregate amount of actual expenditures during the year in cash	\$ 155,346 13

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Five risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year	\$ 11,844,575	\$ 160,900 71
Written or renewed during the year	13,439,224	184,058 05
Total	\$ 25,283,799	\$ 344,958 76
Deduct those expired and marked off as terminated	11,825,225	159,382 06
In force at the end of the year	\$ 13,458,574	\$ 185,576 70
Deduct amount re-insured	403,473	4,809 05
Net amount in force December 31, 1886	\$ 13,055,101	\$ 180,767 65

Schedule of Fire Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Frac. un'rn'd.</i>	<i>Premiums unearned.</i>
1886	One year	\$ 8,507,940 00	\$ 127,381 74	1-2	\$ 63,690 87
1885	Two years	6,075 00	64 53	1-4	16 13
1886		6,675 00	100 91	3-4	75 68
1884	Three years	1,243,634 00	13,644 27	1-6	2,276 04
1885		1,480,933 00	16,784 72	1-2	8,392 36
1886		1,497,297 00	18,024 08	5-6	15,020 07
1884	Four years	3,000 00	105 00	3-8	39 36
1886		3,000 00	28 75	7-8	25 15
1882	Five years	31,800 00	452 68	1-10	45 27
1883		44,650 00	710 65	3-10	213 64
1884		51,275 00	765 97	1-2	382 98
1885		64,115 00	930 75	7-10	651 52
1886		114,707 00	1,773 60	9-10	1,594 89
Totals		\$ 13,055,101 00	\$ 180,767 65		\$ 92,423 96

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 643,049 64
Losses paid from organization to date	304,716 62
Total amount of cash dividends declared since the company commenced business	8,000 00
Total amount of the company's stock, owned by the directors, at par value	90,000 00
Losses incurred during the year: fire	86,555 88

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 82,750 00
Premiums received	857 62
Losses paid	700 00
Losses incurred	700 00

Milwaukee Mechanics Ins. Co.,

OF

MILWAUKEE, . WISCONSIN.

Incorporated February 15, 1852.

CHRISTIAN PREUSSER, President.

ADOLF J. CRAMER, Secretary.

I. CAPITAL.

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

II. ASSETS.

Account of Stocks and Bonds owned by the Company.

	<i>Par value.</i>	<i>Market value.</i>
United States, 4½ per cent. registered bonds	\$ 209,000 00	\$ 221,540 00
Milwaukee, county bonds	40,000 00	40,800 00
Milwaukee City, bonds	134,000 00	134,000 00
Brown County, Wis., bonds	44,000 00	44,000 00
Dodge County, Wis., bonds	1,000 00	1,000 00
Door County, Wis., bonds	6,000 00	6,300 00
Oshkosh City, Wis., bonds	30,000 00	34,500 00
St. Paul, Minn., water bonds	100,000 00	104,500 00
Cream City R. R. Co., Milwaukee, stock	6,900 00	6,900 00
Totals	\$ 570,900 00	\$ 593,540 00

Total market value of stocks and bonds	\$ 593,540 00
Market value of real estate owned by the company (unincumbered)	37,450 00
Loans on bond and mortgage (first liens), upon which not more than one year's interest is due	596,773 12
Loans on bond and mortgage (first liens) upon which more than one year's interest is due (of which \$11,597.90 is in process of foreclosure)	18,097 90
Interest due and accrued on said bond and mortgage loans	11,608 00
Value of lands mortgaged, exclusive of buildings	\$ 810,000 00
Value of buildings mortgaged (insured for \$398,400 as collateral)	543,300 00
Total value of said mortgaged premises	\$1,353,300 00

Loans on Collaterals.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
Cream City R. R. Co., stock	\$ 18,200 00	\$ 27,300 00	\$ 16,000 00
North Chicago Rolling Mill, stk	5,000 00	7,500 00	} 10,000 00
Cream City R. R. Co., stock	5,000 00	7,500 00	
Mortgage and note, city prop	4,000 00	10,000 00	4,000 00
Mortgage and note, city prop	3,700 00	6,000 00	3,700 00
Totals	\$ 35,900 00	\$ 58,300 00	\$ 33,700 00
Amount loaned on collaterals			\$ 33,700 00
Cash in the company's principal office			\$ 3,829 05
Cash deposited in Merchants Exchange Bank			63,605 45
Total cash items			\$ 67,434 50
Interest due and accrued on stocks and bonds			4,500 00
Net premiums in course of collection, not more than three months due			38,216 00
Aggregate amount of all the assets of the company, stated at their actual value			\$1,401,319 52

III. LIABILITIES.

Gross claims for adjusted and unpaid losses, due and to become due	\$ 3,273 00
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	24,764 00
Losses resisted, including interest, costs and other expenses thereon	8,700 00
Net amount of unpaid losses	\$ 36,737 00
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$406,529.07; unearned premiums (50 per cent.)	203,264 53
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$399,649.62; unearned premiums (pro rata)	216,035 10
Total unearned premiums	419,299 63
Cash dividends to stockholders remaining unpaid	177 00
Total amount of liabilities, except capital stock and net surplus	\$ 456,213 63
Joint stock capital actually paid up in cash	200,000 00
Surplus, beyond capital and all other liabilities	745,105 89
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$1,401,319 52

IV. INCOME DURING THE YEAR.

	<i>From fire risks.</i>	
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	\$	35,667 79
Gross premiums on risks written and renewed during the year	550,556	34
Total	\$	586,224 13
Deduct premiums and bills in course of collection at this date	38,216	00
Entire premiums collected during the year	\$	548,008 13
Deduct re-insurance, rebate, abatement and return premiums	37,247	06
Net cash actually received for premiums	\$	510,761 07
Received for interest on bonds and mortgages	26,845	01
Received for interest and dividends on stocks, bonds and collateral loans	30,658	00
Income received from all other sources	2,065	46
Aggregate amount of income actually received during the year in cash	\$	570,329 54

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including (\$22,319.00, losses occurring in previous years)	\$	248,334 58
Deduct amounts received for salvages and amounts received for re-insurances in other companies	3,250	00
Net amount paid during the year for losses	\$	245,084 58
Cash dividends actually paid stockholders	39,874	00
Paid for commissions and brokerage	115,357	10
Paid for salaries, fees and other charges of officers, clerks, agents and all other employes	40,720	89
Paid for State, National and local taxes in this and other States	16,004	23
All other payments and expenditures	31,953	99
Aggregate amount of actual expenditures during the year in cash	\$	488,994 79

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year	\$ 50,126,655	\$ 739,215 12
Written or renewed during the year	39,781,182	550,556 34
Total	\$ 89,907,837	\$ 1,289,771 46
Deduct those expired and marked off as terminated	34,981,526	483,592 77
In force at the end of the year	\$ 54,926,311	\$ 806,178 69
Deduct amount re-insured . . . . .	. . . . .	. . . . .
Net amount in force December 31, 1886	\$ 54,926,311	\$ 806,178 69

Schedule of Fire Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Frac. un'rn'd.</i>	<i>Premiums unearned.</i>
1886	One year . .	\$ 27,210,937 00	406,529 07	1-2	203,264 53
1884	} Three years .	. . . . .	83,855 63	1-6	13,975 93
1885		22,054,743 00	99,588 77	1-2	49,794 38
1886 . . . . .		. . . . .	116,764 10	5-6	97,303 42
1882	} Five years .	. . . . .	16,046 09	1-10	1,604 60
1883 . . . . .		. . . . .	18,624 86	3-10	5,587 45
1884		5,660,631 00	15,112 17	1-2	7,556 08
1885 . . . . .		. . . . .	22,394 83	7-10	15,676 38
1886 . . . . .	. . . . .	. . . . .	27,263 17	9-10	24,536 86
Totals		\$ 54,926,311 00	.\$ 806,178 69		\$ 419,299 63

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$5,097,140 58
Losses paid from organization to date	2,385,922 17
Total amount of cash dividends declared since the company commenced business	70,000 00
Total amount of the company's stock owned by the directors at par value	108,700 00
Loaned to stockholders and officers	36,800 00
Losses incurred during the year: fire	259,502 58

COLORADO BUSINESS.*Business in the State during the Year.*

Risks written	\$ 298,366 00
Premiums received	5,168 23
Losses paid	499 78
Losses incurred	499 78

National Fire Insurance Company,

OF

HARTFORD, . CONNECTICUT.

Incorporated November 27, 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.

	<i>Par value.</i>	<i>Market value.</i>
United States 4½ per cent. bonds	\$ 50,000 00	\$ 55,000 00
United States 4 per cent. bonds	50,000 00	64,000 00
Hartford City (capital)	25,000 00	30,500 00
Hartford City (water)	10,000 00	10,500 00
New Britain City	6,000 00	7,200 00
Rochester City	25,000 00	32,500 00
Lockport City	10,000 00	12,800 00
Buffalo City	15,000 00	16,500 00
Cleveland City	10,000 00	11,600 00
Detroit City	13,000 00	16,250 00
Meriden Town	10,000 00	10,500 00
West Middle School District, Hartford	25,000 00	25,000 00
St. Johnsbury and Lake Champlain R. R.	20,000 00	20,600 00
Danbury and Norwalk R. R.	10,000 00	10,600 00
Harlem River and Port Chester R. R.	25,000 00	32,500 00
Erie Railway	20,000 00	26,400 00
Jackson, Lausing and Saginaw R. R.	20,000 00	21,000 00
Cleveland, Col., Cin. and Indianapolis R. R.	20,000 00	24,800 00
Chicago and Western Indiana R. R.	20,000 00	21,800 00
Chicago and Northwestern R. R.	20,000 00	23,200 00
Chicago, Milwaukee and St. Paul R. R.	10,000 00	11,600 00
Chicago, Burlington and Quincy R. R.	10,000 00	10,800 00
Hannibal and St. Joseph R. R.	20,000 00	24,000 00
400 shares N. Y., N. Haven and H. R. R. stock	40,000 00	56,000 00
200 shares N. Y. and Harlem R. R. stock	10,000 00	21,500 00
500 shares N. Y. Cent. and Hud. Riv. R. R.	50,000 00	56,500 00
600 shares Pennsylvania R. R.	30,000 00	33,600 00
200 shares Pittsburgh, Ft. Wayne and Chi.	20,000 00	29,000 00
200 shares Cleveland and Pittsburgh	10,000 00	14,500 00
117 shares Illinois Central	11,700 00	15,032 00
110 shares Chicago, Burlington and Quincy	11,000 00	14,850 00

	<i>Par value.</i>	<i>Market value.</i>
300 shares Chicago, Rock Island and Pacific	30,000 00	37,200 00
100 shares Metropolitan Nat. Bank, N. Y . . .	10,000 00	3,700 00
50 shares Central National Bank, N. Y . . .	5,000 00	6,250 00
100 shares Farmers' and Mechanics' National Bank, Hartford	10,000 00	10,800 00
100 shares Charter Oak National Bank . . .	10,000 00	13,000 00
300 shares Hartford National Bank	30,000 00	48,000 00
300 shares Phoenix National Bank	30,000 00	40,500 00
215 shares Aetna National Bank	21,500 00	24,725 00
40 shares City National Bank	4,000 00	3,400 00
50 shares Mercantile National Bank	5,000 00	4,750 00
247 shares National Exchange Bank	12,350 00	16,955 00
50 shares First National Bank, Meriden . .	5,000 00	5,500 00
50 shares Second National Bank, N. Haven	5,000 00	7,000 00
100 shares Thames National Bank, Norwich	10,000 00	14,200 00
75 shares Nat. Bank of the Republic, Boston	7,500 00	10,350 00
70 shares Boston National Bank, Boston . .	7,000 00	8,470 00
70 shares St. Paul Nat. Bank, St. Paul . . .	7,000 00	7,350 00
320 shares Willimantic Linen Co	8,000 00	16,000 00
Totals	\$ 844,050 00	\$1,067,882 00
Total market value of stocks and bonds		\$1,067,882 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		591,500 00
Interest due and accrued on said bond and mortgage loans		13,263 55
Value of lands mortgaged, exclusive of buildings	\$ 992,550 00	
Value of buildings mortgaged (insured for \$523,010 as col- lateral)		851,050 00
Total value of said mortgaged premises		\$1,843,600 00

Loans on Collaterals.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
50 shares Travelers' Insurance Co. stock	\$ 5,600 00	\$ 15,680 00	\$ 5,450 00
Coupon bond of J. V. Ander- son, secured by 80 acres land, Elk county, Kansas	450 00	450 00	400 00
5 shares Hartford Gas Co	125 00	155 00	
Totals	\$ 6,175 00	\$ 16,285 00	\$ 5,850 00
Amount loaned on collaterals			\$ 5,850 00
Cash deposited in banks:			
Charter Oak National Bank			\$ 139,594 38
Hartford National Bank			50,000 00
Cash in the company's principal office			471 67
Cash in course of transmission from agents			57,000 00
Total cash items			\$ 247,066 05
Interest due and accrued on stocks and bonds			7,443 33
Interest due and accrued on collateral loans and bank deposits			1,023 50
Aggregate amount of all the assets of the company, stated at their actual value			\$1,958,506 83

III. LIABILITIES.

Gross claims for adjusted and unpaid losses, due and to become due	\$ 24,192 72
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	22,700 00
Losses resisted, including interest, costs and other expenses thereon	6,467 70
Net amount of unpaid losses	\$ 53,360 42
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$408,281.24; unearned premiums (50 per cent)	\$ 204,140 62
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$262,485.99; unearned premiums (pro rata)	137,537 30
Total unearned premiums	\$ 341,677 92
Total amount of liabilities, except capital stock and net surplus	\$ 395,038 34
Joint stock capital actually paid up in cash	1,000,000 00
Surplus, beyond capital and all other liabilities	563,468 49
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$1,958,506 83

IV. INCOME DURING THE YEAR.

Entire premiums collected during the year	\$ 577,039 81
Deduct re-insurance, rebate, abatement and return premiums	59,410 16
Net cash actually received for premiums	\$ 517,629 65
Received for interest on bonds and mortgages	33,125 76
Received for interest and dividends on stocks, bonds and collateral loans	57,404 70
Income received from all other sources	2,372 25
Aggregate amount of income actually received during the year in cash	\$ 610,532 36

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$58,726.85, losses occurring in previous years)	\$ 267,834 89
Deduct amount received for salvages and amounts received for re-insurances in other companies	6,430 18
Net amount paid during the year for losses	\$ 261,404 71
Cash dividends actually paid stockholders	100,000 00
Paid for commissions and brokerage	83,334 76
Paid for salaries, fees and other charges of officers, clerks, agents and all other employes	37,466 09
Paid for State, National and local taxes in this and other States	13,317 09
All other payments and expenditures	35,538 13
Aggregate amount of actual expenditures during the year in cash	\$ 531,060 78

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year	\$ 50,875,090	\$ 628,655 91
Written or renewed during the year	45,834,116	577,039 81
Totals	\$ 96,709,206	\$1,205,695 72
Deduct those expired and marked off as terminated . .	42,776,318	528,914 71
In force at the end of the year	\$ 53,932,888	\$ 676,781 01
Deduct amount re-insured	386,652	6,013 78
Net amount in force December 31, 1886	\$ 53,546,236	\$ 670,767 23

Schedule of Fire Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Frac. un'rn'd.</i>	<i>Premiums unearned.</i>
1886	One year . . .	\$ 30,441,801 00	\$ 408,281 24	1-2	\$ 204,140 62
1885	Two years . . .	106,842 00	941 81	1-4	235 45
1886		67,261 00	705 09	3-4	528 82
1884	Three years . . .	4,102,268 00	44,765 00	1-6	7,460 83
1885		4,602,626 00	51,244 76	1-2	25,622 38
1886		5,399,247 00	61,898 77	5-6	51,582 31
1883	Four years . . .	233,423 00	2,377 71	1-8	297 21
1884		155,983 00	1,746 62	3-8	654 98
1885		149,707 00	1,478 86	5-8	924 29
1886		164,327 00	1,525 59	7-8	1,334 90
1882	Five years . . .	1,912,373 00	20,326 67	1-10	2,032 67
1883		1,480,217 00	17,455 16	3-10	5,236 55
1884		1,339,038 00	17,100 74	1-2	8,550 37
1885		1,516,947 00	18,753 74	7-10	13,127 62
1886		1,874,176 00	22,165 47	9-10	19,948 92
Totals		\$ 53,546,236 00	\$ 670,767 23		\$ 341,677 92

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$5,894,533 03
Losses paid from organization to date	2,809,280 47
Total amount of cash dividends declared since the company commenced business	1,177,000 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	121,600 00
Loaned to stockholders	5,850 00
Losses incurred during the year: fire	254,038 28

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 243,280 00
Premiums received	3,349 27
Losses paid	1,674 49
Losses incurred	2,716 34

National Assurance Co. of Ireland,

OF

DUBLIN, IRELAND.

Incorporated January 9, 1823.

HAROLD ENGELBACH, Secretary.

I. CAPITAL.

Whole amount of joint stock or guaranteed capital authorized . .	\$ 5,000,000
Whole amount of capital actually paid up in cash	500,000

II. ASSETS.

Account of Stocks and Bonds owned by the Company.

	<i>Par value.</i>	<i>Market value.</i>
Canada 4 per cent. subscribed stock	\$ 102,905 00	\$ 121,322 00
British Government 3 per cent. stock	103,136 00	104,522 00
India 4 per cent. stock	5,000 00	5,043 00
India 3 per cent. stock	28,784 00	50,300 00
South Australia Gov't 4 per cent. ins. stock	10,000 00	10,475 00
Queensland Government 4 per cent	10,000 00	10,337 00
Bank of England stock	5,000 00	14,850 00
German Government bonds	30,000 00	31,500 00
Bank of Ireland stock	110,250 00	320,827 00
National Assurance Co.'s own shares	500 00	990 00
Share (with other fire companies) in Salvage Corps building, Glasgow	1,750 00	1,750 00
Dublin (Ireland) Port and Dock bonds	80,000 00	50,429 00
Dublin (Ireland) Corporation bonds	60,000 00	60,600 00
R'y debentures and preference stocks, Great Britain, Ireland, Canada and United States	537,075 00	576,572 00
Totals	\$1,084,400 00	\$1,389,517 00

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Total market value of stocks and bonds	\$1,389,517 00
Market value of real estate owned by the company (unincumbered)	202,516 00
Loans on bond and mortgage (first liens)	812,627 00
Interest due and accrued on said bond and mortgage loans	18,207 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.

Loan on the company's life policies (all within surrender value)	\$ 146,506 00
Annuities purchased	1,385 00
Government stock	15,000 00
Reversions purchased	26,746 00
Advance on pensions and annuities	15,890 00
Agents' balances due on life account	10,126 00
Advance on personal security	5,065 00
Lodged in court to meet an outstanding life claim (not disputed)	2,500 00
Total	\$ 223,218 00
Cash in the Company's principal office	\$ 280 00
Cash deposited in bank:	
Bank of England	} 66,255 00
Royal Bank of Scotland	
National Provincial Bank of England	
Bank of British North America	
Bank of California	
Total cash items	\$ 66,535 00
Interest due and accrued on stocks and bonds	20,437 00
Gross premiums in course of collection, not more than three months due	73,040 00
Aggregate amount of all the assets of the company, stated at their actual value	\$2,806,097 00

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 45,900 00
Deduct re-insurance thereon	400 00
Net amount of unpaid losses	\$ 45,500 00
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, \$758,338.00; unearned premiums (50 per cent)	\$ 379,169 00
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$25,402.00; unearned premiums (pro rata)	22,862 00
Total unearned premiums	\$ 402,031 00

NATIONAL ASSURANCE COMPANY OF IRELAND. 229

Net premium reserve and all other liabilities except capital under the life insurance or any other special department	1,354,220 00
Cash dividends to stockholders, remaining unpaid	11,850 00
Due and to become due for borrowed money	3,750 00
Life claims	78,246 00
All other demands against the company, absolute and contingent	12,124 00
 Total amount of liabilities except capital stock and net surplus	 \$1,907,730 00
Joint stock capital actually paid up in cash	500,000 00
Surplus beyond capital and all other liabilities	398,367 00
 Aggregate amount of all liabilities, including paid-up capital stock and net surplus	 \$2,806,097 00

IV. INCOME DURING THE YEAR.

Entire premiums collected during the year	\$ 865,890 00
Deduct re-insurance, rebate, abatement and return premiums	27,410 00
 Net cash actually received for premiums	 \$ 838,480 00
Received for interest on bonds and mortgages, stocks, bonds and collateral loans	35,095 00
Income received from all other sources	4,040 00
 Aggregate amount of income actually received during the year in cash	 \$ 877,615 00

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses during the year	\$ 632,640 00
Deduct amounts received for salvages and amounts received for re-insurances in other companies	66,575 00
 Net amount paid during the year for losses	 \$ 566,065 00
Cash dividends actually paid stockholders	69,352 00
Paid for commissions and brokerage	180,005 00
Paid for salaries, fees and other charges of officers, clerks, agents and all other employes	63,525 00
 Aggregate amount of actual expenditures during the year, in cash	 \$ 878,947 00

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Five risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year	\$ 186,269,900	\$ 859,952 00
Written or renewed during the year	174,269,700	810,160 00
 Total	 \$ 360,539,600	 \$1,670,112 00
Deduct those expired and marked off as terminated	146,750,000	815,000 00
 In force at the end of the year	 \$ 213,789,600	 \$ 855,112 00
Deduct amount re-insured	4,479,000	26,420 00
 Net amount in force December 31, 1886	 \$ 209,310,600	 \$ 828,692 00

Schedule of Fire Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Frac. un'rn'd.</i>	<i>Premiums unearned.</i>
1886	One year . .	\$ 189,584,500 00	\$ 758,338 00	1-2	\$ 379,169 00
Various yrs	Over one year	6,350,500 00	25,402 00	9-10	22,862 00
Totals		\$ 195,935,000 00	\$ 783,740 00	. . .	\$ 402,031 00

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$8,718,907 00
Losses paid from organization to date	5,656,504 00
Total amount of cash dividends declared since the company commenced business	2,458,662 00
Total amount of the company's stock, owned by the directors, at par value	71,125 00
Losses incurred during the year: fire	575,460 00
Amount deposited in different States and countries for the security of all the company's policy-holders:	
Canada	102,905 00

COLORADO BUSINESS.*Business in the State during the Year.*

Risks written	\$ 334,858 00
Premiums received	9,493 88
Losses paid	5,932 22
Losses incurred	5,932 22

New Hampshire Fire Ins. Co.,

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.

	<i>Par value.</i>	<i>Market value.</i>
United States bonds	\$ 250,000 00	\$ 317,500 00
Manchester, N. H., city bonds, 6 per cent.	47,200 00	54,000 00
St. Louis, Mo., city bonds, 6 per cent.	1,000 00	1,000 00
Chicago, Ill., city bonds, 7 per cent.	10,000 00	12,000 00
Zanesville, Ohio, city bonds, 8 per cent.	10,000 00	10,700 00
Marietta, Ohio, city bonds, 8 per cent.	10,000 00	11,300 00
Concord, N. H., city bonds, 6 per cent.	1,000 00	1,200 00
Brainerd Water Co. bonds, 7 per cent.	5,000 00	5,500 00
Michigan Air Line R. R. bonds, 8 per cent.	10,000 00	11,000 00
Maine Central R. R. bonds, 6 per cent.	10,000 00	12,000 00
Burlington & Missouri River R. R. in Iowa bonds, 7 per cent.	10,000 00	11,500 00
Chicago, Burlington & Quincy R. R. bonds, 7 per cent.	15,000 00	19,500 00
Chicago, Burlington & Quincy R. R. bonds, Den. Ex., 4 per cent.	10,000 00	9,800 00
Jackson, Lansing & Saginaw R. R. bonds, 8 per cent.	10,000 00	11,000 00
N. Y. & N. E. R. R. bonds, 7 per cent.	10,000 00	12,200 00
N. Y. & N. E. R. R. bonds, 6 per cent.	10,000 00	11,700 00
Union Pacific R. R. bonds, 8 per cent.	25,000 00	29,500 00
Union Pacific trust bonds, 5 per cent.	10,000 00	9,300 00
Oregon Short Line R. R. bonds, 6 per cent.	10,000 00	10,600 00
Boston, Concord & Montreal R. R. bonds, 6 per cent.	62,000 00	65,720 00
State of New Hampshire bonds, 6 per cent.	10,000 00	12,500 00
Hillsborough Co., N. H., bonds, 6 per cent.	5,000 00	5,500 00
Chicago & West Michigan R. R. bonds, 5 per cent.	25,000 00	25,000 00
Topeka, Kansas, water supply bonds, 6 per cent.	20,000 00	20,000 00
Minneapolis Gas Light Co. bonds, 6 per cent.	20,000 00	21,000 00
Chicago, Burlington & Northern R. R. bonds, 5 per cent.	5,000 00	5,100 00
New Mexico & Southern Pacific R. R. bonds, 7 per cent.	10,000 00	12,500 00
New Hampshire Trust Co. debenture bonds, 6 per cent.	10,000 00	10,000 00
Suncook Valley R. R. stock	4,000 00	4,600 00
Merchants National Bank, Manchester, N. H., stock	10,000 00	12,500 00
N. Y. Cent. & Hudson River R. R. stock	10,000 00	11,200 00
Norwich & Worcester R. R. stock	3,100 00	5,425 00
Pemigewasset Valley R. R. stock	26,000 00	26,000 00
Chicago, Burlington & Quincy R. R. stock	44,000 00	59,400 00
Chicago, Burlington & Northern R. R. stock	3,000 00	2,400 00
Totals	\$ 731,300 00	\$ 860,145 00
Total market value of stocks and bonds		\$ 860,145 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		198,846 86

Loans on Collaterals.

<i>Shares.</i>	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
1 Amoskeag Manufacturing Co., Manchester, N. H.	\$ 1,000 00	\$ 2,235 00	\$ 1,562 50
Peoples Sav'gs Bank, Book No. 632, Manchester, N. H.	2,654 67	2,654 67	
300 Boston Water Power . . . . .	. . . . .	1,350 00	} 3,000 00
5 Manchester Mills	500 00	700 00	
50 New York Central & Hudson River R. R.	5,000 00	5,600 00	} 7,200 00
50 Lake Shore & Michigan Southern R. R.	5,000 00	4,900 00	
Certificate Guaranty Sav'gs Bank, Manchester, N. H.	1,200 00	1,200 00	1,000 00
24 New York Central & Hudson River R. R.	2,400 00	2,688 00	} 2,050 00
4 Chi., Burlington & Quincy R. R.	400 00	540 00	
100 Manchester & Lawrence R. R.	10,000 00	20,300 00	3,500 00
36 Pullman Palace Car Co.	3,600 00	5,040 00	3,100 00
25 Nashua Card and Glazed Paper Co.	2,500 00	3,750 00	2,300 00
8 Manchester & Lawrence R. R.	800 00	1,624 00	} 2,900 00
2 Moline Plow Co.	2,000 00	3,000 00	
50 Chi., Burlington & Quincy R. R.	5,000 00	6,750 00	} 6,300 00
15 Nashua Card and Glazed Paper Co.	1,500 00	2,250 00	
Totals	\$ 43,554 67	\$ 64,581 67	\$ 32,912 50
Amount loaned on collaterals			\$ 32,912 50
Cash in the company's principal office			\$ 6,158 51
Cash deposited in Amoskeag and Merchants Banks			41,765 43
Total cash items			\$ 47,923 94
Interest due and accrued on stocks, bonds and collateral loans			7,995 00
Gross premiums in course of collection not more than three months due			44,040 03
Aggregate amount of all the assets of the company stated at their actual value			\$1,191,863 33

III. LIABILITIES.

Gross claims for adjusted and unpaid losses, due and to become due	\$ 20,422 00
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	40,000 00
Losses resisted, including interest, costs and other expenses thereon	2,500 00
Net amount of unpaid losses	\$ 62,922 00

Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$426,969.27; unearned premiums (50 per cent.)	\$ 213,484 64
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$277,388.44; unearned premiums (pro rata)	168,897 54
Total unearned premiums	\$ 382,382 18
All other demands against the company, absolute and contingent	8,800 00
Total amount of liabilities, except capital stock and net surplus	\$ 454,104 18
Joint stock capital actually paid up in cash	500,000 00
Surplus, beyond capital and all other liabilities	237,759 15
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$1,191,863 33

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	\$ 48,139 44
Gross premiums on risks written and renewed during the year	715,380 62
Total	\$ 763,520 06
Deduct premiums and bills in course of collection at this date	44,040 03
Entire premiums collected during the year	\$ 719,480 03
Deduct re-insurance, rebate, abatement and return premiums	104,179 75
Net cash actually received for premiums	\$ 615,300 28
Received for interest on bonds and mortgages	10,233 78
Received for interest and dividends on stocks, bonds, collateral loans and from all other sources	42,493 85
Aggregate amount of income actually received during the year in cash	\$ 668,027 91

V. EXPENDITURES DURING THE YEAR.

Net amount actually paid for losses (including \$25,166.66, losses occurring in previous years)	\$ 325,589 58
Cash dividends actually paid stockholders	40,000 00
Paid for commissions and brokerage	121,902 91
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés	29,102 76
Paid for State, National and local taxes in this and other States	16,347 00
All other payments and expenditures	34,768 98
Aggregate amount of actual expenditures during the year in cash	\$ 567,711 23

VI. MISCELLANEOUS.

Risks and Premiums.

In force on the 31st day of Dec. of the preceding year . .	\$ 52,676,768	\$ 596,829 53
Written or renewed during the year	62,042,020	715,380 62
Totals	\$ 114,718,788	\$ 1,312,210 15
Deduct those expired and marked off as terminated . .	52,206,998	574,027 13
In force at the end of the year	\$ 62,511,790	\$ 738,183 02
Deduct amount re-insured	2,632,737	33,824 91
Net amount in force Dec. 31, 1886	\$ 59,879,053	\$ 704,358 11

Schedule of Fire Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Frac. un'rn'd.</i>	<i>Premiums unearned.</i>
1886	One year . .	\$ 34,836,976 00	\$ 426,969 27	1-2	\$ 213,484 64
1885	Two years . .	235,852 00	2,114 10	1-4	528 53
1886		414,292 00	3,217 50	3-4	2,413 13
1884	Three years . .	1,233,802 00	11,870 13	1-6	1,978 35
1885		4,033,573 00	57,205 56	1-2	28,602 78
1886		6,566,766 00	70,447 46	5-6	58,706 20
1883	Four years . .	826,810 00	8,114 20	1-8	1,014 27
1884		947,171 00	9,312 27	3-8	3,492 09
1885		779,746 00	7,265 50	5-8	4,540 90
1886		789,967 00	7,550 67	7-8	6,606 81
1882	Five years . .	1,286,198 00	13,714 54	1-10	1,371 45
1883		1,183,869 00	11,617 10	3-10	3,485 13
1884		1,413,080 00	15,409 48	1-2	7,704 74
1885		2,265,133 00	25,710 64	7-10	17,997 44
1886		3,065,818 00	33,839 69	9-10	30,455 72
Totals		\$ 59,879,053 00	\$ 704,358 11		\$ 382,382 18

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$4,464,436 96
Losses paid from organization to date	2,316,964 27
Total amount of cash dividends declared since the company commenced business	364,000 00
Total amount of the company's stock owned by the directors, at par value	154,300 00
Losses incurred during the year: fire	338,092 98

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 231,325 00
Premiums received	3,224 55
Losses paid	3,415 89
Losses incurred	3,475 45

New York Bowery Fire Insurance Co.,

OF

NEW YORK, . NEW YORK.

Incorporated April, 1833.

JOHN A. DELANOY, JR., President.

CHARLES 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.

	<i>Par value.</i>	<i>Market value.</i>
United States 4 per cent. registered bonds	\$ 400,000 00	\$ 516,000 00
United States 4½ per cent. coupon bonds	35,000 00	38,675 00
Canada Southern R. R. 1st mort. bonds	20,000 00	21,600 00
Chi. and Northwestern sinking fund bonds	10,000 00	10,900 00
Long Island R. R. cons. bonds	20,000 00	23,000 00
Northern Pacific R. R. 1st mort. bonds	10,000 00	11,900 00
Michigan Central R. R. 1st mort. bonds	20,000 00	21,800 00
Broadway and Seventh Avenue R. R. bonds	21,000 00	22,470 00
100 shares New York, Lackawanna and Western R. R. stock	10,000 00	10,500 00
200 shares Chicago, Rock Island and Pacific R. R. stock	20,000 00	25,400 00
Totals	\$ 566,000 00	\$ 702,245 00
Total market value of stocks and bonds		\$ 702,245 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		35,400 00
Interest due and accrued on said bond and mortgage loans		255 25
Value of lands mortgaged, exclusive of buildings	\$ 60,000 00	
Value of buildings mortgaged (insured for \$75,000 as col- lateral)		52,500 00
Total value of said mortgaged premises		\$ 112,500 00

Loans on Collaterals.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
22 shares Park National Bank	\$ 2,200 00	\$ 3,550 00	} \$ 3,600 00
3 shares Importers and Traders Bank	300 00	900 00	
116 shares Mich. Central R. R. stock	11,600 00	10,000 00	4,500 00
Ches. and Ohio R. R. bonds . .	1,000 00	1,080 00	700 00
Union Pacific R. R. sinking fund bonds	1,000 00	1,150 00	1,000 00
Renssalaer and Saratoga R. R. 1st mort. bonds	1,000 00	1,300 00	1,000 00
Lexington and Big Sandy R. R. 1st mort. bonds	12,000 00	12,840 00	} 22,000 00
Louisville, New Orleans and Texas 1st mort. bonds	6,000 00	5,400 00	
West Shore R. R. 4 per cent. bonds	8,000 00	8,320 00	
20 shares Merchants Insurance Co., New Jersey	500 00	750 00	} 800 00
10 shares Mercantile Insurance Co., New York	500 00	375 00	
Totals	\$ 44,100 00	\$ 45,665 00	\$ 33,600 00
Amount loaned on collaterals			\$ 33,600 00
Cash in the company's principal office			\$ 18,366 48
Cash deposited in the National Butchers and Drovers Bank, New York			8,049 62
Total cash items			\$ 26,416 10
Interest due and accrued on collateral loans			644 18
Gross premiums in course of collection, not more than three months due			39,145 26
All other property belonging to the company			190 00
Aggregate amount of all the assets of the company, stated at their actual value			837,895 79

III. LIABILITIES.

Gross claims for adjusted and unpaid losses, due and to become due	\$ 11,918 59
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	35,412 82
Losses resisted, including interest, costs and other expenses thereon	5,000 00
Total gross amount of claims for losses	\$ 52,331 41
Deduct re-insurance thereon	6,608 96
Net amount of unpaid losses	\$ 45,722 45
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$271,444.59; unearned premiums (50 per cent.)	\$ 135,722 29

Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$113,137.89; unearned premiums (pro rata)	64,959 98
Total unearned premiums	\$ 200,682 27
Due and accrued for salaries, rent and miscellaneous expenses	5,858 00
All other demands against the company, absolute and contingent	6,950 00
Total amount of liabilities, except capital stock and net surplus	\$ 259,212 72
Joint stock capital actually paid up in cash	300,000 00
Surplus, beyond capital and all other liabilities	278,683 07
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$ 537,895 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	\$ 38,621 73
Deduct amount of same not collected	339 64
Net collected	\$ 38,282 09
Gross premiums on risks written and renewed during the year	438,714 32
Total	\$ 476,996 41
Deduct premiums and bills in course of collection at this date	39,145 26
Entire premiums collected during the year	\$ 437,851 15
Deduct re-insurance, rebate, abatement and return premiums	93,914 84
Net cash actually received for premiums	\$ 343,936 31
Received for interest on bonds and mortgages	2,329 60
Received for interest and dividends on stocks, bonds, collateral loans and from all other sources	25,529 00
Aggregate amount of income actually received during the year in cash	\$ 371,794 91

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$53,140.16, losses occurring in previous years)	\$ 256,003 78
Deduct amounts received for salvages and amounts received for re-insurances in other companies	47,103 53
Net amount paid during the year for losses	\$ 208,900 25
Cash dividends actually paid stockholders	36,000 00
Paid for commissions and brokerage	75,110 99
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés	35,549 26
Paid for State, National and local taxes in this and other States	6,120 04
All other payments and expenditures	20,136 02
Aggregate amount of actual expenditures during the year in cash	\$ 381,816 56

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year	\$ 65,558,023	\$ 547,472 85
Written or renewed during the year	49,641,325	438,713 32
Totals	\$ 115,199,348	\$ 986,186 17
Deduct those expired and marked off as terminated . . .	54,547,336	514,383 74
In force at the end of the year	\$ 60,652,012	\$ 471,802 43
Deduct amount re-insured	8,349,240	87,219 95
Net amount in force December 31, 1886	\$ 52,302,772	\$ 384,582 48

Schedule of Fire Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Frac. un'r'd.</i>	<i>Premiums unearned.</i>
1886	One year . .	\$32,570,452 00	\$ 271,444 59	1-2	\$ 135,722 29
1885	Two years . .	127,433 00	798 94	1-4	199 73
1886		115,125 00	724 27	3-4	543 21
1884	Three years .	3,891,927 00	22,953 21	1-6	3,825 53
1885		5,119,671 00	20,240 89	1-2	10,120 44
1886	Four years . .	6,980,157 00	40,882 02	5-6	34,068 35
1883		11,250 00	118 56	1-8	14 82
1884	Five years . .	15,005 00	148 75	3-8	55 77
1885		24,253 00	317 92	5-8	198 70
1886	Five years . .	17,034 00	236 72	7-8	207 13
1882		395,506 00	2,160 79	1-10	216 07
1883	Five years . .	601,370 00	4,618 14	3-10	1,385 43
1884		931,423 00	7,331 92	1-2	3,665 96
1885	Five years . .	595,284 00	4,431 48	7-10	3,101 98
1886		906,882 00	8,174 28	9-10	7,356 86
Totals		\$ 52,302,772 00	\$ 384,582 48		\$ 200,682 27

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$6,924,028 74
Losses paid from organization to date	3,205,086 25
Total amount of cash dividends declared since the company commenced business	2,780,500 00
Total amount of the company's stock owned by the directors at par value	64,300 00
Loaned to stockholders and officers	1,000 00
Losses incurred during the year: fire	185,875 16

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 181,740 00
Premiums received	2,277 41
Losses paid	1,633 02
Losses incurred	1,645 52

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.

	<i>Par value.</i>	<i>Market value.</i>
U. S. 6 per cent. currency bonds, registered	\$ 33,000 00	\$ 43,890 00
U. S. 4 per cent. registered bonds, 1907	565,000 00	720,375 00
U. S. 4½ per cent. registered bonds, 1891	135,000 00	149,175 00
Jersey City water and loan bds, 6 per ct., 1891	6,000 00	6,600 00
Jersey City bonds, 6 per cent., 1904	16,000 00	19,200 00
Jersey City bonds, coupon, 7 per cent., 1913	8,000 00	10,200 00
N. Y., Chi. & St. L. R. R. bonds, 6 per cent	50,000 00	48,500 00
Albany & Susquehanna R. R. Co.'s first mtge consolidated 7 per cent., 1906	50,000 00	66,500 00
Lake Erie & Western R. R. first mortgage bonds, 6 per cent., 1919	15,000 00	16,500 00
La Fayette, Bloomington & Muncie R. R. first mortgage bonds, 6 per cent.	35,000 00	38,675 00
Chi., Mil. & St. P. R. R. bonds, 6 pr ct., 1910	50,000 00	59,250 00
St. Louis & Iron Mountain R. R. bds, Cairo & Fulton, 7 per cent., 1891	50,000 00	55,000 00
St. P. & North'n Pac. R. R. Co.'s bonds, 1923	25,000 00	30,000 00
Fremont, Elk Horn & Mo. Valley R. R. Co.'s bonds, 6 per cent., 1933	50,000 00	60,000 00
N. Y., West Shore & Buffalo R. R. Co.'s bds	25,000 00	26,250 00
Morgan's La. & Texas R. R. and S. S. Co.'s bonds	25,000 00	31,500 00
James River R'y Co.'s bds, (guar. by North'n Pac. R. R. Co.)	25,000 00	27,250 00
New York Elevated R. R. Co.'s bonds	20,000 00	25,200 00
Toledo & Ohio Central R. R. Co.'s st'k, 62½ shares	6,250 00	3,812 00
Long Island Railway Co.'s stock, 400 shares	20,000 00	19,000 00

	<i>Par value.</i>	<i>Market value.</i>
Dela. & Hudson Canal Co.'s st'k, 243 shares	24,300 00	25,120 00
American Loan & Trust Co.'s st'k, 100 shares	10,000 00	12,700 00
Chateaugay Iron & Ore Co.'s bonds, 6 per ct.	25,000 00	26,000 00
Dundee Water Power & Land Co.'s bonds, 7 per cent.	20,000 00	22,000 00
Wichita, Kansas, city bonds	5,019 00	5,019 00
St. Paul, Minn., Gas Light Co.'s first mortgage bonds, 6 per cent., 1915	15,000 00	16,200 00
American Ex. National Bank st'k, 351 shares	35,100 00	49,140 00
Town of Lake, Ill., Gas Co.'s bonds	20,000 00	20,300 00
Cons. Gas Light Co.'s stock, 500 shares	50,000 00	40,250 00
Morris & Essex R'y Co.'s bonds, 7 per cent.	21,000 00	28,350 00
Totals	\$1,434,669 00	\$1,701,956 00
Total market value of stocks and bonds		\$1,701,956 00
Market value of real estate owned by the company (unincumbered)		113,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		34,300 00
Interest due and accrued on said bond and mortgage loans		1,029 00
Value of lands mortgaged, exclusive of buildings	\$ 34,250 00	
Value of buildings mortgaged (insured for \$40,250.00 as collateral)		40,250 00
Total value of said mortgaged premises	\$ 74,500 00	

Loans on Collaterals.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
(Dolphin Mfg Co.'s stock held as collateral.)			
Taylor Iron Co.'s st'k, 256 sh'rs	\$ 25,600 00	\$ 25,600 00	} \$ 30,000 00
Lackawanna Iron & Coal Co.'s stock, 360 shares	36,000 00	36,000 00	
Lake Shore & Michigan Southern R. R. stock, 50 shares	5,000 00	4,800 00	} 6,000 00
Fulton Municipal Gas Co.'s stock, 20 shares	2,000 00	2,700 00	
North River Bank stock, 165 shares	4,125 00	4,950 00	3,500 00
Totals	\$ 72,725 00	\$ 74,050 00	\$ 39,500 00
Amount loaned on collaterals			\$ 39,500 00
Cash in the company's principal office		\$ 16,022 26	
Cash deposited in National Park Bank		109,227 36	
Total cash items			\$ 125,249 62
Interest due and accrued on stocks and bonds			17,273 00
Interest due and accrued on collateral loans			772 83
Gross premiums in course of collection not more than three months due			224,254 03
All other property belonging to the company			3,145 38
Aggregate amount of all the assets of the company stated at their actual value			\$2,260,479 86

III. LIABILITIES.

Gross losses adjusted or in process of adjustment or in suspense, including all reported and supposed losses . . .	\$ 156,320 00
Losses resisted, including interest, costs and other expenses thereon	17,180 00
Net amount of unpaid losses	\$ 173,500 00
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$1,115,199.24; unearned premiums (50 per cent.)	\$ 557,599 62
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$942,531.36; unearned premiums (pro rata) .	529,621 57
Total unearned premiums	\$1,087,221 19
Cash dividends to stockholders remaining unpaid	418 50
All other demands against the company, absolute and contingent	10,000 00
Total amount of liabilities, except capital stock and net surplus	\$1,271,139 69
Joint stock capital actually paid up in cash	500,000 00
Surplus beyond capital and all other liabilities	489,340 17
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$2,260,479 86

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	\$ 229,450 37
Deduct amount of same not collected	5,284 62
Net collected	\$ 224,165 75
Gross premiums on risks written and renewed during the year	2,000,705 70
Total	\$2,224,871 45
Deduct premiums and bills in course of collection at this date	224,254 03
Entire premiums collected during the year	\$2,000,617 42
Deduct re-insurance, rebate, abatement and return premiums	499,956 02
Net cash actually received for premiums	\$1,500,661 40
Received for interest on bonds and mortgages	2,193 00
Received for interest and dividends on stock, bonds and collateral loans	65,245 90
Income received from all other sources	5,657 42
Aggregate amount of income actually received during the year in cash	\$1,573,757 72

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses	\$ 965,423 37
Deduct amounts received for salvages and amounts received for re-insurances in other companies	140,887 26
Net amount paid during the year for losses	\$ 824,536 11

Cash dividends actually paid stockholders	50,277 00
Paid for commissions and brokerage	242,683 63
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés	119,584 00
Paid for State, National and local taxes in this and other States	34,694 37
All other payments and expenditures	157,051 77
Aggregate amount of actual expenditures during the year in cash	<u>\$1,428,826 88</u>

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year	\$ 197,383,101	\$1,898,934 11
Written or renewed during the year	219,834,560	2,000,705 70
Total	<u>\$ 417,217,661</u>	<u>\$3,899,639 81</u>
Deduct those expired and marked off as terminated	160,401,925	1,584,061 91
In force at the end of the year	\$ 256,815,736	\$2,315,577 90
Deduct amount re-insured	30,126,641	257,847 30
Net amount in force December 31, 1886	<u>\$ 226,689,095</u>	<u>\$2,057,730 60</u>

Schedule of Fire Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Frac. un'ru'd.</i>	<i>Premiums unearned.</i>
1886	One year	\$109,902,973 00	\$1,115,199 24	1-2	\$ 557,599 62
1885	Two years	1,697,067 00	17,256 78	1-4	4,314 19
1886		1,323,862 00	10,417 68	3-4	7,813 26
1884	Three years	16,492,953 00	135,332 10	1-6	22,555 35
1885		27,588,326 00	186,185 54	1-2	93,092 77
1886		33,503,476 00	230,126 64	5-6	191,772 20
1883	Four years	1,045,139 00	10,007 98	1-8	1,250 99
1884		1,720,041 00	13,156 99	3-8	4,933 88
1885		649,356 00	5,897 82	5-8	3,686 15
1886		772,732 00	9,266 62	7-8	8,108 26
1882	Five years	3,432,238 00	37,054 00	1-10	3,705 40
1883		4,247,538 00	48,944 82	3-10	14,683 44
1884		5,280,233 00	61,674 34	1-2	30,837 17
1885		7,811,335 00	83,102 67	7-10	58,171 86
1886		11,221,826 00	94,107 38	9-10	84,696 65
Totals		<u>\$226,689,095 00</u>	<u>\$2,057,730 60</u>		<u>\$1,087,221 19</u>

Answers to General Interrogatories.

Total amount of premiums received from the organization of the com- pany to date	\$21,082,831 27
Losses paid from organization to date	10,952,683 12
Total amount of cash dividends declared since the company com- menced business	1,934,000 00
Total amount of the company's stock owned by the directors at par value	208,100 00

Loaned to stockholders and officers	13,500 00
Losses incurred during the year: fire	849,834 10
Amount deposited in different States and countries for the security of all the company's policy holders: New York	250,000 00
Amounts deposited in various States:	

	<i>Deposit.</i>	<i>Liabilities.</i>
Georgia	\$ 25,000 00	\$ 12,913 89
Virginia	25,000 00	12,842 65
North Carolina	10,000 00	5,850 81

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 816,029 00
Premiums received	17,089 77
Losses paid	4,416 00
Losses incurred	4,110 90

Northwestern National Ins. Co.,

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.

<i>Bonds.</i>	<i>Par value.</i>	<i>Market value.</i>
United States, registered bonds, 4 per cent	\$ 220,000 00	\$ 281,600 00
United States, registered bonds, 4½ per cent.	100,000 00	110,500 00
United States, registered bonds, 6 per cent. currency	100,000 00	132,110 00
Chi., Mil. & St. P. R'y, 1st mort. bonds (Chi. division)	150,000 00	198,000 00

244 NORTHWESTERN NATIONAL INSURANCE CO.

<i>Bonds.</i>	<i>Par value.</i>	<i>Market value.</i>
Chi., Mil. & St. P. R'y, 1st mort. bonds (Prairie Du Chien division)	15,000 00	20,250 00
Milwaukee City bonds, 4 per cent	109,000 00	110,362 50
Milwaukee City water bonds	4,000 00	4,480 00
Milwaukee County bonds	16,200 00	18,144 00
Totals	\$ 714,200 00	\$ 875,446 50
Total market value of stocks and bonds		\$ 875,446 50
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		285,000 00
Loans on bond and mortgage (first liens) upon which more than one year's interest is due, which is in process of foreclosure		2,500 00
Interest due and accrued on said bond and mortgage loans		2,697 95
Value of lands mortgaged, exclusive of buildings	\$ 461,500 00	
Value of buildings mortgaged (insured for \$269,050 as collateral		486,000 00
Total value of said mortgaged premises	\$ 947,500 00	
Cash in the company's office		547 21
Cash deposited in bank :		
Wisconsin, M. & F. I. Co. Bank	149,364 72	
H. and G. Russell, bankers, London, Eng	733 74	
Total cash items		\$ 150,645 67
Interest due and accrued on stocks and bonds		1,034 60
Net premiums in course of collection not more than three months due		32,416 92
All other property belonging to the company		5,600 00
Aggregate amount of all the assets of the company, stated at their actual value		\$1,355,341 64

III. LIABILITIES.

Gross claims for adjusted and unpaid losses, due and to become due	\$ 18,405 20
Gross losses in process of adjustment or in suspense, in- cluding all reported and supposed losses	27,022 50
Losses resisted, including interest, costs and other ex- penses thereon	3,850 00
Total gross amount of claims for losses	\$ 49,277 70
Deduct re-insurance thereon	1,666 67
Net amount of unpaid losses	\$ 47,611 03
Gross premiums received and receivable upon all unex- pired fire risks, running one year or less from date of policy, \$293,862.77; unearned premiums (50 per cent.)	\$ 146,931 38
Gross premiums received and receivable upon all unex- pired fire risks, running more than one year from date of policy, \$506,065.96; unearned premiums (pro rata)	280,596 78
Unearned premiums on unexpired marine and inland risks	1,000 00
Total unearned premiums	\$ 428,528 16

NORTHWESTERN NATIONAL INSURANCE CO. 245

All other demands against the company, absolute and contingent	5,386 11
Total amount of liabilities, except capital and net surplus	\$ 481,525 30
Joint stock capital actually paid up in cash	600,000 00
Surplus, beyond capital and all other liabilities	273,816 34
<hr/>	
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$1,355,341 64

IV. INCOME DURING THE YEAR.

	<i>From fire risks.</i>	<i>Marine and inland risks.</i>
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	\$ 33,020 53	
Deduct amount of same not collected	907 52	
Net collected	\$ 32,113 01	
Gross premiums on risks written and renewed during the year	554,773 81	\$ 14,581 01
Totals	\$ 586,886 82	\$ 14,581 01
Deduct premiums and bills in course of collection at this date	32,416 92	
Entire premiums collected during the year	\$ 554,469 90	\$ 14,581 01
Deduct re-insurance, rebate, abatement and return premiums	60,318 53	4,883 32
	\$ 494,151 37	\$ 9,697 69
Net cash actually received for premiums		\$ 503,849 c6
Received for interest on bonds and mortgages		13,651 83
Received for interest and dividends on stocks, bonds, collateral loans and from all other sources		39,309 24
Aggregate amount of income actually received during the year in cash		\$ 556,810 13

V. EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	<i>Marine and inland risks.</i>
Gross amount actually paid for losses (including \$29,967.25, losses occurring in previous years)	\$ 221,534 42	\$ 10,112 74
Deduct amounts received for salvages and amounts received for re-insurances in other companies	483 91	248 50
	\$ 221,050 51	\$ 9,864 24
Net amount paid during the year for losses		\$ 230,914 75
Cash dividends actually paid stockholders		60,000 00
Paid for commissions and brokerage		82,920 64
Paid for salaries, fees and other charges of officers, clerks, agents and all other employes		48,284 74
Paid for State, National and local taxes in this and other States		12,209 08
All other payments and expenditures		46,149 24
Aggregate amount of actual expenditures during the year in cash		\$ 480,478 45

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Five risks.</i>	<i>Premiums thereon.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year	\$ 58,692,166	\$ 721,514 72	\$ 40,000 00	\$ 250 00
Written or renewed during the year	49,410,693	554,773 81	2,079,365 00	14,581 01
Totals	\$ 108,102,859	\$ 1,276,288 53	\$ 2,119,365 00	\$ 14,831 01
Deduct those expired and marked off as terminated . .	41,567,145	470,344 00	1,869,365 00	13,831 01
In force at the end of the year	\$ 66,535,714	\$ 805,944 53	\$ 250,000 00	\$ 1,000 00
Deduct amount re-insured . .	499,667	6,015 80		
Net amount in force Dec. 31, 1886	\$ 66,036,047	\$ 799,928 73	\$ 250,000 00	\$ 1,000 00

Schedule of Fire Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Frac. un'rn'd.</i>	<i>Premiums unearned.</i>
1886	One year . .	\$ 24,176,631 00	\$ 293,862 77	1-2	\$ 146,931 38
1884	Three years .	7,984,408 00	89,872 58	1-6	14,978 76
1885		9,456,232 00	106,228 08	1-2	53,114 03
1886		11,585,008 00	126,364 58	5-6	105,303 80
1882	Five years .	1,598,981 00	23,415 31	1-10	2,341 53
1883		1,918,614 00	27,836 45	3-10	8,350 93
1884		2,459,998 00	33,790 26	1-2	17,193 37
1885		3,387,981 00	46,942 31	7-10	32,859 61
1886		3,468,194 00	51,616 39	9-10	46,454 75
Totals		\$ 66,036,047 00	\$ 799,928 73		\$ 427,528 16

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$6,692,838 43
Losses paid from organization to date	3,603,844 52
Total amount of cash dividends declared since the company commenced business	687,000 00
Dividends declared payable in stock from organization	174,000 00
Total amount of the company's stock owned by the directors at par value	281,900 00
Losses incurred during the year: fire, \$234,600.38; tornado, \$1,177.55; marine and inland, \$10,655.91. Total	246,433 84

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 535,666 00
Premiums received	7,916 70
Losses paid	3,668 61
Losses incurred	3,918 61

UNITED STATES BRANCH
 OF THE
 Northern Assurance Company,
 OF
 LONDON, ENGLAND.

Incorporated, 1836.

WILLIAM MILLER, Chairman.

JAMES VALENTINE, Gen. Mgr.

I. CAPITAL.

Whole amount of capital actually paid up in cash \$1,500,000 00

II. ASSETS.

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	<i>Par value.</i>	<i>Market value.</i>
Deposited with the State of New York, at Albany:		
U. S. 4½ per cent. reg. bonds, 1891	\$ 106,000 00	\$ 116,865 00
U. S. 4 per cent. reg. bonds, 1907	94,000 00	119,967 00
Deposited with the State of Ohio, at Columbus:		
U. S. 4 per cent. reg. bonds, 1907	100,000 00	127,625 00
Deposited with the State of Virginia, at Richmond:		
U. S. 4 per cent. reg. bonds, 1907	50,000 00	63,812 00

<i>Bonds.</i>	<i>Par value.</i>	<i>Market value.</i>
Deposited with the State of Georgia, at Atlanta:		
U. S. 4½ per cent. bonds, 1891	25,000 00	27,562 50
Deposited with the State of North Carolina, at Raleigh:		
U. S. 4 per cent. reg. bonds, 1907	10,000 00	12,762 50
Deposited with the State of Oregon:		
U. S. 4 per cent. reg. bonds, 1907	50,000 00	63,812 00
Deposited with trustees, at New York:		
U. S. 4 per cent. reg. bonds, 1907	252,150 00	321,615 00
City of Boston bonds, 1893	50,000 00	54,625 00
City of Boston bonds, 1899	79,500 00	91,027 50
City of St. Louis bonds, 1893	40,000 00	43,200 00
Mass. State bonds, 1889, 1891, 1900	88,000 00	93,100 00
City of Providence bonds, 1895	52,500 00	57,881 00
Totals	\$ 997,150 00	\$1,193,854 50
Total market value of stocks and bonds		\$1,193,854 50
Cash in the company's principal office	\$ 7,755 38	
Cash deposited in banks:		
Merchants Loan and Trust Co., Chicago	21,649 58	
National Bank of Commerce, Boston	17,904 26	
Bank of British Columbia, San Francisco	313 35	
National Bank of Commerce, New York	38,319 27	
Nevada Bank	601 61	
Grangers Bank	778 70	
Total cash items		\$ 87,322 15
Gross premiums in course of collection not more than three months due		107,499 86
Aggregate amount of all the assets of the company, stated at their actual value		\$1,388,676 51

III. LIABILITIES.

Gross claims for adjusted and unpaid losses, due and to become due	\$ 25,764 50
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	48,136 27
Losses resisted, including interest, costs and other expenses thereon	16,721 07
Total gross amount of claims for losses	\$ 90,621 84
Deduct re-insurance thereon	6,195 12
Net amount of unpaid losses	\$ 84,426 72
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$590,971.21; unearned premiums (50 per cent)	\$ 295,485 11
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$409,586.82; unearned premiums (pro rata)	226,295 37
Total unearned premiums	\$ 521,780 48
Due and accrued for salaries, rent and miscellaneous expenses	2,567 76
All other demands against the company, absolute and contingent	13,146 60
Total amount of liabilities, except net surplus	\$ 621,921 56
Surplus, beyond all other liabilities	766,754 95
Aggregate amount of all liabilities, including net surplus	\$1,388,676 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	\$ 94,881 45	
Deduct amount of same not collected	2,630 02	
Net collected	\$ 92,251 43	
Gross premiums on risks written and renewed during the year	1,020,057 21	
Total	\$1,112,308 64	
Deduct premiums and bills in course of collection at this date	107,499 86	
Entire premiums collected during the year	\$1,004,808 78	
Deduct re-insurance, rebate, abatement and return premiums	172,650 74	
Net cash actually received for premiums	\$ 832,158 04	
Received for interest and dividends on stocks, bonds, collateral loans and from all other sources	49,602 50	
Aggregate amount of income actually received during the year in cash	\$ 881,760 54	

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$62,674.34. losses occurring in previous years)	\$ 473,860 33	
Deduct amounts received for salvages and amounts received for re-insurances in other companies	13,359 94	
Net amount paid during the year for losses	\$ 460,500 39	
Paid for commissions and brokerage	139,557 83	
Paid for salaries, fees and other charges of officers, clerks, agents and all other employes	69,147 30	
Paid for State, National and local taxes in this and other States	23,712 30	
All other payments and expenditures	66,191 69	
Aggregate amount of actual expenditures during the year in cash	\$ 759,109 51	

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Five risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year	\$ 95,968,636	\$1,033,799 97
Written or renewed during the year	108,219,050	1,020,057 51
Total	\$ 204,187,686	\$2,053,857 48
Deduct those expired and marked off as terminated	100,727,420	1,053,399 45
In force at the end of the year	\$ 103,460,266	\$1,000,458 03
Deduct amount re-insured	4,261,572	22,844 64
Net amount in force December 31, 1886	\$ 99,198,694	\$ 977,613 39

Schedule of Fire Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Frac. un'rn'd.</i>	<i>Premiums unearned.</i>
1886	One year . . .	\$ 61,827,972 00	\$ 590,971 21	1-2	\$ 295,485 11
1885	Two years . . .	53,261 00	276 27	1-4	69 07
1886		28,775 00	294 57	3-4	220 92
1884	Three years . . .	7,119,889 00	67,245 44	1-6	11,207 56
1885		9,021,096 00	80,905 76	1-2	40,392 38
1886		10,302,465 00	98,757 67	5-6	82,288 00
1883	Four years . . .	207,220 00	2,223 40	1-8	277 93
1884		178,342 00	1,873 66	3-8	702 63
1885		131,489 00	1,343 68	5-8	839 80
1886		152,450 00	1,501 71	7-8	1,313 97
1882	Five years . . .	1,919,468 00	17,745 64	1-10	1,774 55
1883		2,783,908 00	28,078 65	3-10	8,423 59
1884		2,645,832 00	30,180 02	1-2	15,090 01
1885		3,627,307 00	37,296 62	7-10	26,107 64
1886		3,460,792 00	41,763 73	9-10	37,587 32
Totals		\$103,460,266 00	\$1,000,458 03	. . .	\$ 521,780 48
Deduct amount re-insured		4,261,572 00	22,844 64	. . .	. . . . .
		\$ 99,198,694 00	\$ 977,613 39	. . .	\$ 521,780 48

Answers to General Interrogatories.

Total amount of premiums received from the organization of the

United States Branch to date	\$6,206,762 02
Losses paid from organization of United States Branch to date	3,680,458 89
Losses incurred during the year: fire	467,615 80
Amounts deposited in various States :	

	<i>Deposit.</i>	<i>Liabilities.</i>
Ohio	\$ 127,765 00	\$ 42,954 57
Virginia	63,812 00	10,158 00
Georgia	27,562 50	4,265 51
North Carolina	12,762 50	4,350 00
Oregon	63,812 00	8,152 56

COLORADO BUSINESS.*Business in the State during the Year.*

Risks written	\$ 470,722 15
Premiums received	8,848 70
Losses paid	3,103 40
Losses incurred	3,103 40

UNITED STATES BRANCH
OF THE
North British & Mercantile Ins. Co.,
OF
LONDON AND EDINBURGH.

Incorporated 1809.

CHAS. E. WHITE and SAM. P. BLAGDEN United States Managers.

I. CAPITAL.

No capital in the United States.

II. ASSETS.

Account of Stocks and Bonds owned by the Company.

	<i>Par value.</i>	<i>Market value.</i>
United States 4s, 1907, registered	\$ 500,000 00	\$ 638,125 00
United States currency 6s, 1899, registered	100,000 00	134,750 00
United States currency 6s, 1898, registered	137,000 00	180,668 00
United States currency 6s, 1897, registered	35,000 00	45,456 00
United States currency 6s, 1895, registered	30,000 00	38,137 00
United States currency 6s, 1895, registered	18,000 00	22,500 00
United States 4½s, 1891, registered	861,000 00	949,252 00
Baltimore & Ohio R. R. 5s, 1925	200,000 00	222,000 00
N. Y. Central & Hudson R. R. R. 1st mortgage 7 per cent. bonds, 1903, registered	500,000 00	667,500 00
N. Y. County 7 per cent. assessment fund stock, 1902, registered	22,000 00	30,800 00
N. Y. City 7 per cent. city parks improvement 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. soldiers' 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. con. Brown bonds, 1893	12,500 00	13,750 00
Alabama Class "A," coupon bonds, 1906	10,000 00	10,800 00
Tennessee settlement 6s, coupon bonds, 1913	1,100 00	1,199 00

	<i>Par value.</i>	<i>Market value.</i>
Virginia registered 10.40 bonds, 1919	\$ 46,300 00	\$ 23,150 00
Virginia deferred certificates	18,656 67	2,427 00
Cash held by trustees under trust deed for re-investment (proceeds of Tennessee bonds sold)	11,741 89	11,741 89
Totals	<u>\$2,530,308 56</u>	<u>\$3,028,415 89</u>
Total market value of stocks and bonds		\$3,028,415 89
Cash in the company's principal office	\$ 1,025 32	
Cash deposited with Drexel, Morgan & Co., bankers	131,662 12	
Total cash items		\$ 132,687 44
Interest due and accrued on stocks and bonds		18,108 00
Gross premiums in course of collection not more than three months due		199,014 02
Bills receivable, not matured, taken for fire risks		529 05
Amount of premiums unpaid on policies issued more than three months	\$ 3,058 51	
Aggregate amount of all the assets of the company, stated at their actual value		<u>\$3,378,754 40</u>

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 40,314 33
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	93,808 89
Losses resisted, including interest, costs and other expenses thereon	13,939 74
Net amount of unpaid losses	<u>\$ 148,062 96</u>
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$1,305,511.47; unearned premiums (50 per cent.)	\$ 652,755 74
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,097,062.25; unearned premiums (pro rata)	561,936 34
Total unearned premiums	<u>\$1,214,692 08</u>
Total amount of liabilities, except net surplus	\$1,362,755 04
Surplus, beyond all other liabilities	<u>2,015,999 36</u>
Aggregate amount of all liabilities, including net surplus	<u>\$3,378,754 40</u>

IV. INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	\$ 236,454 95
Gross premiums on risks written and renewed during the year	2,061,903 58
Total	<u>\$2,298,358 53</u>
Deduct premiums and bills in course of collection at this date	202,072 53
Entire premiums collected during the year	\$2,096,286 00
Deduct re-insurance, rebate, abatement and return premiums	339,502 06
Cash actually received for premiums	<u>\$1,756,783 94</u>

Received for interest and dividends on stocks, bonds, collateral loans and from all other sources	143,840 80
Aggregate amount of income actually received during the year in cash	\$1,900,624 74

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$125,845.05, losses occurring in previous years)	\$ 966,163 84
Deduct amounts received for salvages and amounts received for re-insurances in other companies	30,211 59
Net amount paid during the year for losses	\$ 935,952 25
Paid for commissions and brokerage	296,199 43
Paid for salaries, fees and other charges of officers, clerks, agents and all other employes	155,425 32
Paid for State, National and local taxes in this and other States	42,095 45
All other payments and expenditures	69,343 37
Aggregate amount of actual expenditures during the year in cash	\$1,499,015 82

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year	\$ 230,559,671	\$2,375,723 21
Written or renewed during the year	210,508,589	2,061,903 58
Total	\$ 441,068,260	\$4,437,626 79
Deduct those expired and marked off as terminated	197,644,013	1,908,028 40
In force at the end of the year	\$ 243,424,247	\$2,529,598 39
Deduct amount re-insured	16,551,182	127,024 67
Net amount in force December 31, 1886	\$ 226,873,065	\$2,402,573 72

Schedule of Fire Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Frac. un'rn'd.</i>	<i>Premiums unearned.</i>
1886	One year	\$ 111,258,528 00	\$ 1,305,511 47	1-2	\$ 652,755 74
1885	Two years	611,160 00	4,860 85	1-4	1,215 21
1886		535,354 00	4,845 69	3-4	3,634 26
1884	Three years	19,097,717 00	164,538 58	1-6	27,423 09
1885		23,296,928 00	208,709 87	1-2	104,354 93
1886		24,568,562 00	227,036 98	5-6	189,197 45
1883	Four years	2,200,598 00	21,067 19	1-8	2,633 38
1884		371,278 00	3,576 08	3-8	1,341 03
1885		453,687 00	4,316 41	5-8	2,697 75
1886		535,078 00	4,566 84	7-8	3,995 95
1882	Five years	10,934,206 00	99,271 59	1-10	9,927 15
1883		9,375,301 00	90,398 50	3-10	27,119 55
1884		7,313,155 00	80,085 76	1-2	40,042 88
1885		7,516,569 00	85,277 01	7-10	59,693 90
1886		8,804,944 00	98,510 90	9-10	88,659 81
Totals		\$ 226,873,065 00	\$ 2,402,573 72		\$1,214,692 08

Answers to General Interrogatories.

Total amount of premiums received from the organization of U. S.		
Branch to date		\$25,819,357 77
Losses paid from organization of U. S. Branch to date		17,164,689 77
Losses incurred during the year: fire		933,127 44
Amount deposited in different States and countries for the security of all the company's policy-holders:		
New York		242,137 50
Amounts deposited in various States:		
	<i>Deposit.</i>	<i>Liabilities</i>
Ohio	\$ 131,875 00	\$ 68,100 90
Oregon	64,443 75	11,403 98
Virginia	54,220 75	16,132 81
Georgia	27,562 50	26,000 09
North Carolina	13,475 00	11,042 28

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 912,355 00
Premiums received	18,634 22
Losses paid	7,014 54
Losses incurred	6,439 63

UNITED STATES BRANCH
OF THE
Norwich Union Fire Insurance Society,
OF
NORWICH, ENGLAND.

Incorporated, 1797.

CHARLES P. FRAME and J. MONTGOMERY HARE, United States 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.

	<i>Par value.</i>	<i>Market value.</i>
United States 4 per cent. registered bonds	\$ 545,000 00	\$ 696,237 50
N. Y. City 6 per cent. registered bonds	35,000 00	47,600 00
N. Y. City 7 per cent. registered bonds	127,000 00	146,050 00
New York Central and Hudson River R. R. first mortgage 7 per cent. bonds	75,000 00	103,875 00
Totals	\$ 782,000 00	\$ 993,762 50
Total market value of stocks and bonds		\$ 993,762 50
Cash in the company's principal office		\$ 1,017 02
Cash deposited in bank:		
St. Nicholas Bank		75,000 00
Bank of New York		149,217 55
Total cash items		\$ 225,234 57
Interest due and accrued on stocks and bonds		5,156 67
Gross premiums in course of collection, not more than three months due		21,262 92
All other property belonging to the company		49 54
Aggregate amount of all the assets of the company, stated at their actual value		\$1,245,466 20

III. LIABILITIES.

Total gross amount of unpaid losses	\$ 87,938 04
Deduct re-insurance thereon	8,999 01
Net amount of unpaid losses	\$ 78,939 03
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$614,394.35; unearned premiums (50 per cent)	\$ 307,197 17
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$365,418.24; unearned premiums (pro rata)	195,736 63
Total unearned premiums	\$ 502,933 80
Due and accrued for salaries, rent and miscellaneous expenses	1,000 00
Total amount of liabilities, except net surplus	\$ 582,872 83
Surplus beyond all other liabilities	662,593 37
Aggregate amount of all liabilities, including net surplus	\$1,245,466 20

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	\$ 19,603 79
Gross premiums on risks written and renewed during the year	915,764 90
Total	\$ 935,368 69
Deduct premiums and bills in course of collection at this date	21,262 92
Entire premiums collected during the year	\$ 914,105 77
Deduct re-insurance, rebate, abatement and return premiums	160,440 40
Net cash actually received for premiums	\$ 753,665 37

256 NORWICH UNION FIRE INSURANCE SOCIETY.

Received for interest and dividends on stocks, bonds, collateral loans and from all other sources	44,719 82
Aggregate amount of income actually received during the year in cash	\$ 798,385 19

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses	\$ 481,867 00
Deduct amounts received for salvages, and amounts received for re-insurances in other companies	26,537 75
Net amount paid during the year for losses	\$ 455,329 25
Paid for commissions and brokerage	130,387 11
Paid for State, National and local taxes in this and other States	14,988 91
Paid for salaries, fees and other charges of officers, clerks, agents and all other employes	49,449 19
All other payments and expenditures	51,178 67
Aggregate amount of actual expenditures during the year in cash	\$ 701,333 13

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year	\$ 92,394,845	\$ 937,711 67
Written or renewed during the year	97,974,537	915,764 90
Total	\$ 190,369,382	\$1,853,476 57
Deduct those expired and marked off as terminated	87,761,938	826,120 67
In force at the end of the year	\$ 102,607,444	\$1,027,355 90
Deduct amount re-insured	5,522,521	47,543 31
Net amount in force December 31, 1886	\$ 97,084,923	\$ 979,812 59

Schedule of Fire Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Frac. un'rn'd.</i>	<i>Premiums unearned.</i>
1886	One year	\$ 56,871,988 00	\$ 614,394 35	1-2	\$ 307,197 17
1885	Two years	672,799 00	5,425 20	1-4	1,356 30
1886		839,810 00	6,239 40	3-4	4,679 55
1884	Three years	7,673,592 00	65,198 70	1-6	10,866 44
1885		8,030,233 00	70,000 77	1-2	35,000 38
1886		9,394,994 00	83,110 14	5-6	69,258 44
1883	Four years	170,825 00	433 06	1-8	54 13
1884		103,351 00	1,013 05	3-8	379 89
1885		158,842 00	1,328 55	5-8	830 36
1886		164,000 00	1,727 46	7-8	1,511 51
1882	Five years	2,189,726 00	19,443 73	1-10	1,944 37
1883		2,493,841 00	23,705 88	3-10	7,111 76
1884		2,511,103 00	26,198 30	1-2	13,099 15
1885		2,800,682 00	28,951 27	7-10	20,265 89
1886		3,009,137 00	32,642 73	9-10	29,378 46
Totals		\$ 97,084,923 00	\$ 979,812 59		\$ 502,933

Answers to General Interrogatories.

Total amount of premiums received from the organization of United States branch to date		\$4,547,180 50
Losses paid from organization of United States branch to date		2,490,567 89
Losses incurred during the year: fire		430,437 78
Amount deposited in different States and countries for the protection of all the company's policy holders:		
New York		300,000 00
Amounts deposited in various States:		
	<i>Deposit.</i>	<i>Liabilities.</i>
Ohio	\$ 100,000 00	\$ 24,624 20
Virginia	33,000 00	17,032 75
Georgia	25,000 00	10,982 44
Oregon	50,000 00	5,611 92

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$388,050 00
Premiums received	7,150 91
Losses paid	10,284 81
Losses incurred	9,152 72

Oakland Home Insurance Co.,

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
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II. ASSETS.

Account of Stocks and Bonds owned by the Company.

United States 4½ per cent. bonds: Par value, \$50,000.00; market value	\$ 55,166 66
Market value of real estate owned by the company (unincumbered)	88,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due	50,044 31

Loans on bond and mortgage (first liens) upon which more than one year's interest is due	4,000 00
Interest due and accrued on said bond and mortgage loans	1,176 22
Value of lands mortgaged, exclusive of buildings	\$ 81,600 00
Value of buildings mortgaged	65,300 00
Total value of said mortgaged premises	\$ 146,900 00
Cash in the company's principal office	\$ 3,288 73
Cash deposited in bank:	
French Savings Bank, San Francisco	1,060 77
Hibernia Savings Bank, San Francisco	407 99
San Francisco Savings Union, San Francisco	2,137 40
German Savings and Loan Society, San Francisco	2,135 70
Oakland Bank of Savings, Oakland	1,066 90
Union Savings Bank, Oakland	5,359 09
First National Bank, Oakland	38,809 99
Total cash items	\$ 54,266 57
Interest due and accrued on bonds and bank deposits	490 10
Gross premiums in course of collection, not more than three months due	73,071 79
All other property belonging to the company	15,813 65
Aggregate amount of all the assets of the company, stated at their actual value	\$ 342,038 30

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 10,838 87
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	2,797 25
Total gross amount of claims for losses	\$ 13,636 12
Deduct re-insurance thereon	2,195 53
Net amount of unpaid losses	\$ 11,440 59
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$128,445.75; unearned premiums (50 per cent.)	\$ 64,222 87
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$61,698.14; unearned premiums (pro rata)	33,771 23
Total unearned premiums	\$ 97,994 10
Cash dividends to stockholders, remaining unpaid	499 00
All other demands against the company, absolute and contingent	10,417 39
Total amount of liabilities, except capital stock and net surplus	\$ 120,351 08
Joint stock capital actually paid up in cash	200,000 00
Surplus beyond capital and all other liabilities	21,687 22
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$ 342,038 30

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	\$ 48,929 26	
Gross premiums on risks written and renewed during the year	260,743 07	
Total	\$ 309,682 33	
Deduct premiums and bills in course of collection at this date	73,071 79	
Entire premiums collected during the year	\$ 236,610 54	
Deduct re-insurance, rebate, abatement and return premiums	61,002 80	
Net cash actually received for premiums	\$ 175,007 74	
Received for interest on bonds and mortgages	5,231 17	
Received for interest on bonds	2,250 00	
Income received from all other sources	4,841 90	
Aggregate amount of income actually received during the year in cash	\$ 187,930 81	

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$8,900.57, losses occurring in previous years	\$ 110,462 05	
Deduct amounts received for salvages and amounts received for re-insurances in other companies	17,579 59	
Net amount paid during the year for losses	\$ 92,882 46	
Cash dividends actually paid stockholders	12,056 00	
Paid for commissions and brokerage	30,600 06	
Paid for salaries, fees and other charges of officers, clerks, agents and all other employes	22,269 20	
Paid for State, National and local taxes in this and other States	3,650 82	
All other payments and expenditures	25,857 71	
Aggregate amount of actual expenditures during the year in cash	\$ 187,316 25	

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year	\$ 11,350,310 27	\$ 177,329 74
Written or renewed during the year	15,991,363 07	260,743 07
Total	\$ 27,341,673 34	\$ 438,072 81
Deduct those expired and marked off as terminated	13,969,727 30	220,760 91
In force at the end of the year	\$ 13,371,946 04	\$ 217,311 90
Deduct amount re-insured	1,950,999 62	27,168 01
Net amount in force December 31, 1886	\$ 11,420,946 42	\$ 190,143 89

Schedule of Fire Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Frac un'rn'd.</i>	<i>Premiums unearned.</i>
1886	One year . .	\$ 7,202,650 00	\$ 128,445 75	1-2	\$ 64,222 87
1885	Two years . .	26,700 00	396 76	1-4	99 19
1884	Three years .	1,192,116 81	16,361 30	1-6	2,726 88
1885		1,272,350 01	19,274 08	1-2	9,637 04
1886		1,598,443 00	23,260 15	5-6	19,383 46
1884	Five years .	11,325 00	230 38	1-2	115 19
1885		50,896 10	792 32	7-10	554 63
1886		66,465 50	1,383 15	9-10	1,254 84
Totals		\$ 11,420,946 42	\$ 190,143 89		\$ 97,994 10

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 871,004 61
Losses paid from organization to date	399,192 23
Total amount of cash dividends declared since the company commenced business	68,000 00
Total amount of the company's stock, owned by the directors, at par value	78,100 00
Losses incurred during the year: fire	98,275 53
Amount deposited in the State of Oregon: U. S. bonds, \$50,000; market value	55,166 66

COLORADO BUSINESS.*Business in the State during the Year.*

Risks written	\$ 344,801 85
Premiums received	2,949 52
Losses paid	859 27
Losses incurred	1,809 27

The Oregon Fire and Marine Insurance Company,

OF

PORTLAND, . . . OREGON.

Incorporated July 29, 1881.

L. WHITE, President.

EDWARD HALL, Secretary.

I. CAPITAL.

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

II. ASSETS.

Account of Stocks and Bonds owned by the Company.

	<i>Par value.</i>	<i>Market value.</i>	
United States 4 per cent. registered bonds	\$ 50,000 00	\$ 59,786 56	
O. R. and N. Co.'s bonds	40,000 00	44,330 00	
East Portland city bonds	10,000 00	10,000 00	
Totals	\$ 100,000 00	\$ 114,116 56	
Total market value of stocks and bonds			\$ 114,116 56
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			203,050 00
Interest due and accrued on all said bond and mortgage loans			2,711 25
Value of lands mortgaged, exclusive of buildings	\$ 457,750 00		
Value of buildings mortgaged (insured for \$132,150 as col- lateral)		240,300 00	
Total value of said mortgaged premises		\$ 698,050 00	
Cash in the company's principal office	\$	31 75	
Cash deposited with Ladd & Tilton, bankers		7,017 05	
Total cash items			\$ 7,048 80
Interest due and accrued on stocks and bonds			1,500 00
Gross premiums in course of collection, not more than three months due			11,021 60
All other property belonging to the company			5,013 30
Aggregate amount of all the assets of the company stated at their actual value			\$ 344,461 51

III. LIABILITIES.

Net amount of unpaid losses	\$	1,485	62
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$46,072.63; unearned premiums (50 per cent.)	\$	23,036	32
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$14,360.16; unearned premiums (pro rata)		8,616	93
Total unearned premiums	\$	31,653	25
Due and accrued for salaries, rent and miscellaneous expenses		248	60
All other demands against the company, absolute and contingent		1,242	20
Total amount of liabilities, except capital stock and net surplus	\$	34,629	67
Joint stock capital actually paid up in cash		220,100	00
Surplus, beyond capital and all other liabilities		89,731	84
Aggregate amount of all liabilities, including capital stock and net surplus	\$	344,461	51

IV. INCOME DURING THE YEAR.

Net cash actually received for premiums	\$	55,048	02
Received for interest on bonds and mortgages		22,468	60
Aggregate amount of income actually received during the year in cash	\$	77,516	62

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses	\$	32,242	44
Deduct amounts received for salvages and amounts received for re-insurances in other companies		4,703	88
Net amount paid during the year for losses	\$	27,538	56
Paid for commissions and brokerage		6,116	93
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés		4,551	58
Paid for State, National and local taxes in this and other States		1,780	95
All other payments and expenditures		6,166	81
Aggregate amount of actual expenditures during the year in cash	\$	46,154	83

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Five risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year	\$2,772,711 00	\$ 61,047 75
In force at the end of the year, 1886	\$3,735,839 00	\$ 76,114 16
Deduct amount re-insured	695,854 00	15,681 36
Net amount in force December 31, 1886	\$3,039,985 00	\$ 60,432 80

Schedule of Fire Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Frac. un'rn'd.</i>	<i>Premiums unearned.</i>
1886	One year . . .	\$ 2,275,781 00	\$ 46,072 63	1-2	\$ 23,036 32
1885	Two years . . .	4,500 00	53 30	1-4	13 33
1886		5,100 00	103 20	3-4	77 40
1884	Three years.	177,559 00	3,063 80	1-6	510 63
1885		204,279 00	3,808 85	1-2	1,904 43
1886		365,166 00	7,211 92	5-6	6,009 94
1884	Five years. . .	1,000 00	15 00	1-2	7 50
1886		6,600 00	104 10	9-10	93 70
Totals		\$ 3,039,985 00	\$ 60,432 80	. . . . .	\$ 31,653 25

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 244,421 05
Losses paid from organization to date	93,309 17
Total amount of the company's stock, owned by the directors, at par value	107,000 00
Loaned to stockholders and officers	1,000 00
Losses incurred during the year: fire	32,242 44
Amount deposited in State of California, \$50,000.00; liabilities	4,273 85

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 286,175 00
Premiums received	3,813 31
Losses paid	2,282 46
Losses incurred	2,282 46

Orient Insurance Company,

OF

HARTFORD, . . . CONNECTICUT.

Incorporated June, 1867.

CHARLES B. WHITING, President.

GEORGE B. BODWELL, Secretary.

I. CAPITAL.

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

II. ASSETS.

Account of Stocks and Bonds owned by the Company.

<i>Shares of stock.</i>	<i>Par value.</i>	<i>Market value.</i>
504 American National Bank, Hartford . .	\$ 25,200 00	\$ 36,036 00
122 Aetna National Bank, Hartford	12,200 00	14,152 00
130 Charter Oak National Bank, Hartford .	13,000 00	17,290 00
100 Farmers and Mechanics National Bank, Hartford	10,000 00	11,000 00
152 Mercantile National Bank, Hartford . .	15,200 00	15,200 00
62 Phoenix National Bank, Hartford . . .	6,200 00	8,246 00
186 Exchange National Bank, Hartford . .	9,300 00	12,555 00
105 City National Bank, Hartford	10,500 00	9,712 50
71 First National Bank, Hartford	7,100 00	7,384 00
100 Conn. Trust and Safe Dep. Co., Hartford	10,000 00	14,300 00
1000 Hartford National Bank, Hartford . . .	100,000 00	161,000 00
200 Thames National Bank, Norwich	20,000 00	29,000 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	2,625 00
302 Mechanics National Bank, New York . .	7,550 00	12,646 25
300 N. Y., N. H. & Hartford R. R. Co. . . .	30,000 00	66,000 00
30 Naugatuck R. R. Co.	3,000 00	6,300 00
50 Housatonic R. R. Co. (preferred)	5,000 00	6,750 00
200 N. Y. C. & H. R. R. Co.	20,000 00	22,850 00
50 Union Pacific R. R. Co.	5,000 00	3,050 00
100 Central Pacific R. R. Co.	10,000 00	4,300 00
400 Cleveland & Pittsburgh R. R. Co. . . .	20,000 00	30,400 00
110 C. B. & Quincy R. R. Co.	11,000 00	14,960 00
9 Chi., Burlington & Northern R. R. Co.	900 00	774 00

ORIENT INSURANCE COMPANY.

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<i>Bonds.</i>	<i>Par value.</i>	<i>Market value.</i>
Ind. and Cin. R. R. Co. 7 per cent	16,500 00	17,325 00
Vermont Valley R. R. Co. 5 per cent	25,000 00	28,750 00
St. Johnsbury and Lake Champlain R. R. Co. 6 per cent	15,000 00	17,550 00
Pittsburgh, Cleveland and Toledo R. R. Co. 6 per cent	10,000 00	11,000 00
Kan. Pac. (1st con.) R. R. Co. 6 per cent . . .	10,000 00	10,700 00
C., C., C. and Ind. R. R. Co. 7 per cent . . .	25,000 00	32,500 00
Morris and Essex R. R. Co. (1st con.) 7 per cent	10,000 00	13,500 00
Chi., M. and St. P. R. R., I. and D. Ext., 7 per cent	20,000 00	26,600 00
Dayton and Mich. R. R. Co. 5 per cent	25,000 00	26,875 00
Terre Haute and Logansport R. R. Co. 6 per cent	10,000 00	11,000 00
Chi., Bur. and Northern R. R. Co. 5 per cent .	1,500 00	1,567 50
Ohio and W. Virginia R. R. Co. 7 per cent . .	3,000 00	3,570 00
Columbus and Toledo R. R. Co. 7 per cent . .	11,000 00	13,310 00
Cin., Van Wert and Mich. R. R. Co. 6 per cent	7,000 00	7,000 00
Town of Hartford, Conn., 4½ per cent	5,000 00	5,200 00
Town of Windsor Locks, Conn., 5 per cent . .	9,500 00	9,500 00
Town of Tomaston, Conn., 4 per cent	15,000 00	15,600 00
Town of Pawtucket, R. I., 7 per cent	25,000 00	30 500 00
Town of Merrill, Wis., 7 per cent	4,000 00	4,160 00
School Dist. No. 4, Salamanca, N. Y., 6 per cent	13,000 00	14,170 00
Atlantic Dock Co. 5 per cent	9,000 00	9,900 00
City of Lockport, N. Y., 7 per cent	10,000 00	12,200 00
City of Washington, Ind., 8 per cent	5,000 00	5,850 00
City of Indianapolis, Ind., 6 per cent	20,000 00	23,200 00
City of Evansville, Ind., 7 per cent	15,000 00	12,750 00
City of New Brunswick, N. J., 6 per cent . . .	10,000 00	10,000 00
City of Council Bluffs, Iowa, 6 per cent	5,000 00	5,500 00
County of Coffey, Kansas, 6 per cent	10,000 00	11,200 00
County of Wapello, Iowa, 6 per cent	10,000 00	10,500 00
County of Lyon, Iowa, 6 per cent	10,000 00	10,500 00
Mason and Tazewell Dist., Ill., 7 per cent . .	20,000 00	21,800 00
Rutland and Grafton Dist., Ill., 6 per cent . .	10,000 00	10,000 00
First Baptist Church, Nashville, Tenn., 6 per cent	20,000 00	20,000 00
Medicine Lodge Township, Barber County, Kansas, 6 per cent	5,000 00	5,350 00
Bethany Township, Osborne County, Kan., 6 per cent	4,000 00	4,280 00
Buckeye Township, Ottawa County, Kan., 8 per cent	2,955 00	3,191 40
Oswego Township, Labette County, Kan., 6 per cent	5,000 00	5,100 00
Kansas School, 6 per cent	14,297 00	14,793 88
Nebraska School, 7 per cent	14,425 00	15,290 50
Nebraska School, 6 per cent	300 00	309 00
Dakota School, 8 per cent	2,500 00	2,825 00
Dakota School, 7 per cent	7,500 00	7,950 00
Minnesota School, 6 per cent	8,500 00	8,755 00
Georgia State, 4½ per cent	25,000 00	27,000 00
Totals	\$ 873,227 00	\$1,077,733 03

Total market value of stocks and bonds	\$1,077,733 03
Market value of real estate owned by the company (unincumbered)	34,197 43
Loans on bond and mortgage (first liens), upon which not more than one year's interest is due	269,575 00
Interest due and accrued on said bond and mortgage loans	4,478 20
Value of premises mortgaged (insured for \$207,625 as collateral)	\$ 825,855 00

Loans on Collaterals.

<i>Shares.</i>	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
25 National Fire Insurance Co., Hartford	\$ 2,500 00	\$ 3,350 00	\$ 600 00
16 National Fire Insurance Co., Hartford	1,600 00	2,144 00	340 00
20 Connecticut Fire Insurance Co., Hartford	2,000 00	2,340 00	1,350 00
4 Ætna Fire Insurance Co., Hartford	400 00	1,024 00	700 00
3 Ætna Fire Insurance Co., Hartford	300 00	768 00	200 00
15 Ætna Fire Insurance Co., Hartford	1,500 00	3,840 00	2,520 00
2 Ætna Fire Insurance Co., Hartford	200 00	512 00	} 1,880 00
15 American National Bank, Hartford	750 00	1,050 00	
5 Charter Oak National Bank, Hartford	500 00	650 00	
3 First National Bank, Hartford	300 00	318 00	
5 Security Co., Hartford	500 00	650 00	
25 Hartford Trust Co., Hartford	2,500 00	2,875 00	} 4,050 00
100 Collins Co., Collinsville	1,000 00	750 00	
6 American Screw Co., Providence, R. I	600 00	1,410 00	} 3,000 00
35 Conn. Gen. Life Ins. Co., Hartford	3,500 00	4,480 00	
7 Middlesex Co. National Bank, Middletown	700 00	735 00	360 00
24 Adams Express Co	2,400 00	3,264 00	1,350 00
5 Adams Express Co	500 00	680 00	500 00
28 Adams Express Co	2,800 00	3,808 00	} 4,000 00
2 bonds Morris and Essex R. Co., 1914	2,000 00	2,800 00	
65 Eagle Lock Co., Terryville, Conn	1,625 00	3,250 00	} 5,000 00
10 Meriden Britannia Co., Meriden, Conn	250 00	1,100 00	
10 N. Y. Central and Hudson River R. R. Co	1,000 00	1,120 00	
17 Chicago, Burlington and Quincy R. R. Co	1,700 00	2,295 00	} 15,000 00
240 Willimantic Linen Co	6,000 00	12,840 00	
100 Billings & Spencer Co	2,500 00	4,500 00	
25 Ætna Fire Insurance Co., Hartford	2,500 00	6,400 00	

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
1070 sh's Willimantic Linen Co.	26,750 00	57,245 00	} 30,000 00
100 shares Russell & Erwin Mfg Co., New Britain . . .	2,500 00	6,000 00	
3 bonds Indianapolis & Cincinnati R. R. Co.	3,000 00	3,150 00	} 3,000 00
1 b'd Keokuk & Des Moines R. R. Co., 1923	500 00	540 00	
60 shares West'n Union Telegraph Co.	6,000 00	4,140 00	2,600 00
200 sh's Willimantic Linen Co.	5,000 00	10,700 00	6,000 00
<hr/>			
Totals	\$ 85,875 00	\$ 150,728 00	\$ 82,450 00
Amount loaned on collaterals			\$ 82,450 00
Cash in the company's principal office			\$ 4,493 03
Cash deposited in bank:			
American National Bank, Hartford			29,047 92
City Bank, Hartford			10,418 58
United States Bank, Hartford			5,048 96
Grangers Bank, San Francisco			6,901 03
<hr/>			
Total cash items			\$ 55,908 92
Interest due and accrued on stocks and bonds			16,252 03
Interest due and accrued on collateral loans			1,393 50
Net premiums in course of collection not more than three months due			62,439 03
All other property belonging to the company			58 65
<hr/>			
Aggregate amount of all the assets of the company stated at their actual value			\$1,604,485 79

III. LIABILITIES.

Gross losses adjusted or in process of adjustment or in suspense, including all reported and supposed losses	\$ 82,405 32
Losses resisted, including interest, costs and other expenses thereon	2,250 00
<hr/>	
Net amount of unpaid losses	\$ 84,655 32
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$466,710.87; unearned premiums (50 per cent.)	\$ 233,355 43
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$283,742.07; unearned premiums (pro rata)	153,588 59
<hr/>	
Total unearned premiums	386,944 02
<hr/>	
Total amount of liabilities except capital stock and net surplus	\$ 471,599 34
Joint stock capital actually paid up in cash	1,000,000 00
Surplus beyond capital and all other liabilities	132,886 45
<hr/>	
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$1,604,485 79

IV. INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of last previous year	\$ 76,654 46	
Gross premiums on risks written and renewed during the year	735,226 04	
Total	\$ 811,880 50	
Deduct premiums and bills in course of collection at this date	62,439 03	
Entire premiums collected during the year	\$ 749,441 47	
Deduct re-insurance, rebate, abatement and return premiums	127,079 57	
Net cash actually received for premiums		\$ 622,361 90
Received for interest on bonds and mortgages		15,149 82
Received for interest and dividends on stocks, bonds and collateral loans		56,618 34
Income received from all other sources		862 95
Aggregate amount of income actually received during the year in cash		\$ 694,993 01

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$60,-366.22, losses occurring in previous years)	\$ 433,459 03	
Deduct amounts received for salvages, and amounts received for re-insurances in other companies	16,793 98	
Net amount paid during the year for losses	\$ 416,665 05	
Cash dividends actually paid stockholders		30,000 00
Paid for commissions and brokerage		106,519 89
Paid for salaries, fees, and other charges of officers, clerks, agents and all other employes		45,475 10
Paid for State, National and local taxes in this and other States		15,109 07
All other payments and expenditures		58,983 93
Aggregate amount of actual expenditures during the year in cash		\$ 672,753 04

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Five risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year	\$ 54,348,538	\$ 697,219 62
Written or renewed during the year	55,782,814	735,226 04
Total	\$ 110,131,352	\$1,432,445 66
Deduct those expired and marked off as terminated	49,406,130	663,268 00
In force at the end of the year	\$ 60,725,222	\$ 769,177 66
Deduct amount re-insured	1,539,645	18,724 72
Net amount in force December 31, 1886	\$ 59,185,577	\$ 750,452 94

Schedule of Fire Risks and Ueearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Frac. un'r'd.</i>	<i>Premiums ueearned.</i>
1886	One year . . .	\$ 33,524,111 00	\$ 466,710 87	1-2	\$ 233,355 43
1885	Two years. . .	136,080 00	1,000 85	1-4	250 21
1886		34,234 00	507 36	3-4	380 52
1884	Three years . .	4,589,277 00	47,802 50	1-6	7,967 08
1885		6,031,364 00	62,640 76	1-2	31,320 38
1886		6,679,840 00	70,645 84	5-6	58,871 53
1883	Four years . . .	123,281 00	1,197 15	1-8	149 64
1884		139,197 00	1,273 01	3-8	477 37
1885		107,248 00	971 95	5-8	607 46
1886		141,446 00	1,198 25	7-8	1,048 46
1882	Five years . . .	1,313,481 00	16,972 28	1-10	1,697 22
1883		1,339,586 00	17,261 25	3-10	5,178 37
1884		1,279,273 00	16,060 23	1-2	8,030 11
1885		1,598,119 00	19,896 61	7-10	13,927 62
1886		2,149,040 00	26,314 03	9-10	23,682 62
Totals		\$ 59,185,577 00	\$ 750,452 94		\$ 386,944 02

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$5,490,432 55
Losses paid from organization to date	3,292,415 43
Total amount of cash dividends declared since the company commenced business	655,000 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	119,100 00
Loaned to stockholders and officers	123,250 00
Losses incurred during the year: fire	434,032 21
Amount deposited in different States and countries for the security of all the company's policy-holders	25,000 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 320,400 00
Premiums received	4,944 13
Losses paid	2,877 22
Losses incurred	2,425 97

Pennsylvania Insurance Company,

OF

PITTSBURGH, PENNSYLVANIA.

Incorporated February, 1854.

CHRISTIAN YEAGER, President.

THOMAS D. KELLER, Secretary.

I. CAPITAL.

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

II. ASSETS.

Account of Stocks and Bonds owned by the Company.

	<i>Par value.</i>	<i>Market value.</i>	
Braddock's Borough school bonds	\$ 20,000 00	\$ 22,200 00	
McKeesport school bonds	8,200 00	8,528 00	
Belle Vernon school bonds	500 00	540 00	
Allegheny County bonds	1,000 00	1,020 00	
Pittsburgh water loan bonds	5,000 00	6,350 00	
United States coupon bonds	200 00	256 00	
<i>Shares of Stock.</i>			
25 Third National Bank, Pittsburgh	2,500 00	3,875 00	
70 Third National Bank of Allegheny	7,000 00	7,840 00	
50 German National Bank of Allegheny	5,000 00	5,400 00	
20 Pittsburgh National Bank of Commerce	2,000 00	3,700 00	
50 Consolidated Gas Co	2,500 00	2,500 00	
Totals	\$ 53,900 00	\$ 62,209 00	
Total market value of stocks and bonds			\$ 62,209 00
Market value of real estate owned by the company (unincumbered)			49,250 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			136,106 16
Loans on bond and mortgage (first liens) upon which more than one year's interest is due			700 00
Interest due and accrued on said bond and mortgage loans			2,473 88
Value of lands mortgaged, exclusive of buildings	\$ 187,870 00		
Value of buildings mortgaged (insured for \$112,000 as collateral)		223,100 00	
Total value of said mortgaged premises	\$ 410,970 00		
Cash in the company's principal office		2,496 38	
Cash deposited with R. Patrick & Co		23,921 42	
Total cash items			\$ 26,417 80

Interest due and accrued on stocks and bonds	1,195 32
Gross premiums in course of collection, not more than three months due	12,822 06
Bill receivable, taken for fire, marine, and inland risks	56 10
All other property belonging to the company	295 00
Aggregate amount of all the assets of the company, stated at their actual value	\$ 291,525 32

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 11,357 41
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	4,952 50
Losses resisted, including interest, costs and other expenses thereon	955 88
Net amount of unpaid losses	\$ 17,265 79
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, \$97,875.07; unearned premiums (50 per cent)	\$ 48,937 53
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$44,191.30; unearned premiums (pro rata)	23,793 91
Total unearned premiums	\$ 72,641 44
Cash dividends to stockholders remaining unpaid	144 00
All other demands against the company, absolute and contingent	426 79
Total amount of liabilities, except capital stock and net surplus	\$ 90,478 02
Joint stock capital actually paid up in cash	200,000 00
Surplus beyond capital and all other liabilities	1,047 30
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$ 291,525 32

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	\$ 10,651 66
Deduct amount of same not collected	18 50
Net collected	\$ 10,633 16
Gross premiums on risks written and renewed during the year	146,568 72
Total	\$ 157,201 88
Deduct premiums and bills in course of collection at this date	12,757 21
Entire premiums collected during the year	\$ 144,444 67
Deduct re-insurance, rebate, abatement and return premiums	25,110 77
Net cash actually received for premiums	\$ 119,333 90
Received for interest on bonds and mortgages	8,227 53
Received for interest and dividends on stocks, bonds and collateral loans	3,547 94
Income received from all other sources	2,857 73
Aggregate amount of income actually received during the year in cash	\$ 133,967 10

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$9,635.15, losses occurring in previous years)	\$ 82,773 58
Deduct amounts received for salvages and amounts received for re-insurances in other companies	2,419 07
Net amount paid during the year for losses	\$ 80,354 51
Cash dividends actually paid stockholders	250 00
Paid for commissions and brokerage	21,928 20
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés	7,942 00
Paid for State, National and local taxes in this and other States	4,097 86
All other payments and expenditures	12,844 34
Aggregate amount of actual expenditures during the year in cash	\$ 127,416 91

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year	\$ 10,579,925	\$ 137,169 16
Written or renewed during the year	10,725,761	146,568 72
Totals	\$ 21,305,686	\$ 283,737 88
Deduct those expired and marked off as terminated	10,311,665	137,312 54
In force at the end of the year	\$ 10,994,021	\$ 146,425 34
Deduct amount re-insured	265,783	4,358 97
Net amount in force December 31, 1886	\$ 10,728,238	\$ 142,066 37

Schedule of Fire Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Frac. un'rn'd.</i>	<i>Premiums unearned.</i>
1886	One year	\$ 7,023,291 00	\$ 97,875 07	1-2	\$ 48,937 53
1885	Two years	5,845 00	149 58	1-4	37 39
1886		21,900 00	170 75	3-4	128 06
1884	Three years	1,088,798 00	12,793 23	1-6	2,132 20
1885		957,331 00	11,240 61	1-2	5,620 30
1886		1,405,085 00	16,736 65	5-6	13,947 21
1884	Four years	10,250 00	101 57	3-8	38 09
1882	Five years	17,500 00	268 43	1-10	26 84
1883		30,850 00	493 70	3-10	148 11
1884		56,163 00	702 40	1-2	351 20
1885		44,675 00	532 03	7-10	372 40
1886		66,550 00	1,002 35	9-10	902 11
Totals		\$ 10,728,238 00	\$ 142,066 37		\$ 72,641 44

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$2,052,327 52
Losses paid from organization to date	1,109,999 78
Total amount of cash dividends declared since the company commenced business	153,753 29
Dividends declared payable in stock from organization	37,339 47
Total amount of the company's stock owned by the directors at par value	55,150 00
Loaned to stockholders and officers	3,200 00
Losses incurred during the year: fire	87,029 27

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 179,325 00
Premiums received	2,435 21
Losses paid	84 83
Losses incurred	84 83

Pennsylvania Fire Insurance Co.,
OF
PHILADELPHIA, PENNSYLVANIA.

Incorporated March, 1825.

JOHN DEVEREUX, President.

JOHN L. THOMPSON, Secretary.

I. CAPITAL.

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

II. ASSETS.

Account of Stocks and Bonds owned by the Company.

	<i>Par value.</i>	<i>Market value.</i>
Philadelphia City loan	\$ 50,000 00	\$ 62,110 00
Philadelphia, Wilmington and Baltimore R. stock trust certificates, 4 per cent. loan	100,000 00	103,000 00
Philadelphia, Baltimore and Wilmington R. 6 per cent. loan	10,000 00	10,900 00

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	<i>Par value.</i>	<i>Market value.</i>
Philadelphia and Erie R. R. gen. mortgage, 5 per cent. loan	75,000 00	83,625 00
Pennsylvania R. R. cons. 5 per cent. loan	71,000 00	78,100 00
Pennsylvania R. R. cons. mortgage, 6 per cent. loan	28,000 00	36,400 00
United Companies of New Jersey cons. mortgage, 6 per cent. loan	60,000 00	71,400 00
Easton and Amboy R. R. Co.'s cons. 5 per cent. loan	50,000 00	57,000 00
Philadelphia and Reading R. R. Co.'s cons. 7 per cent. loan	20,000 00	24,400 00
Philadelphia and Reading R. R. Co.'s first mortgage, 6 per cent. loan	17,500 00	21,875 00
Philadelphia and Reading R. R. Co.'s gen. mortgage, 6 per cent. loan	50,000 00	51,500 00
Philadelphia and Reading R. R. Co.'s Car Trust, 6 per cent. loan	12,000 00	12,000 00
Philadelphia and Reading R. R. Co.'s Receiver's Certificates, 6 per cent. loan	20,000 00	20,000 00
Philadelphia and Reading Coal and Iron Co.'s 7 per cent. loan	20,000 00	13,440 00
Lehigh Valley R. R. Co.'s first mortgage, 6 per cent. loan	33,000 00	40,590 00
Lehigh Valley R. R. Co.'s cons. mortgage, 6 per cent. loan	22,000 00	29,700 00
Elmira and Williamsport R. R. Co.'s first mortgage, 6 per cent. loan	25,000 00	30,250 00
Pennsylvania and New York Canal and R. R. Co.'s 7 per cent. loan	24,000 00	30,960 00
West Jersey R. R. Co.'s first mortgage, 7 per cent. loan	10,000 00	12,700 00
Delaware R. R. Co.'s mortgage, 6 per cent. loan	15,000 00	17,550 00
Western Pennsylvania R. R. Co.'s first mortgage, 6 per cent. loan	4,000 00	4,400 00
Chicago and Western Indiana R. R. Co.'s 6 per cent. loan	30,000 00	33,000 00
Chicago and Western Indiana R. R. Co.'s gen. mortgage, 6 per cent. loan	20,000 00	21,600 00
Jacksonville and Southeastern Ry Co.'s gen. mortgage, 6 per cent. loan	30,000 00	28,500 00
Shamokin, Sunbury and Lewisburg R. R. Co.'s 5 per cent. loan	20,000 00	16,400 00
Corning, Cowanesque and Antrim R. R. Co.'s 6 per cent. loan	30,000 00	32,400 00
Terre Haute and Logansport R. R. Co.'s extension mortgage, 6 per cent. loan	50,000 00	57,500 00
New York and Long Branch R. R. 5 per cent. loan	25,000 00	25,000 00
Northern Pacific R. R. Co.'s gen. mortgage, 6 per cent. loan	40,000 00	47,200 00
Superior St. R. R. Co.'s first mortgage, 6 per cent. loan	10,000 00	10,000 00
Bellefonte, Nittany and Lemont R. R. Co.'s mortgage, 6 per cent. loan	20,000 00	23,000 00

PENNSYLVANIA FIRE INSURANCE COMPANY. 275

	<i>Par value.</i>	<i>Market value.</i>
St. Paul and Northern Pacific R. R. Co.'s 6 per cent. loan	30,000 00	35,400 00
Lehigh Valley Coal Co.'s 5 per cent. loan	25,000 00	27,500 00
Pittsburgh, McKeesport and Youghioghney R. R. Co.'s 6 per cent. loan	20,000 00	23,000 00
Cleveland, Columbus, Cincinnati & Indianapolis R. R. Co.'s gen. mort. 6 per cent. loan	30,000 00	33,000 00
Buffalo Run, Bellefonte & Bald Eagle R. R. Co.'s 1st mort. 6 per cent. loan	20,000 00	20,000 00
Grand Rapids & Indiana R. R. Co.'s cons. mort. 5 per cent. loan	21,000 00	17,850 00
New York, Lake Erie & Western R. R. Co.'s Collateral Trust 6 per cent. loan	20,000 00	21,200 00
Dixon Water Co.'s 6 per cent. loan	10,000 00	11,000 00
Galesburg Water Co.'s 6 per cent. loan	10,000 00	10,500 00
Knoxville Water Co.'s 6 per cent. loan	15,000 00	16,500 00
United Gas Impt. Co.'s 6 per cent. loan	30,000 00	31,500 00
Amer. Steamship Co. of Phila. 6 per ct. loan	15,000 00	16,500 00
Schuylkill Nav. Co.'s 1st mort. 6 per ct. loan	8,000 00	6,400 00
Schuylkill Nav. Co.'s 2d mort. 6 per ct. loan	12,700 00	6,678 00
Lehigh Coal & Nav. Co.'s 6 per ct. gold loan	20,000 00	23,200 00
Chesapeake & Delaware Canal Co.'s 1st mort. 6 per cent. loan	10,000 00	9,400 00
Delaware Div. Canal Co.'s 6 per cent. loan	20,000 00	20,000 00
The Penn. Co.'s 6 per cent. loan	10,000 00	11,000 00
The Cen. New Jersey Contract 6 per ct. loan	2,000 00	2,000 00
The N. Y. & Pac. Car Trust Ass'n 7 per cent. loan	72,000 00	55,440 00
Car Trust of New York, No. 2, 6 per ct. loan	19,000 00	16,150 00
Central R. R. Co. of New Jersey, Car Trust Ass'n 6 per cent. loan	30,000 00	30,000 00
Iron Mountain Car Trust 6 per cent. loan	1,000 00	1,000 00
Harrisburg City 6 per cent. loan	18,000 00	20,605 00
St. Louis City 6 per cent. loan	25,000 00	30,250 00
Camden County 6 per cent. loan	12,000 00	12,250 00
Cincinnati City 7 3-10 per cent. loan	38,000 00	50,920 00
Cincinnati City 7 per cent. loan	10,000 00	12,800 00
Cincinnati City 6 per cent. loan	5,000 00	5,550 00
Pittsburgh City 7 per cent. Water loan	50,000 00	62,240 00
City of Springfield, Ill., Funding bonds, 5 per cent	20,000 00	20,000 00
Newark City 7 per cent. loan	20,000 00	23,600 00
200 shares Phila. Nat. Bank stock	20,000 00	49,000 00
Totals	\$1,660,200 00	\$1,838,933 00
Total market value of stocks and bonds		\$1,838,933 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		332,370 00
Interest due and accrued on said bond and mortgage loans		6,136 23
Value of premises mortgaged (insured for \$248,175.00 as collateral)		\$1,031,750 00

Loans on Collaterals.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
75 shares Penna. R. R. Co.'s stock	\$ 3,750 00	\$ 4,275 00	\$ 3,800 00
47 shares First Nat. Bank of Camden stock	4,700 00	7,343 75	5,500 00
100 shares Lehigh Valley R. R. Co.'s stock	5,000 00	5,600 00	} 50,000 00
200 shares Penna. R. R. Co.'s stock	10,000 00	11,400 00	
500 shares Bethlehem Iron Co.'s stock	50,000 00	50,000 00	
700 shares Central Railroad of New Jersey stock	70,000 00	39,200 00	
160 shares United Firemen's Ins. Co.'s stock	1,600 00	2,400 00	1,500 00
500 shares Lehigh Valley R. R. Co.'s stock	25,000 00	28,000 00	25,000 00
400 shares Baltimore & Ohio R. R. stock	40,000 00	64,000 00	55,000 00
250 shares Fourth Street Nat. Bank stock	20,000 00	21,250 00	} 20,000 00
Colo. Coal & Iron Co.'s stock	5,000 00	5,000 00	
Sunmit Branch R. R. Co.'s 7s	1,000 00	1,000 00	900 00
Pittsburgh & Lake Erie R. R. Co.'s 1st mortgage 6s	50,000 00	59,000 00	50,000 00
St. Joseph & Grand Island R. R. Co.'s 1st mortgage 6s	20,000 00	21,400 00	} 50,000 00
Norfolk & Western R. R. Co.'s Improvement Loan 6s	20,000 00	20,000 00	
Railroad Equipment Co.'s special 6s	19,000 00	19,000 00	
Central Car Trust 6s	1,000 00	1,000 00	
Totals	\$ 346,050 00	\$ 359,868 75	\$ 261,700 00
Amount loaned on collaterals			\$ 261,700 00
Cash in the company's principal office			\$ 1,573 79
Cash deposited in bank:			
Philadelphia National Bank			44,244 34
Commercial National Bank			17,754 52
Total cash items			\$ 63,572 65
Interest due and accrued on collateral loans			1,148 55
Gross premiums in course of collection, not more than three months due			\$ 97,024 49
Aggregate amount of all the assets of the company stated at their actual value			\$2,710,884 92

III. LIABILITIES.

Net amount of unpaid losses	\$ 60,675 15
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, \$505,011.02; unearned premiums (50 per cent)	\$ 252,505 51

PENNSYLVANIA FIRE INSURANCE COMPANY. 277

Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$514,136.29; unearned premiums (pro rata)	266,961 36
Total unearned premiums	\$ 519,466 87
Amount reclaimable by the insured on perpetual fire insurance policies	503,316 50
Total amount of liabilities, except capital stock and net surplus	\$1,083,458 52
Joint stock capital actually paid up in cash	400,000 00
Surplus beyond capital and all other liabilities	1,227,426 40
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$2,710,884 92

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 \$ 85,172 29	\$ 85,172 29
Gross premiums on risks written and renewed during the year	1,045,090 66
Total	\$1,130,262 95
Deduct premiums and bills in course of collection at this date	97,024 49
Entire premiums collected during the year	\$1,033,238 46
Deduct re-insurance, rebate, abatement and return premiums	143,836 78
Net cash actually received for premiums	\$ 889,401 68
Received for interest on bonds and mortgages	12,459 28
Received for interest and dividends on stocks, bonds and collateral loans	103,552 85
Income received from all other sources	1,965 64
Deposit premiums received for perpetual fire risks	\$ 29,460 79
Aggregate amount of income actually received during the year in cash	\$1,007,379 45

V. EXPENDITURES DURING THE YEAR.

Net amount actually paid for losses (including \$79,884.89, losses occurring in previous years)	\$ 557,639 75
Cash dividends actually paid stockholders	50,000 00
Paid for commissions and brokerage	207,408 42
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés	27,277 28
Paid for State, National and local taxes in this and other States	22,054 08
All other payments and expenditures	47,338 97
Amount of deposit premiums returned during the year on perpetual fire risks	\$ 8,381 33
Aggregate amount of actual expenditures during the year in cash	\$ 911,718 50

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Five risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of Dec. of the preceding year . . .	\$ 82,442,583	\$1,038,681 71
Written or renewed during the year	81,453,993	1,045,090 66
Totals	\$ 163,896,576	\$2,083,772 37
Deduct those expired and marked off as terminated . . .	76,037,641	1,016,613 32
In force at the end of the year	\$ 87,858,935	\$1,067,159 05
Deduct amount re-insured	3,133,331	48,011 74
Net amount in force Dec. 31, 1886	\$ 84,725,604	\$1,019,147 31

Perpetual Risks.

	<i>Amount of risk.</i>	<i>Total deposits.</i>
Perpetual risks in force on the 31st of December of the preceding year	\$ 20,140,507	\$ 520,968 90
Perpetual risks written during the year	1,207,627	29,460 79
Totals	\$ 21,348,134	\$ 550,429 69
Deduct those marked off as cancelled	312,478	8,381 33
In force December 31, 1886	\$ 21,035,656	\$ 542,048 36
Losses incurred on perpetual risks during the year		\$ 2,959 60
Losses paid on perpetual risks during the year		4,367 10

Schedule of Fire Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Frac. un'rn'd.</i>	<i>Premiums unearned.</i>
1886	One year	\$ 43,135,132 00	\$ 505,011 02	1-2	\$ 252,505 51
1885	Two years	571,900 00	7,089 11	1-4	1,772 25
1886		525,292 00	7,235 57	3-4	5,427 00
1884	Three years	7,074,420 00	79,329 36	1-6	13,221 56
1885		7,762,735 00	88,339 24	1-2	44,169 62
1886		7,828,309 00	90,858 36	5-6	75,715 30
1883	Four years	660,542 00	7,040 50	1-8	880 62
1884		420,863 00	4,723 35	3-8	1,782 50
1885		364,167 00	4,187 75	5-8	2,617 34
1886		427,034 00	5,398 51	7-8	4,719 67
1882	Five years	3,000,510 00	40,952 75	1-10	4,095 27
1883		2,450,570 00	33,600 57	3-10	10,080 17
1884	Five years	2,489,334 00	33,683 33	1-2	16,841 67
1885		3,338,267 00	45,599 41	7-10	31,919 58
1886		4,099,746 00	53,946 88	9-10	48,552 20
1880-1886	Seven years	576,783 00	12,151 60	. . .	5,166 61
Totals		\$ 84,725,604 00	\$1,019,147 31	. . .	\$ 519,466 87

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$14,076,370 00
Losses paid from organization to date	8,979,365 00
Total amount of cash dividends declared since the company commenced business	2,269,000 00
Total amount of the company's stock owned by the directors at par value	59,800 00
Loaned to stockholders	900 00
Losses incurred during the year: fire	514,316 76

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 747,471 00
Premiums received	17,861 12
Losses paid	14,485 36
Losses incurred	12,262 16

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.

<i>Stocks and Bonds.</i>	<i>Par value.</i>	<i>Market value.</i>
United States 4 per cent., registered	\$ 437,500 00	\$ 560,000 00
United States 4½ per cent., registered	250,000 00	276,250 00
United States 3 per cent., registered	200,000 00	202,000 00
United States currency, 6 per cent.	50,000 00	66,000 00

<i>Stocks and Bonds.</i>	<i>Par value.</i>	<i>Market value.</i>
Mississippi State warrants	20,000 00	20,000 00
Virginia deferred certificates	14,772 33	1,920 40
City of Brooklyn, 6 per cent	15,000 00	21,000 00
1458 Citizens Gas Light Co., Brooklyn . . .	29,160 00	17,496 00
Nassau Gas Light Co., Brooklyn, certificates	17,000 00	17,170 00
900 shares Nassau Gas Light Co., Brooklyn	22,500 00	22,950 00
795 shares Peoples Gas Light Co., Brooklyn	7,950 00	4,770 00
352 shares Brooklyn Gas Light Co., Brooklyn	8,800 00	8,976 00
200 shares Fulton Municipal Gas Light Co., Brooklyn	20,000 00	32,600 00
N. Y. Mutual Gas Light Co., N. Y.	37,000 00	39,220 00
Peoples Gas Light Co., Brooklyn, 6 per cent	10,000 00	10,000 00
N. Y. Equitable Gas Light Co., N. Y.	10,000 00	11,300 00
2175 shares Brooklyn City R. R. Co., Brook- lyn	21,750 00	41,760 00
200 shares Central Park N. and E. R. R. R. Co., New York	20,000 00	24,000 00
100 shares Christopher and Tenth Streets R. R. Co., New York	10,000 00	13,000 00
185 shares Second Ave. R. R. Co., New York	18,500 00	33,300 00
500 shares N. Y. C. and H. River R. R. Co., New York	50,000 00	57,500 00
Broadway and Seventh Avenue R. R. Co. . .	15,000 00	16,200 00
Houston and Texas Central R. R. Co.	3,000 00	3,450 00
Central R. R. of New Jersey	3,000 00	3,210 00
Toledo, Ann Arbor and Grand Trunk R. R. Co	75,000 00	79,500 00
Ohio Southern R. R. Co.	25,000 00	26,000 00
N. Y. Elevated R. R. Co., New York	25,000 00	32,000 00
13 shares Merchants Nat. Bank, New York	650 00	884 00
500 shares Metropolitan Nat. Bank, N. Y. . .	27,500 00	10,175 00
500 shares American Exchange Bank, N. Y.	50,000 00	70,000 00
200 shares Central National Bank, N. Y. . .	20,000 00	26,000 00
50 shares Nat. Shoe and Leather Bank, N. Y.	5,000 00	6,750 00
300 shares St. Nicholas Bank, New York . . .	30,000 00	36,000 00
286 shares Nat. Bank of the Republic, N. Y.	28,600 00	38,610 00
87 shares Nat. Bank of Commerce, N. Y. . .	8,700 00	15,660 00
200 shares Fourth Nat. Bank, New York . . .	20,000 00	29,600 00
40 shares Mechanics Nat. Bank, New York . .	1,000 00	1,700 00
100 shares Mercantile Nat. Bank, New York	10,000 00	14,000 00
100 shares Nat. Park Bank, New York	10,000 00	17,000 00
80 shares Commercial Bank, Brooklyn . . .	4,800 00	6,720 00
290 shares Mechanics Bank, Brooklyn	14,500 00	31,900 00
93 shares Nat. City Bank, Brooklyn	4,650 00	15,112 50
400 shares Brooklyn Trust Co., Brooklyn . .	10,000 00	32,500 00
500 shares Western Union Telegraph Co. . .	50,000 00	38,000 00
Long Island R. R. Co.	100,000 00	115,500 00
Long Island City and Flushing R. R. Co. . .	15,000 00	15,750 00
N. Y., Chicago and St. Louis R. R. Co. . . .	100,000 00	97,000 00
South Side R. R. Co., Long Island	25,000 00	27,500 00
Smithtown and Port Jefferson R. R. Co. . . .	10,000 00	10,300 00
Pittsburgh, Cleve. and Toledo R. R. Co. . . .	50,000 00	55,500 00
Board of Trade, Chicago, certificate	2,700 00	2,700 00
Toledo, Ann Arbor and N. Mich. R. R. Co . .	75,000 00	70,125 00

	<i>Par value.</i>	<i>Market value.</i>
New York, Brooklyn & Manhattan Beach		
R. R. Co. bonds	10,000 00	10,550 00
150 shares Standard Oil Trust Co. stock . .	15,000 00	32,550 00
Missoula County, M. T., bonds	12,000 00	13,200 00
Chi. & Indianapolis Coal Railway Co. bonds	15,000 00	15,150 00
U. S. Illuminating Co. bonds	25,000 00	25,750 00
New York & New Jersey Telephone Co. . .	10,000 00	10,000 00
100 shares Dry Dock, East Broadway & Bat-		
tery R. R. Co. stock	10,000 00	15,100 00
20 shares Long Island Loan & Trust Co. s'tk	2,000 00	3,200 00
Lake Gas Co. of Chicago bonds	50,000 00	51,000 00
30 shares Brooklyn City Safe Dep. Co. stock	3,000 00	4,050 00
Totals	\$2,241,032 33	\$2,607,108 90
Total market value of stocks and bonds		\$2,607,108 90
Market value of real estate owned by the company (unincumbered) . .		1,082,787 53
Loans on bond and mortgage (first liens) upon which not more than		
one year's interest is due		294,900 00
Interest due and accrued on said bond and mortgage loans		4,563 40
Value of lands mortgaged, exclusive of buildings	\$ 238,350 00	
Value of buildings mortgaged	375,600 00	
Total value of said mortgaged premises	\$ 613,950 00	

Loans on Collaterals.

<i>Shares.</i>	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
30 Standard Fire Insurance Co.,			
New York, stock	\$ 1,500 00	\$ 1,500 00	\$ 1,200 00
8 Home Fire Insurance Co., N.			
Y., stock	800 00	1,240 00	} 1,500 00
50 Hamilton Insurance Co., N.			
Y., stock	750 00	975 00	
5 American Exchange Fire In-			
surance Co., N. Y., stock . .	500 00	510 00	400 00
30 Citizens' National Bank st'k	750 00	900 00	} 3,000 00
25 Hanover National Bank st'k	2,500 00	3,925 00	
5 Chi., Burlington & Quincy R.			
R. Co. stock	500 00	680 00	500 00
Central Pac. R. R. Co. bonds .	2,000 00	2,300 00	1,950 00
15 Home Fire Ins. Co. stock . .	1,500 00	2,325 00	900 00
Peoples' Gas Light Co., Brook-			
lyn, bonds	4,000 00	4,080 00	3,000 00
150 Cons. Gas Light Co. st'k . .	15,000 00	11,850 00	9,250 00
40 National Park Bank stock . .	4,000 00	6,680 00	} 8,000 00
20 Nat. Bank of Commerce st'k	2,000 00	3,560 00	
Central Pac. R. R. Co. Govern-			
ment 6 per cent. bonds . . .	1,000 00	1,300 00	1,000 00
16 Rutger's Fire Ins. Co. stock	400 00	540 00	350 00
50 Cent. Park, North and East			
River R. R. Co. stock	5,000 00	6,000 00	5,000 00
100 Jewell Milling Co. stock . .	10,000 00	10,000 00	7,500 00
Prospect Park & Coney Island			
R. R. Co. bonds	3,000 00	3,600 00	3,000 00
New York Athletic Club bonds	500 00	500 00	400 00

PHENIX INSURANCE COMPANY.

<i>Shares.</i>	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
417 Automatic Fire Alarm and Extinguishing Co. stock	10,425 00	5,004 00	2,308 76
Public Park Loan, Br'kl'n b'ds	1,000 00	1,400 00	1,000 00
17 Loyd's Plate Glass Ins. Co. stock	1,700 00	2,465 00	1,700 00
20 Williamsb'gh City Fire Ins. Co. stock	1,000 00	2,850 00	2,000 00
150 Standard Oil Trust Co. st'k	15,000 00	32,550 00	26,000 00
50 Long Island R. R. Co. stock	2,500 00	2,375 00	800 00
Totals	\$ 87,325 00	\$ 109,109 00	\$ 80,758 76
Amount loaned on collaterals			\$ 80,758 76
Cash in the company's principal office			\$ 265 65
Cash deposited in bank:			
St. Nicholas Bank, New York			150,000 00
National Park Bank, New York			244,870 18
Central Trust Co., New York			100,000 00
Total cash items			\$ 495,135 83
Interest due and accrued on stocks and bonds			6,859 32
Interest due and accrued on collateral loans			293 70
Gross premiums in course of collection not more than three months due			681,685 59
Bills receivable, not matured, taken for fire, marine, and inland risks			140,284 55
All other property belonging to the company			3,247 81
Aggregate amount of all the assets of the company, stated at their actual value			\$5,397,625 39

III. LIABILITIES.

Net losses in process of adjustment or in suspense, including all reported and supposed losses	\$ 324,348 83
Losses resisted, including interest, costs and other expenses thereon	29,411 00
Net amount of unpaid losses	\$ 353,759 83
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$2,380,139.57; unearned premiums (50 per cent.)	\$1,190,069 78
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$4,067,456.57; unearned premiums (pro rata)	2,084,106 86
Gross premiums received and receivable upon all unexpired inland navigation risks, \$40,203.18; unearned premiums (50 per cent.)	20,101 59
Gross premiums received and receivable on all unexpired marine risks	172,608 74
Total unearned premiums	\$3,466,886 97
Due and accrued for salaries, rent and miscellaneous expenses	3,098 08
All other demands against the company, absolute and contingent	16,793 73
Total amount of liabilities, except capital stock and net surplus	\$3,840,538 61
Joint stock capital actually paid up in cash	1,000,000 00
Surplus, beyond capital and all other liabilities	557,086 78
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$5,397,625 39

IV. INCOME DURING THE YEAR.

	<i>From fire risks.</i>	<i>Marine and inland risks.</i>	
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	\$ 33,575 76	\$ 229,571 01	
Gross premiums on risks written and renewed during the year	4,988,439 41	1,670,197 81	
Total	\$5,022,015 17	\$1,899,768 82	
Deduct premiums and bills in course of collection at this date	38,748 85	313,112 52	
Entire premiums collected during the year	\$4,983,266 32	\$1,586,656 30	
Deduct re-insurance, rebate, abatement and return premiums	797,401 84	218,644 06	
	\$4,185,864 48	\$1,368,012 24	
Net cash actually received for premiums			\$5,553,876 72
Received for interest on bonds and mortgages			16,796 56
Received for interest and dividends on stocks, bonds and collateral loans			116,734 86
Income received from all other sources			72,591 13
Aggregate amount of income actually received during the year in cash			\$5,759,999 27

V. EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	<i>Marine and inland risks.</i>	
Gross amount actually paid for losses (including \$276,954.38, losses occurring in previous years)	\$2,285,471 12	\$1,645,661 06	
Deduct amounts received for salvages and amounts received for re-insurances in other companies	202,978 10	185,852 12	
	\$2,082,493 02	\$1,459,808 94	
Net amount paid during the year for losses			\$3,542,301 96
Cash dividends actually paid stockholders			100,000 00
Paid for commissions and brokerage			974,921 21
Paid for salaries, fees and other charges of officers, clerks, agents and all other employes			320,236 67
Paid for State, National and local taxes in this and other States			69,195 88
All other payments and expenditures			395,850 79
Aggregate amount of actual expenditures during the year in cash			\$5,402,506 51

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of Dec. of the preceding year . . .	\$ 402,762,907	\$5,179,005 49	\$ 21,539,197	\$ 159,016 49
Written or renewed during the year	453,151,923	4,988,439 41	222,136,309	1,670,197 81
Totals	\$ 855,914,830	\$10,167,444 90	\$ 243,675,506	\$1,829,214 30
Deduct those expired and marked off as terminated	309,077,088	3,441,446 97	214,981,516	1,616,402 38
In force at the end of the year	\$ 546,837,742	\$6,725,997 93	\$ 28,693,990	\$ 212,811 92
Deduct amount re-insured	35,516,051	278,401 79		
Net amount in force	\$ 511,321,691	\$6,447,596 14	\$ 28,693,990	\$ 212,811 92

Schedule of Fire Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Frac. un'rn'd.</i>	<i>Premiums unearned.</i>
1886	One y'r or less	\$ 241,920,065 00	\$ 2,380,139 57	1-2	\$ 1,190,069 78
1885	Two years	2,496,443 00	18,961 66	1-4	4,740 42
1886		2,350,904 00	24,816 02	3-4	18,612 01
1884	Three years	27,323,325 00	263,597 68	1-6	43,932 94
1885		33,540,907 00	304,469 92	1-2	152,234 96
1886		45,368,068 00	387,830 29	5-6	323,191 91
1883	Four years	534,855 00	6,421 68	1-8	802 71
1884		795,123 00	8,617 22	3-8	3,231 42
1885		625,957 00	7,146 19	5-8	4,466 37
1886		808,384 00	10,297 35	7-8	9,010 18
1882	Five years	22,381,757 00	346,196 27	1-10	34,619 62
1883		35,784,023 00	728,239 18	3-10	218,471 75
1884		37,485,644 00	817,651 88	1-2	408,825 94
1885		40,229,232 00	830,771 28	7-10	581,539 89
1886		19,628,844 00	311,467 79	9-10	280,321 01
1881	Six years	10,000 00	75 00	1-12	6 25
1880	Seven years	29,500 00	612 50	1-14	43 75
1881		5,500 00	250 00	3-14	53 56
1879	Eight years	3,160 00	34 76	1-16	2 17
Totals		\$511,321,691 00	\$6,447,596 14		\$3,274,176 64

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$58,215,868 83
Losses paid from organization to date	29,656,011 37
Total amount of cash dividends declared since the company commenced business	2,814,000 00
Total amount of the company's stock, owned by the directors, at par value	101,750 00

Loaned to stockholders and officers	103,058 76
Losses incurred during the year : fire, \$2,086,561.97; marine and inland, \$1,465,026.19. Total	3,551,588 16
Amounts deposited in various States and countries :	

	<i>Deposit.</i>	<i>Liabilities.</i>
Virginia	\$ 50,000 00	\$ 31,862 44
North Carolina	10,000 00	16,153 45
Georgia	25,000 00	18,958 72
Mississippi	25,000 00	63,430 85
Canada	100,000 00	40,267 01
Oregon	50,000 00	7,190 76

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$1,132,292 00
Premiums received	23,963 33
Losses paid	9,372 31
Losses incurred	9,659 44

Phoenix 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**

II. ASSETS.

Account of Stocks and Bonds owned by the Company.

<i>Shares of stock.</i>	<i>Par value.</i>	<i>Market value.</i>
300 Aetna National Bank, Hartford	\$ 30,000 00	\$ 34,800 00
1000 American National Bank, Hartford	50,000 00	71,500 00
500 Amer. Loan and Trust Co., New York	50,000 00	65,000 00
150 Central Trust Co., New York	15,000 00	61,500 00

<i>Shares of stock.</i>	<i>Par value.</i>	<i>Market value.</i>
162 Charter Oak National Bank, Hartford .	16,200 00	21,546 00
300 Farmers' and Mechanics' Nat. Bank		
100 Citizens' National Bank, Cincinnati . .	10,000 00	16,700 00
160 City Bank, Hartford	16,000 00	15,200 00
100 Connecticut River Bank, Hartford . .	5,000 00	4,500 00
Hartford	30,000 00	33,000 00
175 First National Bank, Wallingford . . .	17,500 00	20,125 00
1040 Hartford National Bank, Hartford . . .	104,000 00	167,440 00
400 Hartford Trust Co., Hartford	40,000 00	49,200 00
100 Imperial Bank, Toronto, Ontario	10,000 00	13,600 00
250 Metropolitan National Bank, Cincinnati	25,000 00	32,750 00
108 Merchants' Ex. Nat. Bank, New York	5,400 00	5,670 00
800 Mercantile National Bank, Hartford . .	80,000 00	80,000 00
100 Nat. Shoe and Leather Bank, New York	10,000 00	14,000 00
324 National Exchange Bank, Hartford . .	16,200 00	21,870 00
250 Nat. German-American Bank, St. Paul	25,000 00	31,250 00
200 New Britain Nat. Bank, New Britain . .	20,000 00	30,400 00
750 Phoenix National Bank, Hartford . . .	75,000 00	99,750 00
200 Queen City National Bank, Cincinnati	20,000 00	20,000 00
192 State Bank, Hartford	19,200 00	19,200 00
440 Waterbury National Bank, Waterbury	22,000 00	44,000 00
500 Avon, Geneseo & Mt. Morris R. R. Co .	50,000 00	51,500 00
500 Chi., Bur. & Quincy R. R. Co	50,000 00	68,000 00
1000 Chi., Rock Island & Pac. R. R. Co . . .	100,000 00	128,000 00
500 Cleveland & Pittsburgh R. R. Co. . . .	25,000 00	36,750 00
250 Ft. Wayne & Jackson R. R. Co., pref .	25,000 00	27,500 00
120 Hartford & Conn. Western R. R. Co . .	12,000 00	6,000 00
1200 Illinois Central R. R. Co	120,000 00	160,800 00
85 Illinois Central R. R. Co. (leased line) .	8,500 00	8,075 00
200 Morris & Essex R. R. Co	10,000 00	14,000 00
1000 N. Y., N. H. & H. R. R. Co	100,000 00	225,000 00
250 New York & Harlem R. R. Co	12,500 00	28,750 00
500 New York Cen. & Hud. Riv. R. R. Co .	50,000 00	57,500 00
50 Pittsburgh, Ft. Wayne & Chi. R. R. Co	5,000 00	7,500 00
500 Peoria & Bureau Valley R. R. Co	50,000 00	82,500 00
500 Rensselaer & Saratoga R. R. Co	50,000 00	84,000 00
660 Holyoke Water Power Co	66,000 00	135,300 00
<i>Bonds.</i>		
United States "consols of 1907," 4 per cent .	100,000 00	129,000 00
Mississippi State, 4 per cent	20,000 00	21,200 00
South Carolina, "consols," 6 per cent . . .	17,551 37	19,306 50
Tennessee State, 6 per cent	18,025 10	13,518 82
Atlantic Dock Co., 5 per cent	75,000 00	82,500 00
Avondale Town, Ohio, 6 per cent	11,000 00	11,550 00
Hannibal school, Missonri, 7 per cent . . .	54,000 00	56,700 00
Leavenworth City & Fort Leavenworth		
Water, 6 per cent	25,000 00	26,750 00
Washington School Dist. of Hartford, 5 per ct	15,000 00	15,750 00
Cedar Rapids, I Falls & Northwest Rail-		
way (guaranteed), 6 per cent	50,000 00	55,000 00
Chicago & Northwestern Railway, Sinking		
Fund, 5 per cent	50,000 00	58,500 00
Chicago & West. Ind. R. R., 6 per cent . . .	58,000 00	64,960 00
Columbia & Greenville R. R. (guar.), 6 per ct	50,000 00	56,000 00
Columbus & West. R. R. (guar.), 6 per cent	100,000 00	110,000 00

PHOENIX INSURANCE COMPANY.

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<i>Bonds.</i>	<i>Par value.</i>	<i>Market value.</i>
Erie Railway, 1st mort. con., 7 per cent . . .	100,000 00	135,000 00
Harlem River & Port Chester R. R. (guar.), 7 per cent	50,000 00	69,000 00
Indianapolis & Cincinnati R. R., 7 per cent.	51,000 00	53,550 00
Minneapolis Union R'y Co. (guar.) 6 per ct.	50,000 00	60,000 00
N. Y., Lack. & West. R. R. (guar.) 6 per ct.	50,000 00	65,000 00
Pittsb'gh, Cleveland & Toledo R. R. 6 per ct.	50,000 00	56,000 00
Terra Haute & Logansport R. R. (ex. guar.) 6 per cent.	50,000 00	55,000 00
Toledo, Ann Arbor & Grand Trunk, 6 per ct.	50,000 00	53,500 00
Southern Kansas R. R. Co., 80 per cent. paid on \$5,000, 5 per cent.	4,000 00	4,000 00
Totals	\$2,544,076 47	\$3,365,961 32
Total market value of stocks and bonds		\$3,365,961 32
Market value of real estate owned by the company (unincumbered)		210,321 98
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		711,650 00
Interest due and accrued on said bond and mortgage loans		16,101 59
Value of lands mortgaged, exclusive of buildings	\$1,738,150 00	
Value of buildings mortgaged (insured for \$174,550, as col- lateral)		499,155 00
Total value of said mortgaged premises		\$2,237,305 00

Loans on Collaterals.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
11 shares New York, New Ha- ven & Hartford R. R. Co. \$	1,100 00	\$ 2,420 00	\$ 900 00
69 shares Adams Express Co.	6,900 00	9,315 00	2,750 00
130 Travelers' Insurance Co. . .	13,000 00	36,400 00	16,440 00
10 sh's Holyoke Water Pwr Co	1,000 00	2,000 00	150 00
10 shares Hartford Carpet Co.	1,000 00	2,000 00	630 00
10 shares U. P. R. R. Co. . . .	1,000 00	630 00	350 00
2 shares C. B. & Q. R. R. . . .	200 00	272 00	
240 sh's Landers, Frary & Clark	6,000 00	7,500 00	10,000 00
70 sh's South. N. Eng. Tel. Co	7,000 00	5,950 00	
400 sh's South. N. Eng. Tel. Co	40,000 00	34,000 00	20,000 00
10 shares First National Bank	1,000 00	1,050 00	900 00
Totals	\$ 78,200 00	\$ 101,537 00	\$ 52,120 00
Amount loaned on collaterals			\$ 52,120 00
Cash in the company's principal office			\$ 20,062 54
Cash deposited in bank :			
Hartford National Bank, Hartford			29,977 00
Hartford Trust Co., Hartford			55,000 00
Mechanics' National Bank, New York			26,430 37
Anglo California Bank, San Francisco			9,190 00
Mercantile National Bank, Hartford			14,986 26
Total cash items			\$ 155,646 17
Interest due and accrued on collateral loans and bank deposits			2,270 77
Net premiums in course of collection not more than three months due			194,738 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			\$4,709,928 61

III. LIABILITIES.

Gross losses adjusted and in process of adjustment or in suspense, including all reported and supposed losses	\$ 182,028 30
Losses resisted, including interest, costs and other expenses thereon	21,562 00
Net amount of unpaid losses	\$ 203,590 30
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$1,213,369.69; unearned premiums (50 per cent)	\$ 606,684 84
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,620,793.76; unearned premiums (pro rata)	877,307 80
Total unearned premiums	\$1,483,992 64
Total amount of liabilities, except capital stock and net surplus	\$1,687,582 94
Joint stock capital actually paid up in cash	2,000,000 00
Surplus, beyond capital and all other liabilities	1,023,345 67
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$4,709,928 61

IV. INCOME DURING THE YEAR.

Entire premiums collected during the year	\$2,287,493 88
Deduct re-insurance, rebate, abatement and return premiums	157,416 29
Net cash actually received for premiums	\$2,130,077 59
Received for interest on bonds and mortgages	31,964 46
Received for interest and dividends on stocks, bonds, and collateral loans	178,447 31
Income received from all other sources	4,727 43
Aggregate amount of income actually received during the year in cash	\$2,345,216 79

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses during the year	\$1,232,440 61
Cash dividends actually paid stockholders	280,000 00
Paid for commissions and brokerage	351,201 13
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés	98,496 23
Paid for State, National and local taxes in this and other States	61,588 95
All other payments and expenditures	188,696 69
Aggregate amount of actual expenditures during the year in cash	\$2,212,423 61

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire and tornado risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year	\$ 216,963,431	\$2,566,573 99
Written or renewed during the year	181,884,696	2,287,493 88
Totals	\$ 398,848,127	\$4,854,067 87
Deduct those expired and marked off as terminated	157,822,583	2,019,904 42
In force at the end of the year	\$ 241,025,544	\$2,834,163 45
Deduct amount re-insured		
Net amount in force December 31, 1886	\$ 241,025,544	\$2,834,163 45

Schedule of Fire and Tornado Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Frac. un'rn'd.</i>	<i>Premiums unearned.</i>
1886	One year	\$ 97,805,867 00	\$1,213,369 69	1-2	\$ 606,684 84
1885	Two years	400,168 00	4,332 29	1-4	1,083 07
1886		503,071 00	4,994 78	3-4	3,746 07
1884	Three years	25,464,406 00	272,303 04	1-6	45,383 84
1885		26,284,955 00	272,449 22	1-2	136,224 61
1886		32,418,044 00	335,767 02	5-6	279,805 83
1883	Four years	1,554,897 00	15,958 40	1-8	1,994 80
1884		985,239 00	10,385 58	3-8	3,894 57
1885		832,686 00	8,670 43	5-8	5,419 01
1886		882,204 00	9,337 01	7-8	8,169 88
1882	Five Years	7,600,230 00	92,073 06	1-10	9,207 30
1883		8,394,663 00	106,005 19	3-10	31,801 55
1884		10,773,552 00	145,269 22	1-2	72,634 61
1885		12,223,942 00	154,905 01	7-10	108,433 50
1886		14,901,620 00	188,343 51	9-10	169,509 16
Totals		\$241,025,544 00	\$2,834,163 45		\$1,483,992 64

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$35,953,575 14
Losses paid from organization to date	21,455,004 16
Total amount of cash dividends declared since the company commenced business	4,165,000 00
Total amount of the company's stock, owned by the directors, at par value	147,700 00
Loaned to stockholders	85,620 00
Loaned to officers and directors	70,000 00
Losses incurred during the year: fire and tornado	1,194,508 10

Amounts deposited in various States:

	<i>Deposit.</i>	<i>Amount at risk.</i>	<i>Premiums thereon.</i>	<i>Unpaid losses.</i>
Oregon	\$ 50,000 00	\$ 965,577 00	\$ 19,465 32	\$ 1 25
Georgia	25,000 00	2,308,981 00	32,140 74	4,551 22
North Carolina	10,000 00	1,149,564 00	19,024 28	3,275 47
Mississippi	25,000 00	1,457,582 00	28,984 15	1,245 00

COLORADO BUSINESS.*Business in the State during the Year.*

Risks written	\$1,105,845 00
Premiums received	17,920 63
Losses paid	1,401 15
Losses incurred	1,386 65

UNITED STATES BRANCH
OF THE
Phœnix Assurance Company,
OF
LONDON, . . . ENGLAND.

Incorporated 1782.

A. D. IRVING, New York, Manager for the United States.

I. CAPITAL.

(No capital in the United States.)

II. ASSETS.*Account of Stocks and Bonds owned by the Company.*

	<i>Par value.</i>	<i>Market value.</i>
U. S. 4 per cent. reg. bonds, held by trustees	\$ 505,000 00	\$ 643,875 00
U. S. 4½ per cent. reg. bonds, held by trustees	233,000 00	256,300 00
U. S. 4 per cent. reg. bonds, deposited with various State departments	495,000 00	631,125 00
Totals	\$1,233,000 00	\$1,531,300 00

Total market value of stocks and bonds	\$1,531,300 00
Cash deposited in American Exchange National Bank	225,506 88
Cash in hands of United States trustees	5,891 21
Net premiums in course of collection, not more than three months due	111,726 66
All other property belonging to the company	12,750 00
Aggregate amount of all the assets of the company, stated at their actual value	\$1,887,174 75

III. LIABILITIES.

Gross claims for adjusted and unpaid losses, due and to become due	\$ 21,507 00
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	152,453 00
Losses resisted, including interest, costs and other expenses thereon	24,217 00
Total gross amount of claims for losses	\$ 198,177 00
Deduct re-insurance thereon	20,319 00
Net amount of unpaid losses	\$ 177,858 00
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$1,185,183.11; unearned premiums (50 per cent.)	\$ 592,591 55
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$952,315.63; unearned premiums (pro rata)	469,191 22
Total unearned premiums	\$1,061,782 77
Total amount of liabilities, except net surplus	\$1,239,640 77
Surplus, beyond all other liabilities	647,533 98
Aggregate amount of all liabilities, including net surplus	\$1,887,174 75

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	\$ 89,603 06
Gross premiums on risks written and renewed during the year	1,815,723 84
Total	\$1,905,326 90
Deduct premiums and bills in course of collection at this date	111,726 66
Entire premiums collected during the year	\$1,793,600 24
Deduct re-insurance, rebate, abatement and return premiums	393,081 30
Net cash actually received for premiums	\$1,400,518 94
Received for interest and dividends on stocks, bonds, collateral loans and from all other sources	60,985 00
Aggregate amount of income actually received during the year in cash	\$1,461,503 94

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses during the year . . .	\$1,063,349 65	
Deduct amounts received for salvages and amounts received for re-insurances in other companies	246,651 18	
Net amount paid during the year for losses		\$ 816,698 47
Paid for commissions and brokerage		266,527 54
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés		85,944 01
Paid for State, National and local taxes in this and other States		44,359 21
All other payments and expenditures		86,721 17
Aggregate amount of actual expenditures during the year in cash		\$1,300,250 40

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year	\$ 224,296,722	\$2,132,893 19
Written or renewed during the year	203,619,414	1,815,723 84
Totals	\$ 427,916,136	\$3,948,617 03
Deduct those expired and marked off as terminated	184,961,325	1,694,539 86
In force at the end of the year	\$ 242,954,811	\$2,254,077 17
Deduct amount re-insured	16,294,397	116,578 43
Net amount in force December 31, 1886	\$ 226,660,414	\$2,137,498 74

Schedule of Fire Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Frac. un'rn'd.</i>	<i>Premiums unearned.</i>
1886	One year	\$119,748,018 00	\$ 1,185,183 11	1-2	\$ 592,591 55
1885	Two years	1,297,132 00	18,379 42	1-4	4,594 85
1886		827,515 00	6,639 24	3-4	4,979 43
1884		17,866,243 00	150,433 14	1-6	25,072 19
1885	Three years	17,679,606 00	134,374 96	1-2	67,187 48
1886		18,568,981 00	151,441 23	5-6	126,201 02
1883	Four years	418,863 00	3,796 98	1-8	474 62
1884		669,945 00	4,932 76	3-8	1,849 78
1885		382,433 00	3,484 25	5-8	2,177 65
1886		725,859 00	7,271 44	7-8	6,362 51
1882	Five years	11,334,551 00	99,902 20	1-10	9,990 22
1883		11,743,954 00	115,327 64	3-10	34,598 29
1884		7,992,298 00	77,442 26	1-2	38,721 13
1885		6,438,522 00	65,578 06	7-10	45,904 64
1886	Six years	10,862,094 00	111,670 47	9-10	100,503 42
1884		19,300 00	206 52	7-12	120 47
1886	Seven years	45,000 00	243 29	11-12	223 02
1880		7,350 00	536 52	1-14	38 32
1881		800 00	12 00	3-14	2 57
1882		18,000 00	305 00	5-14	108 93
1884	Eight years	4,500 00	42 50	9-14	27 32
1879		3,500 00	245 00	1-16	15 31
1884	Ten years	5,950 00	50 75	15-20	38 05
Totals		\$226,660,414 00	\$2,137,498 74		\$1,061,782 77

Answers to General Interrogatories.

Total amount of premiums received from the organization of United States Branch to date	\$7,760,738 59
Losses paid from organization of United States branch to date	4,612,391 90
Losses incurred during the year: fire	827,202 00
Amount deposited in different States and countries for the security of all policy holders	248,625 00
Amounts deposited in various States:	
	<i>Deposit.</i> <i>Liabilities.</i>
Ohio	\$ 127,500 00 \$ 42,681 38
Virginia	25,500 00 24,571 32
Georgia	31,875 00 23,834 95
Oregon	63,750 00 13,138 53

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 364,025 00
Premiums received	5,781 36
Losses paid	3,909 02
Losses incurred	3,771 00

Providence Washington Ins. Co.,

OF

PROVIDENCE, RHODE ISLAND.

Incorporated 1799.

J. H. DEWOLF, President.

J. B. BRANCH, Secretary.

I. CAPITAL.

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

II. ASSETS.

Account of Stocks and Bonds owned by the Company.

	<i>Par value.</i>	<i>Market value.</i>
United States 4 per cent. registered bonds	\$ 75,000 00	\$ 95,625 00
United States 4 per cent. coupon bonds	40,000 00	51,000 00
Union Pacific R. R. Co.'s 1st mort. bonds	20,000 00	22,800 00
New York, Prov. & Boston R. R. Co.'s bonds	31,000 00	38,750 00

	<i>Par value.</i>	<i>Market value.</i>
Rensselaer & Saratoga R. R. Co.'s bonds	12,000 00	17,040 00
Boston, Clinton & Fitchburg R. R. Co.'s b'nds	2,000 00	2,180 00
Atlantic Mutual Ins. Co.'s scrip	1,860 00	1,860 00
Chi., Kan. & Western R. R. Co.'s bonds	3,600 00	3,600 00
Southern Kansas R. R. Co.'s bonds	3,200 00	3,200 00
50 shares National Bank of Commerce, New York, stock	5,000 00	8,750 00
300 shares New York Mutual Gas Light Co., New York, stock	30,000 00	30,000 00
800 shares Amer. Nat. Bank, Providence, stock	40,000 00	38,000 00
1,600 shares Blackstone Canal Nat. Bank, Providence, stock	40,000 00	40,000 00
300 shares Commercial National Bank, Providence, stock	15,000 00	14,400 00
250 shares Lime Rock Nat. Bank, Providence, stock	12,500 00	13,000 00
105 shares Manufacturers National Bank, Providence, stock	10,500 00	14,910 00
500 shares Merchants National Bank, Providence, stock	25,000 00	32,500 00
200 shares Mechanics National Bank, Providence, stock	10,000 00	14,000 00
100 shares Roger Williams National Bank, Providence, stock	7,500 00	8,200 00
500 shares National Bank of Commerce, Providence, stock	25,000 00	29,000 00
350 shares National Bank of North America, Providence, stock	17,500 00	21,875 00
200 shares Weybosset National Bank, stock	10,000 00	12,600 00
500 shares Providence Gas Co.'s stock	25,000 00	39,500 00
50 shares Bath Gas Light Co., Bath, Me., stk	5,000 00	5,000 00
400 shares A., T. & S. F. R. R. Co.'s stock	40,000 00	38,400 00
500 shares Chicago & Alton R. R. Co.'s stock	50,000 00	71,000 00
200 shares C., B. & Q. R. R. Co.'s stock	20,000 00	27,200 00
400 shares C., R. I. & P. R. R. Co.'s stock	40,000 00	50,000 00
100 shares Illinois Central R. R. Co.'s stock	10,000 00	13,200 00
850 shares What Cheer Corporation (real estate) Co.'s office stock	68,000 00	68,000 00
Totals	\$ 694,660 00	\$ 825,590 00
Total market value of stocks and bonds		\$ 825,590 00
Cash in the company's principal office	\$ 738 79	
Cash deposited in bank:		
Blackstone Canal National Bank	31,912 55	
Bank of Montreal	1,258 98	
National Park Bank	12,648 60	
Brown, Shipley & Co	11,807 58	
Total cash items		\$ 58,366 50
Gross premiums in course of collection, not more than three months due		67,297 91
Bills receivable, taken for fire, marine and inland risks		74,549 57
Amount of premiums unpaid on policies issued more than three months	\$ 5,774 36	
Aggregate amount of all the assets of the company stated at their actual value		\$1,025,803 98

III. LIABILITIES.

Gross claims for adjusted and unpaid losses, due and to become due	\$ 10,349 58
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	103,661 82
Losses resisted, including interest, costs and other expenses thereon	16,412 69
Total gross amount of claims for losses	\$ 130,424 09
Deduct re-insurance thereon	34,935 36
Net amount of unpaid losses	\$ 95,488 73
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, \$357,333.16; unearned premiums (50 per cent) \$ 178,666 58	\$ 178,666 58
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$271,435.72; unearned premiums (pro rata) 138,067 91	138,067 91
Gross premiums received and receivable upon all unexpired inland navigation risks, \$13,010.93; unearned premiums (50 per cent.)	6,505 46
Gross premiums received and receivable upon all unexpired marine risks	93,398 13
Total unearned premiums	\$ 416,638 08
Total amount of liabilities, except capital stock and net surplus \$ 512,126 81	\$ 512,126 81
Joint stock capital actually paid up in cash	400,000 00
Surplus, beyond capital and all other liabilities	113,677 17
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$1,025,803 98

IV. INCOME DURING THE YEAR.

	<i>From fire risks.</i>	<i>Marine and inland risks.</i>
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	\$ 40,920 79	\$ 156,217 95
Deduct amount of same not collected	3,214 62	1,561 57
Net collected	\$ 37,706 17	\$ 154,656 38
Gross premiums on risks written and renewed during the year	555,316 22	363,360 11
Totals	\$ 593,022 39	\$ 518,016 49
Deduct premiums and bills in course of collection at this date	43,860 88	101,253 85
Entire premiums collected during the year	\$ 549,161 51	\$ 416,762 64
Deduct re-insurance, rebate, abatement and return premiums	100,265 71	94,839 62
	\$ 448,895 80	\$ 321,923 02
Net cash actually received for premiums	\$ 770,818 82	
Received for interest and dividends on stock and bonds, collateral loans and from all other sources		34,001 60
Aggregate amount of income actually received during the year in cash	\$ 804,820 42	

V. EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	<i>Marine and inland risks.</i>
Gross amount actually paid for losses (including \$80,394.55, losses occurring in previous years)	\$ 275,155 06	\$ 294,617 97
Deduct amounts received for salvages and amounts re-ceived for re-insurances in other companies	31,979 13	99,589 05
	<u>\$ 243,175 93</u>	<u>\$ 195,028 92</u>
Net amount paid during the year for losses		\$ 438,204 85
Cash dividends actually paid stockholders		32,000 00
Paid for commissions and brokerage		123,658 04
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés		32,381 95
Paid for State, National and local taxes in this and other States		13,015 65
All other payments and expenditures		49,851 31
Aggregate amount of actual expenditures during the year in cash		<u>\$ 689,111 80</u>

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force Dec. 31, 1885	\$ 59,478,338	\$ 680,234 83	\$ 2,990,108	\$ 156,883 01
Written or renewed during the year	47,547,645	555,316 22	42,216,690	363,360 11
Totals	<u>\$ 107,025,983</u>	<u>\$ 1,235,551 05</u>	<u>\$ 45,206,798</u>	<u>\$ 520,243 12</u>
Deduct those expired and marked off as terminated	48,609,055	550,314 35	41,034,610	384,732 11
In force at the end of the year	\$ 58,416,928	\$ 685,236 70	\$ 4,172,188	\$ 135,511 01
Deduct amount re-insured	4,255,717	56,467 82	1,140,600	29,101 95
Net amount in force December 31, 1886	<u>\$ 54,161,211</u>	<u>\$ 628,768 88</u>	<u>\$ 3,031,588</u>	<u>\$ 106,409 06</u>

Schedule of Fire Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Frac. un'rn'd.</i>	<i>Premiums unearned.</i>
1886	One year	\$ 28,131,038 00	\$ 357,333 16	1-2	\$ 178,666 58
1885	Two years	278,085 00	2,153 41	1-4	538 35
1886		91,590 00	608 99	3-4	456 74
1884	Three years	3,414,257 00	33,542 91	1-6	5,590 48
1885		3,084,885 00	36,806 12	1-2	18,403 06
1886		3,657,087 00	42,690 52	5-6	35,575 43
1883	Four years	161,725 00	1,058 80	1-8	132 35
1884		55,982 00	730 61	3-8	273 98
1885		119,325 00	1,238 51	5-8	774 07
1886		89,755 00	756 04	7-8	661 53
1882	Five years	2,946,074 00	26,001 17	1-10	2,600 12
1883		4,186,037 00	39,583 74	3-10	11,875 11
1884		2,664,377 00	28,478 31	1-2	14,239 15
1885		2,255,626 00	25,301 99	7-10	17,711 40
1886		3,025,368 00	32,484 60	9-10	29,236 14
Totals		<u>\$ 54,161,211 00</u>	<u>\$ 628,768 88</u>		<u>\$ 316,734 49</u>

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$12,305,057 18
Losses paid from organization to date	7,265,787 24
Total amount of cash dividends declared since the company commenced business	1,826,563 39
Total amount of the company's stock owned by the directors at par value	52,400 00
Losses incurred during the year. fire. \$246,127.19, marine and inland. \$220,098.26. Total	466,225 45

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 578,161 00
Premiums received	14,552 21
Losses paid	4,278 05
Losses incurred	4,278 05

Prussian National Insurance Co.,

OF

STETTIN, . . . PRUSSIA.

Incorporated October 31, 1845.

GEORGE BARTELS, President.

NOCHMER LIPPERT, Secretary.

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.

	<i>Par value.</i>	<i>Market value.</i>
4 per cent. Prussian consols (govt. bonds)	\$ 175,150 00	\$ 185,659 00
3 per cent. Prussian consols (govt. bonds)	4,500 00	4,585 50
4 per cent. Province of Pomerania bonds	2,550 00	2,563 80
3½ per cent. Province of Pomerania bonds	83,100 00	82,269 00
4 per cent. City of Brislau loan	3,375 00	3,469 50

298 PRUSSIAN NATIONAL INSURANCE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>	
4 per cent. preferred bonds, I., Berlin and Stettin R. R	63,750 00	65,184 37	
4 per cent. preferred bonds, III., Berlin and Stettin R. R	31,500 00	32,208 75	
4½ per cent. original shares Stargard Posen R. R	24,375 00	25,654 69	
4 per cent. preferred bonds, I., Stargard Posen R. R	9,150 00	9,401 63	
4 per cent. preferred bonds, II., Stargard Posen R. R	23,775 00	24,428 81	
4 per cent. preferred bonds, III., Stargard Posen R. R	41,550 00	42,692 62	
3½ per ct. pref. bonds Bergish Markish R. R.	36,975 00	37,677 53	
4½ per ct. pref. bonds Berlin & Dresden R. R.	26,650 00	27,236 30	
4 per cent. State of Luxemburg bonds, 1859	1,000 00	1,030 00	
4 per cent. State of Luxemburg bonds, 1863	4,050 00	4,171 50	
3½ per ct. pref bonds, III., Bergish Markish R. R	32,700 00	32,732 70	
Totals	\$ 564,150 00	\$ 580,965 70	
Total market value of stocks and bonds			\$ 580,965 70
Market value of real estate owned by the company (unincumbered)			50,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			578,037 50

Loans on Collaterals.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
3½ per cent. C. & M. R. R	\$ 2,550 00	\$ 3,321 37	\$ 3,750 00
4 per cent. Bavarian loan	300 00	405 00	
4 pr ct. Baden bond, Prem. loan	1,500 00	2,013 75	4,000 00
4 per cent. Prussian consols	5,000 00	5,300 00	
Mortgage on real estate	37,500 00	37,500 00	9,500 00
Totals	\$ 46,850 00	\$ 48,540 00	\$ 17,250 00
Amount loaned on collaterals			\$ 17,250 00
Cash in the company's principal office			\$ 52,280 90
Cash deposited in bank			1,250 00
Bills of exchange			98,513 60
Total cash items			\$ 152,044 50
Interest due and accrued on stocks and bonds			2,077 81
Gross premiums in course of collection not more than three months due			122,335 79
Aggregate amount of all the assets of the company stated at their actual value			\$1,502,711 30

III. LIABILITIES.

Gross losses in process of adjustment or in suspense, including all reported and supposed losses	\$ 34,196 75
Losses resisted, including interest, costs, and other expenses thereon	22,312 50
Total gross amount of claims for losses	\$ 56,509 25
Deduct re-insurance thereon	20,884 25
Net amount of unpaid losses	\$ 35,625 00

PRUSSIAN NATIONAL INSURANCE COMPANY. 299

Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, \$337,900; unearned premiums (50 per cent) . . .	\$ 168,950 00
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$58,571.25; unearned premiums (pro rata) . . .	24,450 85
Unearned premiums on unexpired inland navigation risks . . .	5,569 07
Total unearned premiums	\$ 198,969 92
Interest due and declared remaining unpaid or uncalled for	369 88
Cash dividends to stockholders remaining unpaid	67 50
All other demands against the company, absolute and contingent	35,706 85
Total amount of liabilities, except capital stock and net surplus	\$ 270,739 15
Joint stock capital actually paid up in cash	562,500 00
Surplus, beyond capital and all other liabilities	669,472 15
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$1,502,711 30

IV. INCOME DURING THE YEAR.

	<i>From fire risks.</i>	<i>Marine and inland risks.</i>	
Entire premiums collected during the year	\$ 790,932 35	\$ 37,113 72	
Deduct re-insurance, rebate, abatement and return premiums	310,020 07	11,502 47	
	\$ 480,912 28	\$ 25,611 25	
Net cash actually received for premiums			\$ 506,523 53
Received for interest on bonds and mortgages			52,960 42
Aggregate amount of income actually received during the year in cash			\$ 559,483 95

V. EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	<i>Marine and inland risks.</i>	
Gross amount actually paid for losses (including \$18,567.84, losses occurring in previous years)	\$ 453,504 39	\$ 7,210 59	
Deduct amounts received for salvages and amounts received for re-insurances in other companies	223,044 83	1,580 98	
	\$ 230,459 56	\$ 5,629 61	
Net amount paid during the year for losses			\$ 236,089 17
Paid for commissions and brokerage			105,290 93
Paid for salaries, fees and other charges of officers, clerks, agents and all other employes			27,292 30
Paid for State, National and local taxes in this and other States			4,603 55
All other payments and expenditures			51,208 00
Aggregate amount of actual expenditures during the year, in cash			\$ 424,483 95

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year	\$ 314,906,763	\$ 373,110 50	\$ 46,175	\$ 6,055 86
Written or renewed during the year	441,011,760	814,293 10	10,939,852	36,626 93
Totals	\$ 755,918,523	\$ 1,187,403 60	\$ 10,986,027	\$ 42,682 79
Deduct those expired and marked off as terminated	287,971,093	480,912 28	7,775,502	27,047 86
In force at the end of the year	\$ 467,947,430	\$ 706,491 32	\$ 3,210,525	\$ 15,634 93
Deduct amount re-insured	136,691,413	310,020 07	3,178,833	10,065 86
Net amount in force Dec. 31, 1886	\$ 331,256,017	\$ 396,471 25	\$ 31,692	\$ 5,569 07

Schedule of Fire Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Frac. un'rn'd.</i>	<i>Premiums unearned.</i>
1886	One year	\$255,326,718 00	\$ 337,900 00	1-2	\$ 168,950 00
1885	Two years	28,369,323 00	21,864 75	1-4	5,466 18
1886		19,914,394 00	16,303 75	3-4	12,227 79
1884	Three years	13,830,891 00	10,899 25	1-6	1,816 54
1885		7,753,742 00	5,059 25	1-2	2,529 62
1886		2,541,313 00	1,692 00	5-6	1,410 00
1883	Four years	1,404,920 00	1,169 25	1-8	146 16
1884		1,002,837 00	839 50	3-8	324 80
1885		739,075 00	533 25	5-8	345 80
1886		372,804 00	210 25	7-8	183 96
Totals		\$331,256,017 00	\$ 396,471 25		\$ 193,400 85

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$21,899,454 00
Total amount of cash dividends declared since the company commenced business	2,980,036 00
Losses incurred during the year: fire	458,989 98
Amount deposited in Luxemburg	5,050 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 248,750 6 ⁵
Premiums received	4,201 30
Losses paid	321 12
Losses incurred	321 12

UNITED STATES BRANCH
OF THE
Queen Insurance Company,
OF
LIVERPOOL, . . . ENGLAND.

JAMES A. MACDONALD, Manager for the United States.

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.

	<i>Par value.</i>	<i>Market value.</i>
United States, 4 per cent. bonds	\$ 672,300 00	\$ 858,022 88
United States, 4½ per cent. bonds	84,000 00	92,610 00
Mississippi State, 4 per cent bonds	20,000 00	20,000 00
New York, Lackawanna & Western R. R., 6 per cent. bonds	100,000 00	109,139 39
Chi. & Southwestern R. R., 7 per cent. bonds	10,000 00	12,750 00
North Wisconsin R. R., 6 per cent. bonds . .	10,000 00	12,750 00
Chi., Bur. & Quincy R. R., 7 per cent. bonds	10,000 00	13,450 00
Chi., Rock I'ld & Pac. R. R., 6 per ct. bonds	5,000 00	6,600 00
Fremont, Elkhorn & Mo. R. R., 6 per ct. b'ds	10,000 00	11,450 00
Chi., Mil. & St. P. R. R., 6 per cent. bonds, (Dubuque Division)	10,000 00	11,300 00
Chi., Mil. & St. P. R. R., 5 per cent. bonds (Chicago & Pacific W. Division)	10,000 00	10,300 00
Chi., Mil. & St. P. R. R., 5 per cent. bonds (Wis. & Minn. Division)	10,000 00	10,270 00
Chi. & Northwestern R. R., 5 per ct. bonds	10,000 00	10,818 75
Baltimore & Ohio R. R., 5 per cent. bonds	10,000 00	10,737 50
Pennsylvania R. R., 4½ per cent. bonds . . .	10,000 00	10,375 00
Farmers Loan & Trust Co., stock	10,000 00	40,000 00
Totals	\$ 991,300 00	\$1,240,473 52
Total market value of stocks and bonds		\$1,240,473 52
Market value of real estate owned by the company (unincumbered) . .		382,928 92
Cash in the company's principal office	\$ 2,898 88	

Cash deposited in bank:

Corn Exchange National Bank, New York	34,395 77	
First National Bank, Chicago	737 72	
Bank of British Columbia, San Francisco	313 35	
Farmers Loan and Trust Co., New York	130,000 00	
Nevada Bank, San Francisco	601 61	
Grangers Bank, San Francisco	778 70	
Bank of Commerce, Louisville	716 34	
Philadelphia National Bank, Philadelphia	370 05	
Deposited with trustees of the company	1,317 37	
Cash in hands of agents in course of transmission	144,331 62	
Total cash items		\$ 316,461 41
Interest due and accrued on stocks and bonds		8,158 33
Net premiums in course of collection not more than three months due		25,204 29
All other property belonging to the company		2,866 65
Aggregate amount of all the assets of the company, stated at their actual value		\$1,976,093 12

III. LIABILITIES.

Gross claims for adjusted and unpaid losses, due and to become due	\$ 43,241 18	
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	73,648 51	
Losses resisted, including interest, costs and other expenses thereon	19,100 00	
Total gross amount of unpaid losses	\$ 135,989 69	
Deduct re-insurance thereon	9,179 79	
Net amount of unpaid losses		\$ 126,809 90
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$1,161,510.57; unearned premiums (50 per cent)	\$ 580,755 28	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$921,918.71; unearned premiums (pro rata)	512,277 53	
Total unearned premiums		\$1,093,032 81
All other demands against the company, absolute and contingent		15,340 82
Total amount of liabilities, except net surplus		\$1,235,183 53
Surplus beyond all other liabilities		740,909 59
Aggregate amount of all liabilities, including net surplus		\$1,976,093 12

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	\$ 16,506 30	
Gross premiums on risks written and renewed during the year	1,803,304 85	
Total	\$1,819,811 15	
Deduct premiums and bills in course of collection at this date	25,204 29	
Entire premiums collected during the year	\$1,794,606 86	
Deduct re-insurance, rebate, abatement and return premiums	374,459 93	
Net cash actually received for premiums		\$1,420,146 93

Received for interest and dividends on stocks, bonds and collateral loans	52,656 17
Income received from all other sources	10,356 73
Aggregate amount of income actually received during the year in cash	\$1,483,159 83

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$127,- 144.64, losses occurring in previous years)	\$ 787,499 90
Deduct amounts received for salvages and amounts received for re-insurances in other companies	49,569 15
Net amount paid during the year for losses	\$ 737,930 75
Paid for commissions and brokerage	230,150 97
Paid for salaries, fees and other charges of officers, clerks, agents and all other employes	87,472 97
Paid for State, National and local taxes in this and other States	41,706 91
All other payments and expenditures	80,936 47
Aggregate amount of actual expenditures during the year in cash	\$1,178,198 07

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year	\$ 178,545,184	\$1,921,848 04
Written or renewed during the year	173,758,151	1,803,304 85
Totals	\$ 352,303,335	\$3,725,152 89
Deduct those expired and marked off as terminated	153,505,704	1,579,003 25
In force at the end of the year	\$ 198,797,631	\$2,146,149 64
Deduct amount re-insured	6,229,514	62,720 36
Net amount in force December 31, 1886	\$ 192,568,117	\$2,083,429 28

Schedule of Fire Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Frac. un'rn'd.</i>	<i>Premiums unearned.</i>
1886	One year	\$ 98,910,621 00	\$1,161,510 57	1-2	\$ 580,755 28
1885	Two years	397,636 00	3,600 04	1-4	900 00
1886		536,269 00	5,201 82	3-4	3,901 36
1884	Three years	13,692,419 00	117,186 19	1-6	19,531 02
1885		14,543,770 00	137,554 57	1-2	68,777 28
1886		18,710,529 00	171,802 02	5-6	143,168 34
1883	Four years	300,058 00	2,986 30	1-8	373 29
1884		1,633,898 00	7,758 67	3-8	2,909 49
1885		312,364 00	3,552 72	5-8	2,220 44
1886	Five years	499,184 00	5,187 70	7-8	4,539 24
1882		6,290,989 00	65,967 56	1-10	6,596 74
1883		6,958,580 00	74,311 44	3-10	22,293 43
1884	Five years	8,118,312 00	89,087 40	1-2	44,543 69
1885		9,454,533 00	107,134 23	7-10	74,993 96
1886		12,208,935 00	130,588 05	9-10	117,529 25
Totals		\$192,568,117 00	\$2,083,429 28		\$1,093,032 81

Answers to General Interrogatories.

Total amount of cash premiums received from the organization of the company to date	\$17,928,448 00
Losses paid from organization to date	11,426,361 00
Losses incurred during the year: fire	726,397 62
Amount deposited in different States and countries for the security of all the company's policy-holders	255,250 00
Amounts deposited in various States:	

	<i>Deposit.</i>	<i>Liabilities.</i>
Ohio	\$ 127,625 00	\$ 79,884 01
Oregon	63,812 50	8,182 56
Virginia	63,812 50	20,543 05
Georgia	31,906 25	19,500 80
North Carolina	12,762 50	12,570 09
Mississippi	26,381 25	9,020 25
Dakota	30,781 25	10,526 18

COLORADO BUSINESS.*Business in the State during the Year.*

Risks written	\$ 682,058 00
Premiums received	14,285 65
Losses paid	4,380 10
Losses incurred	4,532 12

UNITED STATES BRANCH
OF THE
Royal Insurance Company,
OF
LIVERPOOL, . . ENGLAND.

Incorporated 1845.

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

I. CAPITAL.

No capital in the United States.

II. ASSETS.

Account of Stocks and Bonds owned by the Company.

	<i>Par value.</i>	<i>Market value</i>	
United States 4 per cent. bonds, registered	\$ 235,000 00	\$ 300,212 50	
United States 6 per cent. currency bonds, registered	1,525,000 00	2,025,257 50	
Totals	\$1,760,000 00	\$2,325,470 00	
Total market value of stocks and bonds			\$2,325,470 00
Market value of real estate owned by the company (unincumbered)			1,790,967 78

Loans on Collaterals.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
Northern Pacific R. R. 1st mort. bonds	\$ 61,000 00	\$ 72,895 00	} \$ 100,000 00
Central Pacific R. R. 1st mort. bonds	15,000 00	17,475 00	
Union Pacific R. R. 1st mort. bonds	2,000 00	2,350 00	
Denver & Rio Grande R. R. 1st mort. bonds	28,000 00	33,320 00	
Totals	\$ 106,000 00	\$ 126,040 00	\$ 100,000 00
Amount loaned on collaterals			\$ 100,000 00
Cash in the company's principal office			\$ 717 71
Cash deposited in bank:			
Principally in the Merchants' National, N. Y.			237,281 94
Total cash items			\$ 237,999 65
Interest due and accrued on stocks and bonds			48,100 00
Gross premiums in course of collection not more than three months due			311,263 21
All other property belonging to the company			16,331 17
Amount of premiums unpaid on policies, which have been issued more than three months		\$ 17,795 15	
Aggregate amount of all the assets of the company, stated at their actual value			\$4,830,131 81

III. LIABILITIES.

Gross claims for adjusted and unpaid losses, due and to become due	\$ 18,819 45
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	244,507 10
Losses resisted, including interest, costs and other expenses thereon	33,411 14
Total gross amount of claims for losses	\$ 296,737 69
Deduct re-insurance thereon	68,339 57
Net amount of unpaid losses	\$ 228,398 12

Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$1,879,597.21; unearned premiums (50 per cent.)	\$ 939,798 60
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,879,423.53; unearned premiums (pro rata)	988,257 19
Total unearned premiums	\$1,928,055 79
Amount reclaimable by the insured on perpetual fire insurance policies	72,133 12
Net premium reserve and all other liabilities, except capital, under the life insurance or any other special department	136,350 00
All other demands against the company, absolute and contingent	124,517 83
Total amount of liabilities, except net surplus	\$2,489,454 86
Surplus, beyond all liabilities in the United States	2,340,676 95
Aggregate amount of all liabilities, including net surplus	\$4,830,131 81

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	\$ 298,159 15
Deduct amount of same not collected	219 05
Net collected	\$ 297,940 10
Gross premiums on risks written and renewed during the year	3,163,072 69
Total	\$3,461,012 79
Deduct premiums and bills in course of collection at this date	328,839 31
Entire premiums collected during the year	\$3,132,173 48
Deduct re-insurance, rebate, abatement and return premiums	679,088 08
Net cash actually received for premiums	\$2,453,085 40
Received for interest and dividends on stocks, bonds and collateral loans	98,478 87
Income received from all other sources	93,732 95
Deposit premiums (less 5 per cent.) received for perpetual fire risks	\$ 8,938 91
Aggregate amount of income actually received during the year in cash	\$2,645,297 22

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$200,269.20, losses occurring in previous years)	\$1,594,012 93
Deduct amounts received for salvages and amounts received for re-insurances in other companies	176,444 73
Net amount paid during the year for losses	\$1,417,568 20
Paid for commissions and brokerage	442,478 01
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés	159,650 18

Paid for State, National and local taxes in this and other States	56,001 20
All other payments and expenditures	123,513 05
Amount of deposit premiums returned during the year on perpetual fire risks	\$ 5,438 53
Aggregate amount of actual expenditures during the year in cash	\$2,199,210 64

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year	\$355,414,124 79	\$3,657,169 93
Written or renewed during the year	350,321,917 58	3,163,072 69
Totals	\$705,736,042 37	\$6,820,242 62
Deduct those expired and marked off as terminated	289,717,024 51	2,752,654 54
In force at the end of the year	\$416,019,017 86	\$4,067,588 08
Deduct amount re-insured	39,568,490 14	312,363 81
Net amount in force December 31, 1886	\$376,450,527 72	\$3,755,224 27
Perpetual policies in force	2,412,793 09	3,796 47
Totals	\$378,863,320 81	\$3,759,020 74

Schedule of Fire Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Frac. un'rn'd.</i>	<i>Premiums unearned.</i>
1886	One year	\$ 192,473,304 55	\$ 1,879,597 21	1-2	\$ 939,798 60
1885	Two years	2 605,955 05	23,858 78	1-4	5,964 70
1886		1,053,764 53	8,656 26	3-4	6,492 19
1884	Three years	25,687,307 44	225,866 32	1-6	37,644 39
1885		28,656,511 64	267,818 38	1-2	133,909 19
1886		35,677,185 41	327,162 16	5-6	272,635 13
1883	Four years	825,702 35	8,904 14	1-8	1,113 02
1884		675,671 39	6,490 32	3-8	2,433 87
1885		551,170 56	11,527 03	5-8	7,204 39
1886		844,489 32	9,572 23	7-8	8,375 70
1882	Five years	17,245,044 73	173,271 89	1-10	17,327 19
1883		16,887,363 18	172,128 73	3-10	51,638 62
1884		15,555,662 16	185,397 75	1-2	92,698 88
1885		15,038,039 01	177,179 51	7-10	124,025 66
1886		19,634,204 70	225,248 44	9-10	202,723 60
Various	Six years	266,254 71	3,584 11	. . .	732 03
	Seven years	2,209,800 00	34,140 85	. . .	13,063 88
	Eight years	10,000 00	2 215 00	. . .	1,532 81
	Nine years	12,000 00	300 60	. . .	183 33
	Ten years	538 996 99	12 171 41	. . .	6 590 32
	Eleven years	500 00	8 75	. . .	7 55
	Fifteen years	2,500 00	125 00	. . .	62 50
Perpetuals	2 412 793 09	3,796 47	. . .	1,898 24	
Totals		\$ 378,863,320 81	\$ 3,759,020 74	. . .	\$1,928,055 79

Answers to General Interrogatories.

Losses incurred during the year: fire	\$1,464,062 25
Amounts deposited in different States for the security of policy-holders in the United States, including amounts deposited in various States, held exclusively for the protection of policy-holders in such States:	
New York	\$ 235,000 00
Ohio	100,000 00
Virginia	50,000 00
Oregon	50,000 00
Georgia	25,000 00
North Carolina	10,000 00

COLORADO BUSINESS.*Business in the State during the Year.*

Risks written	\$ 503,908 00
Premiums received	7,306 17
Losses paid	6,501 71
Losses incurred	6,516 71

UNITED STATES BRANCH
OF THE
Scottish Union and National Ins. Co.,
OF
EDINBURGH, . . . SCOTLAND.

Incorporated, 1824.

M. BENNETT, JR.,
Manager for U. S., Hartford, Conn.

JAS. H. BREWSTER,
Assistant Manager.

I. CAPITAL.

Whole amount of capital actually paid up in cash **\$ 1,412,855 00**

II. ASSETS.

Account of Stocks and Bonds owned by the Company.

	<i>Par value.</i>	<i>Market value.</i>
United States 4 per cent. registered bonds	\$ 275,000 00	\$ 350,625 00
County of Middlesex debentures	50,000 00	57,875 00
City of Toronto bonds	61,185 00	64,798 04
Ontario Railway subsidy bonds	51,912 00	30,836 58
Canada 4 per cent. inscribed stock	97,000 00	97,333 33
City of Richmond bonds	25,000 00	25,812 50
Funded debt of Ohio bonds	100,000 00	106,861 65
Totals	\$ 660,097 00	\$ 734,142 10
Total market value of stocks and bonds		\$ 734,142 10
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		365,750 00
Interest due and accrued on said bond and mortgage loans		8,493 75
Value of lands mortgaged, exclusive of buildings	\$ 353,500 00	
Value of buildings mortgaged (insured for \$382,400.00, as collateral)		460,000 00
Total value of said mortgaged premises	\$ 813,500 00	
Cash in the company's principal office	\$ 695 47	
Cash deposited in National Exchange Bank		146,552 11
Total cash items		\$ 147,247 58
Interest due and accrued on stocks and bonds		2,000 00
Net premiums in course of collection, not more than three months due		71,698 76
All other property belonging to the company		2,717 91
Aggregate amount of all the assets of the company, stated at their actual value		\$1,332,050 10

III. LIABILITIES.

Gross claims for adjusted and unpaid losses, due and to become due	\$ 22,053 06
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	5,000 00
Losses resisted, including interest, costs and other expenses thereon	10,000 00
Net amount of unpaid losses	\$ 37,053 06
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$334,956.45; unearned premiums (50 per cent)	\$ 167,478 23
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$155,195.17; unearned premiums (pro rata)	87,114 91
Total unearned premiums	\$ 254,593 14
Total amount of liabilities, except net surplus	\$ 291,646 20
Surplus beyond all other liabilities	1,040,403 90
Aggregate amount of all liabilities, including net surplus	\$1,332,050 10

IV. INCOME DURING THE YEAR.

Entire premiums collected during the year	\$ 811,505 22
Deduct re-insurance, rebate, abatement and return premiums	396,859 13

Net cash actually received for premiums	\$ 414,646 09
Received for interest on bonds and mortgages	17,920 30
Received for interest and dividends on stocks, bonds, collateral loans and from all other sources	25,701 20
Aggregate amount of income actually received during the year in cash	\$ 458,267 59

V. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (including \$42,280.50, losses occurring in previous years)	\$ 212,817 61
Paid for commissions and brokerage	66,285 62
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés	28,374 82
Paid for State, National and local taxes in this and other States	11,633 40
All other payments and expenditures	17,688 86
Aggregate amount of actual expenditures during the year in cash	\$ 336,800 31

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year	\$ 54,678,379	\$ 685,125 44
Written or renewed during the year	67,433,337	811,505 22
Totals	\$ 122,111,716	\$1,496,630 66
Deduct those expired and marked off as terminated	61,297,669	730,640 45
In force at the end of the year	\$ 60,814,047	\$ 765,990 21
Deduct amount re-insured	20,175,857	275,837 99
Net amount in force December 31, 1886	\$ 40,638,190	\$ 490,152 22

Schedule of Fire Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Frac. un'ru'd.</i>	<i>Premiums unearned.</i>
1886	One year . .	\$ 28,178,944 00	\$ 334,956 45	1-2	\$ 167,478 23
1885	Two years . .	232,646 00	2,039 82	1-4	509 96
1886		108,258 00	1,226 13	3-4	919 60
1884	Three years	2,148,762 00	28,366 19	1-6	4,727 70
1885		2,866,949 00	33,118 40	1-2	16,559 20
1886		4,190,631 00	48,742 16	5-6	40,618 47
1883	Four years . .	7,600 00	167 65	1-8	20 96
1884		23,150 00	224 84	3-8	84 32
1885		11,613 00	87 82	5-8	54 89
1886		54,463 00	569 19	7-8	498 04
1882	Five years . .	530,483 00	6,440 14	1-10	644 01
1883		410,480 00	6,119 60	3-10	1,835 88
1884		490,404 00	7,817 09	1-2	3,908 55
1885		559,186 00	7,578 70	7-10	5,305 09
1886		824,621 00	12,698 04	9-10	11,428 24
Totals		\$ 40,638,190 00	\$ 490,152 22		\$ 254,593 14

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date		\$2,307,254 05
Losses paid from organization to date		1,317,259 76
Losses incurred during the year: fire		201,273 67
Amounts deposited in various States:		
	<i>Deposit.</i>	<i>Liabilities.</i>
Ohio	\$ 106,861 65	\$ 16,965 17
Oregon	63,750 00	7,208 59
Georgia	31,875 00	7,445 14
Virginia	25,812 50	18,725 63
Canada	100,333 33	42,044 67

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 723,302 00
Premiums received	14,792 02
Losses paid	10,239 40
Losses incurred	10,239 40

Security Insurance Company,

OF

NEW HAVEN, CONNECTICUT.

Incorporated April, 1841.

CHARLES S. LEETE, President.

H. 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.

	<i>Par value.</i>	<i>Market value.</i>
Tradesmens Nat. Bank of New Haven stock	\$ 10,300 00	\$ 15,450 00
Second Nat. Bank of New Haven stock .	20,000 00	28,000 00
Merchants Nat. Bank of New Haven stock .	12,550 00	15,060 00
New Haven Nat. Bank of New Haven stock	9,300 00	14,415 00
New Haven County Nat. Bank of New Haven, stock	12,440 00	16,172 00
Yale Nat. Bank of New Haven stock	20,000 00	24,000 00
American Ex. Nat. Bank of New York stock	10,000 00	14,000 00
Commerce Nat. Bank of New York stock .	5,000 00	8,900 00
N. Y., N. Haven and Hartford R. R. stock .	10,000 00	21,200 00
Shore Line (Conn.) R. R. stock	7,700 00	12,859 00
Chicago, Burlington and Quincy R. R. stock	11,000 00	15,015 00
Chi., Rock Island and Pacific R. R. stock .	10,000 00	12,650 00
Housatonic R. R. preferred stock	6,000 00	7,920 00
New Haven Water Co.'s stock	7,850 00	15,307 50
New Haven and Northampton R. R. consol. 6 per cent. bonds	15,000 00	17,550 00
Holyoke and Westfield R. R. 1st mort. 7 per cent. bonds	7,000 00	7,630 00
Housatonic R. R. rolling stock 5 per cent. bonds	10,000 00	10,000 00
Minn. and St. Louis R. R. (Iowa Extension) 1st mort. 7 per cent. bonds	4,000 00	4,720 00
Chi., Mil. and St. Paul (Dubuque Div.) 1st mort. 6 per cent. bonds	5,000 00	5,750 00
Chi., Mil. and St. Paul (C. and M. Div.) 1st mort. 7 per cent. bonds	7,000 00	9,240 00
Chi., Mil. and St. Paul (River Div.) 1st mort. 7 per cent. bonds	3,000 00	4,020 00
Mahoning Coal Co.'s R. R. (Lake Shore guar.) 1st mort. 5 per cent. bonds	10,000 00	10,450 00
Chicago, Burlington and Northern R. R. 1st mort. 5 per cent. bonds	1,000 00	1,045 00
Jersey City, N. J., water loan 6 per cent. bonds	7,000 00	7,700 00
Totals	\$ 221,140 00	\$ 299,053 50
Total market value of stocks and bonds		\$ 299,053 50
Market value of real estate owned by the company (unincumbered) .		974 26
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		109,750 00
Interest due and accrued on said bond and mortgage loans		469 06
Value of lands mortgaged, exclusive of buildings	\$ 208,635 00	
Value of buildings mortgaged (insured for \$74,250 as collateral	74,250 00	
Total value of said mortgaged premises	\$ 282,885 00	

Loans on Collaterals.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
New Haven & Northampton R. R. consol bonds, 6 per ct.	\$ 4,000 00	\$ 4,680 00	
Second National Bank, of New Haven, stock	2,500 00	3,500 00	} \$ 8,000 00
Tradesmens National Bank, of New Haven, stock	2,500 00	3,750 00	
Fair Haven & Westville Horse R. R. stock	2,500 00	3,300 00	
New Haven Water Co's stock	1,400 00	2,730 00	2,000 00
City Bank, of New Haven, stk	2,300 00	2,760 00	} 6,500 00
Mechanics Bank, New Haven, stock	360 00	432 00	
Produce Exchange Bank, New York, stock	4,500 00	5,175 00	
C. C. C. & I. R. R. stock	10,000 00	6,450 00	} 6,000 00
St. Louis, Arkansas & Texas R. R. stock	7,500 00	1,875 00	
Totals	\$ 37,560 00	\$ 34,652 00	\$ 22,500 00
Amount loaned on collaterals			\$ 22,500 00
Cash in the company's principal office			\$ 118 39
Cash deposited in bank:			
Yale National Bank, New Haven			27,945 45
American Exchange Bank, New York			282 47
Mechanics Bank, New Haven			10,000 00
Total cash items			\$ 38,346 31
Interest due and accrued on stocks and bonds			1,363 00
Interest due and accrued on collateral loans			45 83
Gross premiums in course of collection not more than three months due			32,369 27
Bills receivable, not matured, taken for marine risks			3,703 00
All other property belonging to the company			274 14
Aggregate amount of all the assets of the company, stated at their actual value			\$ 508,848 37

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 7,795 88
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	19,524 64
Losses resisted, including interest, costs and other expenses thereon	1,500 00
Total gross amount of claims for losses	\$ 28,820 52
Deduct re-insurance thereon	171 53
Net amount of unpaid losses	\$ 28,648 99
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$221,232.66; unearned premiums (50 per cent.)	\$ 110,616 33

Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$73,342.17; unearned premiums (pro rata)	40,793 82	
Gross premiums received and receivable upon all unexpired inland navigation risks, \$6,740.27; unearned premiums (50 per cent.)	3,370 14	
Gross premiums received and receivable upon all unexpired marine risks	19,053 29	
Total unearned premiums		\$ 173,833 58
All other demands against the company, absolute and contingent		5,650 26
Total amount of liabilities, except capital stock and net surplus		\$ 208,132 83
Joint stock capital actually paid up in cash		200,000 00
Surplus beyond capital and all other liabilities		100,715 54
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		\$ 508,848 37

IV. INCOME DURING THE YEAR.

	<i>From fire risks.</i>	<i>Marine and inland risks.</i>	
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	\$ 19,492 12	\$ 4,099 41	
Deduct amount of same not collected	57 25	11 25	
Net collected	\$ 19,434 87	\$ 4,088 16	
Gross premiums on risks written and renewed during the year	303,257 92	56,318 99	
Totals	\$ 322,692 79	\$ 60,407 15	
Deduct premiums and bills in course of collection at this date	30,203 63	2,165 64	
Entire premiums collected during the year	\$ 292,489 16	\$ 58,241 51	
Deduct re-insurance, rebate, abatement and return premiums	38,322 60	5,273 99	
	\$ 254,166 56	\$ 52,967 52	
Net cash actually received for premiums			\$ 307,134 08
Received for interest on bonds and mortgages			2,235 17
Received for interest and dividends on stocks, bonds and collateral loans			19,425 32
Income received from all other sources			11 75
Aggregate amount of income actually received during the year in cash			\$ 328,806 32

V. EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	<i>Marine and inland risks.</i>	
Gross amount actually paid for losses (including \$21,260.36, losses occurring in previous years)	\$ 148,238 39	\$ 51,755 81	
Deduct amounts received for salvages and amounts received for re-insurances in other companies	7,195 82	3,311 48	
	141,042 57	\$ 48,444 33	

Net amount paid during the year for losses	\$ 189,486 90
Cash dividends actually paid stockholders	16,000 00
Paid for commissions and brokerage	55,529 89
Paid for salaries, fees and other charges of officers, clerks, agents and all other employes	25,663 61
Paid for State, National and local taxes in this and other States	2,506 77
Aggregate amount of actual expenditures during the year in cash	\$ 289,187 17

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year	\$ 21,501,141	\$ 271,277 13	\$ 627,357	\$ 26,488 80
Written or renewed during the year	25,610,221	303,257 92	3,818,262	56,318 99
Totals	\$ 47,111,362	\$ 574,535 05	\$ 4,445,619	\$ 82,807 79
Deduct those expired and marked off as terminated	23,416,898	269,017 08	3,471,484	55,118 88
In force at the end of the year	\$ 23,694,464	\$ 305,517 97	\$ 974,135	\$ 27,688 91
Deduct amount re-insured	956,791	10,943 14	37,362	1,895 35
Net amount in force Dec. 31, 1886	\$ 22,737,673	\$ 294,574 83	\$ 936,773	\$ 25,793 56

Schedule of Fire Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Frac. un'rn'd.</i>	<i>Premiums unearned.</i>
1886	One year	\$ 16,010,458 00	\$ 221,232 66	1-2	\$ 110,616 33
1884	Three years	1,034,783 00	10,702 25	1-6	1,783 70
1885		1,234,904 00	12,447 08	1-2	6,223 54
1886		1,349,865 00	16,181 83	5-6	13,484 86
1882		477,955 00	4,905 49	1-10	490 54
1883	Five years	558,108 00	5,576 11	3-10	1,672 83
1884		468,350 00	5,366 17	1-2	2,683 08
1885		721,941 00	8,435 54	7-10	5,904 87
1886		875,059 00	9,487 08	9-10	8,538 37
1877	Ten years	6,250 00	240 62	1-20	12 03
Totals		\$ 22,737,673 00	294,574 83	. . .	\$ 151,410 15

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$4,397,575 29
Losses paid from organization to date	3,077,589 33
Total amount of cash dividends declared since the company commenced business	326,181 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	40,700 00
Loaned to stockholders and officers	50,000 00
Losses incurred during the year: fire, \$149,669.40; marine and inland, \$46,177.66. Total	195,847 06

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 249,655 00
Premiums received	5,791 89
Losses paid	1,591 69
Losses incurred	1,599 19

South British Fire and Marine Insurance Company,
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.

	<i>Par value.</i>	<i>Market value.</i>
United States registered bonds	\$ 50,000 00	\$ 64,375 00
Union Bank of Australia	10,750 00	31,390 00
Union Sash and Door Co.'s debentures	50,000 00	50,000 00
Union Sash and Door Co.'s shares	7,100 00	995 00
Ashburton Town Hall Co.	130 00	130 00
Auckland Fibre Co.	2,500 00	2,500 00
Auckland Pedigree Stud Co.	1,250 00	1,250 00
Mossell Bay Board of Executors	380 00	380 00
Patea Steamship Co.	250 00	250 00
New Zealand Frozen Meat Co.	25,000 00	25,000 00
Ashburton Woolen Manufacturing Co.	125 00	125 00
Deutsche Bank, fixed deposit	20,000 00	20,000 00
Stockholm bonds, fixed deposit	20,000 00	20,000 00
French deposit, fixed deposit	20,000 00	20,000 00
Colonial Bank, fixed deposit	100,000 00	100,000 00
Equitable Co., of Wellington	15,000 00	15,000 00
Auckland Timber Co.	15,000 00	15,000 00
Building Society shares	19,675 00	19,675 00
Totals	\$ 357,160 00	\$ 386,070 00

Total market value of stocks and bonds	\$ 386,070 00
Market value of real estate (unincumbered)	522,905 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due	58,685 00
Interest due and accrued on said bond and mortgage loans	4,482 00
Value of buildings mortgaged (insured for \$57,700 as col- lateral)	\$ 135,850 00

Loans on Mortgage of Vessels.

	<i>Market value.</i>	<i>Loaned thereon.</i>
Marion	\$ 3,500 00	\$ 2,750 00
Oamam	10,000 00	7,750 00
Darcy Pratt	8,000 00	2,500 00
Olive	1,000 00	250 00
Start	2,000 00	1,000 00
Alabatross	3,000 00	2,315 00
Borealis	7,250 00	4,000 00
Handa Isle	18,000 00	7,500 00
Meg Merriles	9,000 00	2,000 00
Totals	\$ 61,750 00	\$ 30,065 00
Amount loaned on vessels		\$ 30,065 00
Cash deposited in bank:		
Colonial Bank of New Zealand		} 54,880 00
Chartered Bank of India and Chiua		
Glynn, Mills, Currie & Co		
Interest due and accrued on stocks and bonds		1,270 00
Interest due and accrued on collateral loans		8,606 00
Gross premiums in course of collection, not more than three months due		324,444 00
All other property belonging to the company		30,350 00
Aggregate amount of all the assets of the company stated at their actual value		\$1 421,757 00

III. LIABILITIES.

Gross losses in process of adjustment or in suspense, in- cluding all reported and supposed losses	\$ 222,820 00
Deduct re-insurance thereon	100,125 00
Net amount of unpaid losses	\$ 122,695 00
Unearned premiums on all unexpired fire risks	\$ 323,630 00
Unearned premiums on all unexpired marine and inland risks	123,648 00
Total unearned premiums	\$ 447,278 00
Cash dividends to stockholders remaining unpaid	400 00
Due and accrued for salaries, rent and miscellaneous expenses	1,980 00
Due and to become due for borrowed money	59,445 00
Total amount of liabilities, except capital stock and net surplus	\$ 631,798 00
Joint stock capital actually paid up in cash	646,280 00
Surplus beyond capital and all other liabilities	143,679 00
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$1,421,757 00

IV. INCOME DURING THE YEAR.

	<i>From fire risks.</i>	<i>Marine and inland risks.</i>
Entire premiums collected during the year	\$ 892,820 00	\$ 749,635 00
Deduct re-insurance, rebate, abatement and return premiums	143,860 00	235,645 00
	<u>\$ 748,960 00</u>	<u>\$ 513,990 00</u>
Net cash actually received for premiums		\$1,262,950 00
Received for interest on bonds and mortgages, stocks, bonds and col- lateral loans		39,675 00
Income received from all other sources		13,855 00
Aggregate amount of income actually received during the year in cash		<u>\$1,316,480 00</u>

V. EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	<i>Marine and inland risks.</i>
Gross amount actually paid for losses (in- cluding \$162,375.00, losses occurring in previous years)	\$ 861,990 00	\$ 583,515 00
Deduct amounts received for salvages and amounts received for re-insurances in other companies	226,545 00	221,875 00
	<u>\$ 635,445 00</u>	<u>\$ 361,640 00</u>
Net amount paid during the year for losses		\$ 997,085 00
Paid for commissions and brokerage		113,740 00
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés		147,525 00
Paid for State, National and local taxes in this and other States		8,840 00
All other payments and expenditures		7,490 00
Aggregate amount of actual expenditures during the year in cash		<u>\$1,274,680 00</u>

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of Dec. of the preceding year	\$ 118,914,064	\$ 859,260 00	\$ 14,937,689	\$ 489,321 00
Written or renewed during the year	158,881,002	981,660 00	67,218,060	813,078 00
Totals	<u>\$ 277,795,066</u>	<u>\$1,840,920 00</u>	<u>\$ 82,155,749</u>	<u>\$1,302,399 00</u>
Deduct those expired and marked off as terminated	166,222,006	1,073,545 00	71 199,369	967,194 00
In force at the end of the year	\$ 111,573,060	\$ 767,375 00	\$ 10,956,380	\$ 335,205 00
Deduct amount re-insured	18,226,470	120,115 00	3,719,800	141,980 00
Net amount in force December 31, 1886	<u>\$ 93,346,590</u>	<u>\$ 647,260 00</u>	<u>\$ 7,236,580</u>	<u>\$ 193,225 00</u>

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$13,610,605 00
Losses paid from organization to date	9,511,471 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	60,380 00
Loaned to officers and directors	4,500 00
Loaned to stockholders not officers	11,375 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 317,843 00
Premiums received	8,532 43
Losses paid	6,318 99
Losses incurred	6,597 98

Springfield Fire and Marine Insurance Company,

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.

	<i>Par value.</i>	<i>Market value.</i>
United States 6 per cent. currency registered bonds	\$ 100,000	\$ 130,000
Wakefield (Mass.) Water Co. 6 per cent. reg. bonds	50,000	53,000
Ann Arbor (Mich.) Water Co. 6 per cent. registered bonds	50,000	50,000

	<i>Par value.</i>	<i>Market value.</i>
Amherst (Mass.) Water Co. 5 per cent. registered bonds	16,000	16,000
Kansas City, St. Joe and Council Bluffs R. R. 7 per cent. bonds	100,000	125,000
Union Pacific R. R. collateral trust 6 per cent. bonds	50,000	50,000
Chicago and Northwestern R. R. sinking fund 6 per cent. bonds	50,000	57,500
Morris and Essex R. R. 7 per cent. bonds	8,000	11,200
New York and Harlem R. R. 7 per cent. bonds	10,000	13,800
Chicago, Milwaukee and St. Paul R. R. 7 per cent. bonds	10,000	13,000
St. Paul, Minneapolis and Manitoba R'y 6 per cent. bonds	50,000	57,500
Chicago, Burlington and Quincy R. R. 4 per cent. bonds	10,000	10,000
Detroit, Lansing and Northern R. R. 7 per cent. bonds	2,000	2,400
Chicago, Burlington and Northern R. R. 5 cent. bonds	11,000	11,330
<i>Shares of Stock.</i>		
1000 Boston and Albany R. R.	100,000	198,000
200 Boston and Providence R. R.	20,000	41,000
500 Connecticut River R. R.	50,000	95,000
1000 N. Y., New Haven and Hartford R. R.	100,000	220,000
500 Old Colony R. R.	50,000	87,500
1000 New York and Harlem R. R.	50,000	112,500
1100 Chicago, Burlington and Quincy R. R.	110,000	149,600
500 Chicago, Milwaukee and St. Paul R. R. preferred	55,000	64,900
416 Pennsylvania R. R.	20,000	22,880
66 Chicago, Burlington and Northern R. R.	6,600	5,280
500 Connecticut and Passumpsic R. R. guaranteed	50,000	52,500
300 Chicago and Alton R. R.	30,000	42,900
500 Chicago, Rock Island and Pacific R. R.	50,000	62,500
200 Illinois Central R. R.	20,000	26,600
100 Agawam National Bank, Springfield	10,000	12,500
150 John Hancock Nat. Bank, Springfield	15,000	18,750
104 Chicopee National Bank, Springfield	10,400	17,160
100 Pynchon National Bank, Springfield	10,000	17,000
28 Second National Bank, Springfield	2,800	4,900
200 Third National Bank, Springfield	20,000	36,500
100 City National Bank, Springfield	10,000	12,800
100 Chapin National Bank, Springfield	10,000	13,000
150 First National Bank, Springfield	15,000	24,000
75 Ware National Bank, Ware	7,500	9,000
34 First National Bank, Northampton	3,400	4,250
100 Northampton Nat. Bank, Northampton	10,000	16,500
10 Monson National Bank, Monson	1,000	1,500
41 First National Bank, Chicopee	4,100	6,150
100 City National Bank, Holyoke	10,000	12,500
20 Adams' National Bank, North Adams	2,000	2,840
100 Franklin County Nat. Bank, Greenfield	10,000	10,000
100 St. Paul Nat. Bank, St. Paul, Minn	10,000	11,000

<i>Shares of stock.</i>	<i>Par value.</i>	<i>Market value.</i>
100 Tremont National Bank, Boston	10,000	10,200
100 Boston National Bank, Boston	10,000	12,100
100 New England National Bank, Boston	10,000	14,400
100 Commonwealth National Bank Boston	10,000	11,800
100 Merchandise National Bank, Boston	10,000	10,300
100 Merchants' National Bank, Boston	10,000	13,400
100 Atlas National Bank, Boston	10,000	11,700
200 Howard National Bank, Boston	20,000	23,000
100 Webster National Bank, Boston	10,000	10,000
150 Boylston National Bank, Boston	15,000	19,950
100 Eliot National Bank, Boston	10,000	12,600
100 National Bank of Commerce, Boston	10,000	12,200
100 Shawmut National Bank, Boston	10,000	11,900
100 Nat. Bank of Commerce, New York	10,000	17,500
100 Nat. Bank of North America, New York	7,000	8,400
200 Fourth National Bank, New York	20,000	27,000
200 Continental National Bank, New York	20,000	22,400
200 Metropolitan National Bank, New York	20,000	7,000
Totals	\$ 1,611,800	\$ 2,267,590
Total market value of stocks and bonds		\$2,267,590 00
Market value of real estate owned by the company (unincumbered)		96,352 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		262,850 00
Interest due and accrued on said bond and mortgage loans		6,621 25
Value of lands mortgaged, exclusive of buildings	\$ 189,500 00	
Value of buildings mortgaged (insured for \$219,650 as collateral)		286,000 00
Total value of said mortgaged premises		\$ 475,500 00

Loans on Collaterals.

	<i>Par value.</i>	<i>Market value</i>	<i>Loaned thereon.</i>
25 shares Quassaic Nat. Bank stock, Newburg, New York	\$ 500 00	\$ 625 00	\$ 400 00
100 shares Nonotuck Paper Co stock Holyoke, Mass	10,000 00	13,500 00	
60 Valley Paper Co stock Holyoke, Mass	6,000 00	9,000 00	25,000 00
1 Parsons Paper Co stock Holyoke, Mass	2,000 00	15,000 00	
15 Park National Bank stock New York	1,500 00	2,400 00	1,500 00
Totals	\$ 19,000 00	\$ 39,525 00	\$ 26,900 00
Amount loaned on collaterals			\$ 26,900 00
Cash in the company's principal office			\$ 17,291 65
Cash deposited in bank			
Third National Bank of Springfield			57,607 80
Agawam National Bank Springfield			50,209 80
Total cash items			\$ 125,009 25
Interest due and accrued on stocks and bonds			24,072 90
Interest due and accrued on collateral loans			653 75

Gross premiums in course of collection, not more than three months due	171,650 00
Bills receivable, not matured, taken for fire, marine and inland risks	59,254 96
All other property belonging to the company	940 97
	<hr/>
Aggregate amount of all the assets of the company stated at their actual value	\$3,044,915 24

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 52,818 45
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	90,840 00
Losses resisted, including interest, costs and other expenses thereon	20,320 67
Total gross amount of claims for losses	\$ 163,979 12
Deduct re-insurance thereon	8,158 48
Net amount of unpaid losses	\$ 155,820 64
Gross premiums received and receivable upon all unexpired fire and tornado risks running one year or less from date of policy, \$957,680.97; unearned premiums (50 per cent)	\$ 478,840 48
Gross premiums received and receivable upon all unexpired fire and tornado risks running more than one year from date of policy, \$1,328,951.02; unearned premiums (pro rata)	704,685 70
Total unearned premiums	\$1,183,526 18
All other demands against the company, absolute and contingent	25,747 50
Total amount of liabilities, except capital stock and net surplus	\$1,365,094 32
Joint stock capital actually paid up in cash	1,000,000 00
Surplus beyond capital and all other liabilities	679,820 92
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$3,044,915 24

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	\$ 169,090 00
Gross premiums on risks written and renewed during the year	1,774,623 70
Total	\$1,943,713 70
Deduct premiums and bills in course of collection at this date	171,650 00
Entire premiums collected during the year	\$1,772,063 70
Deduct re-insurance, rebate, abatement and return premiums	205,660 21
Net cash actually received for premiums	\$1,566,403 49
Received for interest on bonds and mortgages	16,176 27
Received for interest and dividends on stocks, bonds and collateral loans	101,652 43
Income received from all other sources	4,241 00
Aggregate amount of income actually received during the year in cash	\$1,688,473 19

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$138,526.35. losses occurring in previous years)	\$ 868,777 19
Deduct amounts received for salvages and amounts received for re-insurances in other companies	45,878 45
Net amount paid during the year for losses	\$ 822,898 74
Cash dividends actually paid stockholders	100,000 00
Paid for commissions and brokerage	225,001 83
Paid for salaries, fees and other charges of officers, clerks, agents and all other employes	71,261 95
Paid for State, National and local taxes in this and other States	41,755 60
All other payments and expenditures	140,616 61
Aggregate amount of actual expenditures during the year in cash	\$1,401,528 75

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire and tornado risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year	\$ 167,195,139	\$2,240,004 62
Written or renewed during the year	131,453,600	1,774,623 70
Totals	\$ 298,648,739	\$4,014,628 32
Deduct those expired and marked off as terminated	130,352,958	1,727,996 33
Net amount in force December 31, 1886	\$ 168,295,781	\$2,386,631 99

Schedule of Fire Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross premium charged.</i>	<i>Frac. un'rd.</i>	<i>Premium unearned.</i>
1886	One year	\$ 64,631,240 00	\$ 957,680 97	1-2	\$ 475,840 48
1885	Two years	414,630 00	4,715 82	1-4	1,179 70
1886		1,097,356 00	11,829 91	3-4	8,872 48
1884	Three years	15,977,541 00	149,490 55	1-6	24,900 09
1885		12,382,651 00	139,455 12	1-2	69,717 56
1886		13,232,232 00	142,559 71	5-6	119,074 77
1883	Four years	652,760 00	6,849 59	1-5	856 19
1884		371,891 00	2,527 12	2-5	947 61
1885		1,072,903 00	14,412 94	3-5	6,008 05
1886		41,719 00	3,032 62	1-5	2,650 12
1882	Five years	7,961,106 00	101,684 09	1-10	10,168 30
1883		10,973,648 00	151,116 12	2-10	45,334 80
1884		12,087,122 00	172,706 74	1-2	86,353 37
1885		19,503,034 00	299,472 75	7-10	209,630 94
1886		9,585,862 00	128,872 57	9-10	115,985 59
Totals		\$168,295,781 00	\$2,286,631 99		\$1,183,526 10

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$20,700,425 31
Losses paid from organization to date	12,929,324 46

Total amount of cash dividends declared since the company commenced business	1,992,042 00
Dividends declared payable in stock from organization	500,000 00
Total amount of the company's stock, owned by the directors, at par value	159,800 00
Loaned to stockholders and officers	143,000 00
Losses incurred during the year: fire	832,842 74

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 929,996 00
Premiums received	18,654 34
Losses paid	9,896 53
Losses incurred	10,077 28

State Investment and Ins. Co.,

OF

SAN FRANCISCO, CALIFORNIA.

Incorporated December 1, 1871.

A. J. BRYANT, President.

CHARLES H. CUSHING, Secretary.

I. CAPITAL.

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

II. ASSETS.

Account of Stocks and Bonds owned by the Company.

	<i>Par value.</i>	<i>Market value.</i>
United States 4 per cent. bonds	\$ 100,000 00	\$ 128,000 00
Montgomery Avenue bonds	10,000 00	2,500 00
Totals	\$ 110,000 00	\$ 130,500 00

Total market value of stocks and bonds	\$ 130,500 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	102,805 00
Interest due and accrued on said bond and mortgage loans	1,233 15
Value of lands mortgaged, exclusive of buildings	\$ 143,500 00
Value of buildings mortgaged (insured for \$82,000 as collateral)	124,500 00
Total value of said mortgaged premises	\$ 268,000 00

Loans on Collaterals.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
200 shares Omnibus R. R. and Cable stock	\$ 20,000 00	\$ 11,000 00	\$ 10,000 00
100 shares Giant Power Co. stk	10,000 00	6,500 00	6,000 00
Totals	\$ 30,000 00	\$ 17,500 00	\$ 16,000 00
Amount loaned on collaterals			\$ 16,000 00
Promissory notes			4,222 75
Cash in the company's principal office			\$ 5,639 13
Cash deposited in bank:			
First National Bank of San Francisco			22,034 60
Anglo Californian Bank			17,419 75
Total cash items			\$ 45,093 48
Interest due and accrued on stocks and bonds			660 00
Interest due and accrued on collateral loans			97 48
Gross premiums in course of collection not more than three months due			78,924 77
All other property belonging to the company			1,144 00
Aggregate amount of all the assets of the company, stated at their actual value			\$ 531,539 76

III. LIABILITIES.

Net amount of unpaid losses	\$ 11,267 97
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$181,547.88; unearned premiums (50 per cent.)	\$ 99,773 94
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$46,336.98; unearned premiums (pro rata)	24 409 98
Total unearned premiums	\$ 115,183 92
Cash dividends to stockholders, remaining unpaid	310 00
All other demands against the company, absolute and contingent	2,355 00
Total amount of liabilities, except capital stock and net surplus	\$ 129,116 89
Joint stock capital actually paid up in cash	400,000 00
Surplus, beyond capital and all other liabilities	2,422 87
Aggregate amount of all liabilities, including capital stock and net surplus	\$ 531,539 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	\$ 30,039 98	
Gross premiums on risks written and renewed during the year	301,658 86	
Total	\$ 331,698 84	
Deduct premiums and bills in course of collection at this date	78,924 77	
Entire premiums collected during the year	\$ 252,774 07	
Deduct re-insurance, rebate, abatement and return premiums	26,499 55	
Net cash actually received for premiums	\$ 226,274 52	
Received for interest on bonds and mortgages	6,205 20	
Received for interest and dividends on stocks, bonds and collateral loans	4,639 19	
Income received from all other sources	10,854 00	
Received for increased capital	\$ 200,000 00	
Aggregate amount of income actually received during the year in cash	\$ 247,972 91	

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$7,937.85, losses occurring in previous years)	\$ 161,975 51	
Deduct amounts received for salvages and amounts received for re-insurances in other companies	16,228 90	
Net amount paid during the year for losses	\$ 145,746 61	
Cash dividends actually paid stockholders	68,489 34	
Paid for commissions and brokerage	26,313 43	
Paid for salaries, fees and other charges of officers, clerks, agents and all other employes	27,617 15	
Paid for State, National and local taxes in this and other States	2,896 41	
All other payments and expenditures	24,198 37	
Aggregate amount of actual expenditures during the year in cash	\$ 295,261 31	

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year	\$ 9,853,134	\$ 160,267 50
Written or renewed during the year	23,370,361	301,658 86
Totals	\$ 33,223,495	\$ 461,926 36
Deduct those expired and marked off as terminated	20,120,814	223,435 19
In force at the end of the year	\$ 13,093,681	\$ 238,491 17
Deduct amount re-insured	571,501	10,606 31
Net amount in force December 31, 1886	\$ 12,522,180	\$ 227,884 86

Schedule of Fire Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Frac. un'rn'd.</i>	<i>Premiums unearned.</i>
1886	One year . . .	\$ 9,819,714 00	\$ 181,547 88	1-2	\$ 90,773 94
1884	Three years.	847,714 00	13,232 37	1-6	2,205 39
1885		981,026 00	16,147 77	1-2	8,073 89
1886		873,726 00	16,956 84	5-6	14,130 70
Totals		\$ 12,522,180 00	\$ 227,884 86	. . .	\$ 115,183 92

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$3,822,299 78
Losses paid from organization to date	1,797,696 73
Total amount of cash dividends declared since the company commenced business	533,489 34
Total amount of the company's stock owned by the directors at par value	127,900 00
Loaned to stockholders and officers	62,855 00
Losses incurred during the year: fire	149,076 73
	<i>Deposit. Liabilities</i>
Amount deposited in State of Oregon	\$ 50,000 00 \$ 8,457 18

COLORADO BUSINESS.*Business in the State during the Year.*

Risks written	\$ 177,160 00
Premiums received	4,164 41
Losses paid	4,060 19
Losses incurred	2,696 16

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 and Bonds owned by the Company.

	<i>Par value.</i>	<i>Market value.</i>	
United States 4½ per cent. coupon bonds . . .	\$ 40,000 00	\$ 44,200 00	
Des Moines Water Works Co. bonds	2,000 00	2,000 00	
50 shares Des Moines Water Works Co. stock . . .	5,000 00	1,000 00	
20 shares Des Moines National Bank stock . . .	2,000 00	2,000 00	
Des Moines Syrup Refinery bonds	1,000 00	500 00	
O. M. C. Spring Imp. Co	1,000 00	1,000 00	
30 shares Polk Co. Savings Bank stock	3,000 00	3,600 00	
Totals	\$ 54,000 00	\$ 54,300 00	
Total market value of stocks and bonds			\$ 54,300 00
Market value of real estate owned by the company (unincumbered)			87,075 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			100,744 50
Interest due and accrued on said bond and mortgage loans			3,166 68
Value of lands mortgaged, exclusive of buildings	\$ 217,610 00		
Value of buildings mortgaged (insured for \$45,470 as collateral)		97,775 00	
Total value of said mortgaged premises	\$ 315,385 00		
Cash in the company's principal office			\$ 4,781 94
Cash deposited in Iowa National Bank			39,190 98
Interest due and accrued on stocks and bonds			80 00
Gross premiums in course of collection not more than three months due			43,888 44
Bills receivable, not matured, taken for fire, marine and inland risks			205,902 28
All other property belonging to the company			20,910 61
Amount of premiums unpaid on policies issued more than three months		\$ 285,361 60	
Aggregate amount of all the assets of the company, stated at their actual value			\$ 560,040 43

III. LIABILITIES.

Gross claims for adjusted and unpaid losses, to become due	\$ 7,403 29
Gross losses in process of adjustment or in suspense including all reported and supposed losses	12,997 00
Losses resisted, including interest costs and other expenses thereon	8,962 00
Net amount of unpaid losses	\$ 29,362 29
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$183,261.18; unearned premiums (50 per cent.)	\$ 91,630 39
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$617,416.49; unearned premiums (pro rata)	337,166 40
Total	\$ 428,796 99
Deduct unearned premiums on risks re-insured in other companies, \$12,358.80, and risks on which notes are overdue, \$112,076.13	124,434 93
Total unearned premiums	\$ 304,362 06
Cash dividends to stockholders remaining unpaid	50 00
All other demands against the company, absolute and contingent	3,657 76
Total amount of liabilities, except capital stock and net surplus	\$ 337,432 11
Joint stock capital actually paid up in cash	200,000 00
Surplus, beyond capital and all other liabilities	22,608 32
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$ 560,040 43

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	\$ 617,093 20
Deduct amount of same not collected	159,707 45
Net collected	\$ 457,385 75
Gross premiums on risks written and renewed during the year	372,218 24
Total	\$ 829,603 99
Deduct premiums and bills in course of collection at this date	457,603 05
Entire premiums collected during the year	\$ 372,000 94
Deduct re-insurance, rebate, abatement and return premiums	32,745 58
Net cash actually received for premiums	\$ 339,255 36
Received for interest on bonds and mortgages	5,515 64
Received for interest and dividends on stocks, bonds and bills receivable	8,603 59
Income received from all other sources	5,297 88
Aggregate amount of income actually received during the year in cash	\$ 358,672 47

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$32,- 271.34, losses occurring in previous years)	\$ 174,557 83
Deduct amounts received for salvages, and amounts received for re-insurances in other companies	12,254 02
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Net amount paid during the year for losses	\$ 162,303 81
Cash dividends actually paid stockholders	16,000 00
Special dividend	26,000 00
Paid for commissions and brokerage	68,428 60
Paid for salaries, fees, and other charges of officers, clerks, agents and all other employes	48,114 06
Paid for State, National and local taxes in this and other States	11,271 79
All other payments and expenditures	29,106 60
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Aggregate amount of actual expenditures during the year in cash	\$ 361,224 86

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year	\$ 50,239,935	\$ 946,158 47
Written or renewed during the year	19,307,247	372,218 24
Totals	\$ 69,547,182	\$1,318,376 71
Deduct those expired and marked off as terminated	26,944,294	517,699 13
In force at the end of the year	\$ 42,602,888	\$ 800,677 58
Deduct amount re-insured	1,187,015	22,864 00
Net amount in force December 31, 1886	\$ 41,415,873	\$ 777,813 58

Schedule of Fire Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Frac un'rn'd.</i>	<i>Premiums unearned.</i>
1886	One year	\$ 9,495,398 00	\$ 183,261 18	1-2	\$ 91,630 59
1884	} Three years	1,292,844 00	17,849 89	1-6	2,974 98
1885		1,093,367 00	16,181 84	1-2	8,090 92
1886		1,189,160 00	18,313 07	5-6	15,260 85
1882		4,635,767 00	85,298 13	1-10	8,529 81
1883	} Five years	5,748,757 00	97,154 52	3-10	28,146 35
1884		5,368,819 00	107,752 36	1-2	53,876 18
1885		5,912,749 00	135,463 11	7-10	94,824 17
1886		7,866,027 00	139,403 48	9-10	125,463 14
Totals		\$ 42,602,888 00	\$ 800,677 58		\$ 428,796 99
Deduct amount re-insured		1,187,015 00	22,864 00		12,358 80
		<hr/>	<hr/>		<hr/>
		\$ 41,415,873 00	\$ 777,813 58		\$ 416,438 19

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$3,199,116 51
Losses paid from organization to date	1,059,606 39
Total amount of cash dividends declared since the company commenced business	117,502 50
Dividends declared payable in stock from organization	140,000 00
Total amount of the company's stock, owned by the directors, at par value	114,300 00
Loaned to stockholders and officers	23,500 00
Losses incurred during the year, fire	171,648 78
Amount deposited in different States and countries for the security of all the company's policy holders	25,000 00

COLORADO BUSINESS.*Business in the State during the Year.*

Risks written	\$1,320,365 00
Premiums received	25,351 01
Losses paid	17,349 79
Losses incurred	16,450 00

Sterling Fire Insurance Company,

OF

NEW YORK, . . . NEW YORK.

Incorporated January 18, 1864.

JOHN K. VAN RENSSELAER, 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.*

	<i>Par value.</i>	<i>Market value.</i>
New York City 3 per cent. bonds	\$ 250,000 00	\$ 255,000 00
United States 4 $\frac{1}{2}$ per cent. registered bonds	10,000 00	11,050 00
United States 3 per cent. registered bonds	10,000 00	10,075 00
District of Columbia registered bonds	100,000 00	121,500 00
Totals	\$ 370,000 00	\$ 397,625 00

Total market value of stocks and bonds	\$ 397,625 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due	43,000 00
Interest due and accrued on said bond and mortgage loans	186 25
Value of lands mortgaged, exclusive of buildings	\$ 59,500 00
Value of buildings mortgaged (insured for \$32,730 as collateral)	37,000 00
Total value of said mortgaged premises	\$ 96,500 00
Cash in company's principal office	\$ 2,571 48
Cash deposited in National Bank of Commerce	4,681 51
Total cash items	\$ 7,252 99
Net premiums in course of collection, not more than three months due	17,730 10
Aggregate amount of all the assets of the company, stated at their actual value	\$ 465,794 34

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 1,961 52
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	10,567 96
Total gross amount of claims for losses	\$ 12,529 48
Deduct re-insurance thereon	1,520 16
Net amount of unpaid losses	\$ 11,009 32
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$125,957.70; unearned premiums (50 per cent.)	\$ 62,978 85
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$55,636; unearned premiums (pro rata)	31,216 71
Total unearned premiums	94,195 56
All other demands against the company, absolute and contingent	72 24
Total amount of liabilities except capital stock and net surplus	\$ 105,277 12
Joint stock capital actually paid up in cash	350,000 00
Surplus beyond capital and all other liabilities	10,517 22
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$ 465,794 34

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	\$ 20,563 87
Deduct amount of same not collected	448 29
Net collected	\$ 20,115 58
Gross premiums on risks written and renewed during the year	186,413 22
Total	\$ 206,528 80
Deduct premiums and bills in course of collection at this date	22,366 87
Entire premiums collected during the year	\$ 184,161 93
Deduct re-insurance, rebate, abatement and return premiums	24,736 33

Net cash actually received for premiums	\$ 159,425 60
Received for interest on bonds and mortgages	2,462 54
Received for interest and dividends on stocks, bonds, collateral loans and from all other sources	11,423 29
Aggregate amount of income actually received during the year in cash	\$ 173,311 43

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$9,931.62, losses occurring in previous years)	\$ 100,534 72
Deduct amounts received for salvages and amounts re- ceived for re-insurances in other companies	10,145 32
Net amount paid during the year for losses	\$ 90,389 40
Cash dividends actually paid stockholders	5,750 00
Paid for commissions and brokerage	34,154 97
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés	14,541 72
Paid for State, National and local taxes in this and other States	3,325 30
All other payments and expenditures	16,074 70
Aggregate amount of actual expenditures during the year in cash	\$ 167,236 09

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year	\$ 19,422,117 00	\$ 176,815 80
Written or renewed during the year	20,091,748 00	186,413 22
Total	\$ 39,513,865 00	\$ 363,229 02
Deduct those expired and marked off as terminated	18,186,366 00	165,150 97
In force at the end of the year	\$ 21,327,499 00	\$ 198,078 05
Deduct amount re-insured	1,553,596 00	16,484 35
Net amount in force December 31, 1886	\$ 19,773,903 00	\$ 181,593 70

Schedule of Fire Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Frac. un'rn'd.</i>	<i>Premiums unearned</i>
1886	One year	\$ 13,009,669 00	\$ 125,957 70	1-2	\$ 62,978 85
1885	Two years	28,600 00	200 26	1-4	50 06
1886		4,600 00	88 18	3-4	66 13
1884		1,442,575 00	10,951 18	1-6	1,825 19
1885	Three years	1,843,148 00	14,257 34	1-2	7,128 67
1886		1,989,942 00	16,619 15	5-6	13,849 30
1883		18,158 00	196 73	1-8	24 59
1884	Four years	5,350 00	47 93	3-8	18 00
1885		4,500 00	39 50	5-8	24 70
1886		42,695 00	477 61	7-8	417 90
1882		113,050 00	1,280 25	1-10	128 03
1883	Five years	312,973 00	2,038 73	3-10	611 62
1884		261,426 00	2,497 04	1-2	1,248 52
1885		224,784 00	2,119 45	7-10	1,483 61
1886		472,433 00	4,822 65	9-10	4,340 39
Totals		\$ 19,773,903 00	\$ 181,593 70	. . .	\$ 94,195 56

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$1,740,367 00
Losses paid from organization to date	861,438 00
Total amount of cash dividends declared since the company commenced business	283,750 00
Total amount of the company's stock owned by the directors at par value	80,900 00
Losses incurred during the year: fire	91,467 10

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 655,220 00
Premiums received	7,318 54
Losses paid	1,872 92
Losses incurred	2,622 92

St. Paul Fire and Marine Insurance Co.,

OF

ST. PAUL, . . . MINNESOTA.

Incorporated May, 1865.

CHARLES H. BIGELOW, President.

CHARLES 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.

<i>Shares of stock.</i>	<i>Par value.</i>	<i>Market value.</i>
320 First National Bank, St. Paul	\$ 32,000 00	\$ 56,000 00
270 Merch. National Bank, St. Paul	27,000 00	44,550 00
100 Bank of Minnesota, St. Paul	10,000 00	13,000 00
60 St. Paul National Bank, St. Paul	6,000 00	6,300 00
20 First National Bank, Alexandria	2,000 00	2,500 00

ST. PAUL FIRE AND MARINE INSURANCE CO. 335

<i>Shares of stock.</i>	<i>Par value.</i>	<i>Market value.</i>
35 St. Paul Trust Co., 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
100 Seven Corners Bank, St. Paul	5,000 00	5,000 00
22 St. Paul & S. C. R. R. Co., special	2,097 60	1,500 00
10 bonds Chicago, St. P. M. & O. R. R. Co	10,000 00	12,000 00
385 shares St. Paul Warehouse & Elevator Co., stock	19,250 00	19,250 00
St. Paul Warehouse & Elevator Co., bonds, 7 per cent	10,000 00	10,000 00
25 shares North Amer. Telegraph Co., stock	2,500 00	2,500 00
<i>Bonds.</i>		
City of Minneapolis, 8 per cent	1,500 00	1,500 00
City of St. Paul, 5 per cent	60,000 00	63,000 00
City of Mankato, 7 per cent	8,500 00	8,500 00
Town of Detroit, 12 per cent	1,222 00	1,222 00
Town of Sauk Centre, 8 per cent	3,500 00	3,507 50
Town of Vernon Centre, 7 per cent	7,500 00	7,500 00
Village of Detroit, 7 per cent	700 00	700 00
Town of Jo. Davies, 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, 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, M. T., 7 per cent	50,500 00	50,500 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	20,000 00	20,800 00
County of Grand Forks, D. T., 8 per cent	4,000 00	4,200 00
County of Grant, Minn., School Dist., 8 pr. ct	4,000 00	4,000 00
County of Yellow Medicine, Minn., School Dist., 9 per cent	400 00	400 00
County of Barnes & Cass, D. T., Joint School Dist, 8 per cent	9,000 00	9,000 00
County of Carver, Minn., School Dist., 7 per cent	6,000 00	6,000 00
County of Griggs, D. T., School Dist., 8 per cent	500 00	500 00
County of Jerauld, D. T., School Dist., 8 per cent	2,400 00	2,400 00
County of Cass, D. T., School Dist., 8 per ct.	1,500 00	1,500 00
County of Jerauld, D. T., School Dist., 8 per cent	5,500 00	5,500 00
County of Barnes, D. T., School Dist., 8 per cent	1,500 00	1,500 00
County of Barnes, D. T., School Dist., orders, 10 per cent	2,000 00	2,000 00
County of Cass, D. T., School Dist., orders, 10 per cent	6,810 25	6,810 25
Totals	\$ 449,479 85	\$ 505,219 75

336 ST. PAUL FIRE AND MARINE INSURANCE CO.

Total market value of stocks and bonds	\$ 505,219 75
Market value of real estate owned by the company (unincumbered)	104,433 61
Loans on bond and mortgage (first liens), upon which not more than one year's interest is due	321,073 71
Interest due and accrued on said bond and mortgage loans	6,879 75
Value of lands mortgaged, exclusive of buildings	\$ 483,069 00
Value of buildings mortgaged (insured for \$259,750 as collateral)	279,231 00
Total value of said mortgaged premises	\$ 762,300 00

Loans on Collaterals.

<i>Shares of stock.</i>	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
300 First Nat. Bank, St. Paul	\$ 30,000 00	\$ 52,500 00	\$ 40,000 00
85 Second Nat. Bank, St. Paul	8,500 00	17,000 00	12,000 00
110 Merchants Nat. Bank, St. Paul	11,000 00	18,150 00	13,500 00
467 St. Paul Nat. Bank, St. Paul	46,700 00	49,035 00	38,100 00
72 Savings Nat. Bank, St. Paul	7,200 00	8,640 00	5,800 00
715 Bank of Minn., St. Paul	71,500 00	92,950 00	65,500 00
25 Union Nat. Bank, Minneapolis	2,500 00	2,500 00	2,000 00
68 St. P. & S. C. R. R. Co.'s Special Land, Issue Jan 1, 1871	6,800 00	5,340 00	2,800 00
1108 St. P. & S. C. R. R. Co.'s Special Land, Issue July 1, 1879	110,800 00	88,640 00	53,011 44
400 Island 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
10 Nat. Bank of Commerce of Minneapolis	1,000 00	1,000 00	850 00
426 Lake Superior Elevator Co	21,300 00	36,423 00	25,000 00
240 North Star Iron Works of Minneapolis	12,000 00	18,000 00	10,000 00
4 bonds, Lake Co., Colo	3,500 00	2,625 00	1,500 00
1000 Tacoma Coal Co., Washington Territory	50,000 00	15,000 00	9,000 00
20 Germania Bank, St. Paul	2,000 00	2,400 00	2,000 00
11 Bank of Minneapolis	1,100 00	1,320 00	1,000 00
100 Northern Pacific Elevator	10,000 00	10,000 00	3,000 00
Totals	\$ 455,900 00	\$ 491,523 00	\$ 320,061 44
Amount loaned on collaterals			\$ 320,061 44
Cash in the company's principal office			\$ 3,842 48
Cash deposited in bank :			
Merchants National Bank			85,595 00
First National Bank			1,275 15
Total cash items			\$ 87,870 15
Interest due and accrued on stocks and bonds			11,735 16
Interest due and accrued on collateral loans			5,171 27

ST. PAUL FIRE AND MARINE INSURANCE CO. 337

Gross premiums in course of collection, not more than three months due	60,598 77
Bills receivable, not matured, taken for fire, marine and inland risks	21,822 89
All other property belonging to the company	317 50
Aggregate amount of all the assets of the company, stated at their actual value	\$1,448,026 48

III. LIABILITIES.

Gross claims for adjusted and unpaid losses, due and to become due	\$ 14,797 94
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	49,177 79
Losses resisted, including interest, costs and other expenses thereon	9,000 00
Total gross amount of claims for losses	\$ 72,975 73
Deduct re-insurance thereon	6,450 55
Net amount of unpaid losses	\$ 66,525 18
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$479,194.65; unearned premiums (50 per cent.)	\$ 239,552 32
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$494,660.24; unearned premiums (pro rata)	277,583 46
Gross premiums received and receivable upon all unexpired inland navigation risks, \$31,380; unearned premiums (50 per cent.)	15,690 00
Total unearned premiums	\$ 532,825 78
Total amount of liabilities except capital stock and net surplus	\$ 599,350 96
Joint stock capital actually paid up in cash	500,000 00
Surplus beyond capital and all other liabilities	348,675 52
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$1,448,026 48

IV. INCOME DURING THE YEAR.

	<i>From fire risks</i>	<i>Marine and inland risks</i>
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	\$ 65,795 50	\$ 16,833 21
Gross premiums on risks written and renewed during the year	945,231 16	155,044 87
Totals	\$1,014,026 72	\$ 171,878 08
Deduct premiums and bills in course of collection at this date	60,598 77	21,822 89
Entire premiums collected during the year	\$ 953,427 95	\$ 150,055 19
Deduct re-insurance, rebate, abatement and return premiums	164,768 09	39,988 27
	\$ 788,659 86	\$ 110,066 92

338 ST. PAUL FIRE AND MARINE INSURANCE CO.

Net cash actually received for premiums	\$ 898,726 78
Received for interest on bonds and mortgages	21,028 68
Received for interest and dividends on stocks, bonds and collateral loans	64,251 13
Income received from all other sources	9,257 90
<hr/>	
Aggregate amount of income actually received during the year in cash	\$ 993,264 49

V. EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	<i>Marine and inland risks.</i>	
Gross amount actually paid for losses (in- cluding \$39,364.44, losses occurring in previous years)	\$ 466,156 20	\$ 61,036 31	
Deduct amounts received for salvages and amounts received for re-insurances in other companies	36,787 35	1,607 04	
	<hr/>	<hr/>	
	\$ 429,368 85	\$ 59,429 27	
Net amount paid during the year for losses			\$ 488,798 12
Cash dividends actually paid stockholders			50,000 00
Paid for commissions and brokerage			160,332 80
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés			43,320 99
Paid for State, National and local taxes in this and other States			13,325 55
All other payments and expenditures			45,664 60
<hr/>			
Aggregate amount of actual expenditures during the year in cash			\$ 801,442 06

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of Dec. of the preceding year	\$ 57,750,597	\$ 782,765 69	\$ 427,257	\$ 20,643 54
Written or renewed during the year	60,996,699	945,231 16	24,389,239	155,044 87
Totals	<hr/>	<hr/>	<hr/>	<hr/>
	\$ 118,747,296	\$1,727,996 85	\$ 24,816,496	\$ 175,688 41
Deduct those expired and marked off as terminated	44,170,921	641,983 76	24,221,011	144,308 41
In force at the end of the year	<hr/>	<hr/>	<hr/>	<hr/>
	\$ 74,576,375	\$1,086,013 09	\$ 595,485	\$ 31,380 00
Deduct amount re-insured	7,057,176	112,248 20		
Net amount in force Dec. 31, 1886	<hr/>	<hr/>	<hr/>	<hr/>
	\$ 67,519,199	\$ 973,764 89	\$ 595,485	\$ 31,380 00

Schedule of Fire Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Frac. un'rn'd.</i>	<i>Premiums unearned.</i>
1886	One year . . .	\$ 31,645,280 00	\$ 479,104 65	1-2	\$ 239,552 32
1885	Two years . . .	53,941 00	635 52	1-4	158 88
1886		9,720 00	206 02	3-4	154 50
1884	Three years . . .	4,730,718 00	57,085 76	1-6	9,515 96
1885		5,299,300 00	64,805 60	1-2	32,402 80
1886		7,864,111 00	93,243 02	5-6	77,702 50
1883	Four years . . .	20,870 00	330 15	1-8	41 26
1884		14,555 00	208 32	3-8	78 12
1885		14,900 00	153 07	5-8	95 05
1886		6,325 00	66 06	7-8	57 80
1882	Five years . . .	2,174,545 00	36,720 61	1-10	3,672 06
1883		2,882,957 00	46,726 00	3-10	14,017 50
1884		3,406,630 00	53,207 10	1-2	26,603 55
1885		4,567,572 00	70,315 61	7-10	49,220 92
1886		4,817,775 00	70,957 40	9-10	63,861 66
Totals		\$ 67,519,199 00	\$ 973,764 89		\$ 517,135 78

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$8,414,176 58
Losses paid from organization to date	5,481,085 52
Total amount of cash dividends declared since the company commenced business	766,696 47
Total amount of the company's stock owned by the directors, at par value	187,400 00
Loaned to stockholders and officers	154,845 15
Losses incurred during the year: fire, \$451,495.38; marine and inland, \$64,463.48. Total	515,958 56
Amount deposited in St. Paul banks to comply with laws of Dakota and Nebraska	50,000 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 804,795 00
Premiums received	15,143 61
Losses paid	10,585 64
Losses incurred	10,885 64

Sun Insurance Company,

OF

SAN FRANCISCO, CALIFORNIA.

Incorporated February 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.

	<i>Par value.</i>	<i>Market value.</i>	
United States 3 per cent. bonds	\$ 50,000 00	\$ 50,000 00	
Merced Co. 5 per cent. bonds	31,000 00	31,358 07	
Stockton City 6 per cent. bonds	40,000 00	41,700 00	
Totals	\$ 121,000 00	\$ 123,058 07	
Total market value of stocks and bonds			\$ 123,058 07
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			175,525 00
Interest due and accrued on said bond and mortgage loans			2,364 20
Value of lands mortgaged, exclusive of buildings	\$ 529,200 00		
Value of buildings mortgaged		150,000 00	
Total value of said mortgaged premises	\$ 679,200 00		
Cash in the company's principal office			6,229 10
Cash deposited in Anglo Californian, Grangers, Union, D. O. Mills, National and Bank of Dixon Banks			43,164 54
Interest due and accrued on stocks and bonds			1,975 00
Gross premiums in course of collection, not more than three months due			42,400 19
Bills receivable, not matured, taken for fire, marine and inland risks			11,336 20
All other property belonging to the company			6,439 26
Aggregate amount of all the assets of the company, stated at their actual value			\$ 502,491 56

III. LIABILITIES.

Gross claims for adjusted losses and losses in process of adjustment, including all reported and supposed losses	\$ 25,091 92	
Losses resisted, including interest, costs and other expenses thereon	500 00	
Net amount of unpaid losses	\$ 25,591 92	
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$149,817.44; unearned premiums (50 per cent.)	\$ 74,908 72	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$49,753.09; unearned premiums (pro rata)	30,240 31	
Gross premiums received and receivable upon all unexpired inland navigation risks	1,633 53	
Gross premiums received and receivable upon all unexpired marine risks	21,741 77	
Total unearned premiums	\$ 128,524 33	
All other demands against the company, absolute and contingent	10,198 52	
Total amount of liabilities, except capital stock and net surplus	\$ 164,314 77	
Joint stock capital actually paid up in cash	300,000 00	
Surplus beyond capital and all other liabilities	38,176 79	
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$ 502,491 56	

IV. INCOME DURING THE YEAR.

	<i>From fire risks.</i>	<i>Marine and inland risks.</i>
Entire premiums collected during the year	\$ 243,293 38	\$ 82,464 83
Deduct re-insurance, rebate, abatement and return premiums	64,233 01	17,394 66
	\$ 179,060 37	\$ 65,070 17
Net cash actually received for premiums		\$ 244,130 54
Received for interest on mortgages		16,561 06
Received for interest and dividends on stocks, bonds, and collateral loans		6,784 38
Income received from all other sources		6,128 51
Aggregate amount of income actually received during the year in cash		\$ 273,604 49

V. EXPENDITURES DURING THE YEAR.

Net amount actually paid for losses (including \$22,815.56, losses occurring in previous years): on fire risks, \$88,970.45; marine and inland, \$47,608.18	\$ 136,578 63
Cash dividends actually paid stockholders	7,500 00
Paid for commissions and brokerage	39,426 16

Paid for salaries, fees and other charges of officers, clerks, agents and all other employés	27,457 02
Paid for State, National and local taxes in this and other States	2,710 22
All other payments and expenditures	24,880 60
Aggregate amount of actual expenditures during the year in cash	\$ 238,552 63

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year	\$ 11,221,828	\$ 165,010 96	\$ 611,797 00	\$ 41,828 46
Written or renewed during the year	17,787,714	243,293 38	1,522,723 00	82,464 83
Totals	\$ 29,009,542	\$ 408,304 34	\$ 2,134,520 00	\$ 124,293 29
Deduct those expired and marked off as terminated	13,358,612	178,216 83	1,273,853 00	67,536 59
In force at the end of the year	\$ 15,650,930	\$ 230,087 51	\$ 860,667 00	\$ 56,756 70
Deduct amount re-insured	2,054,986	30,516 98	152,817 00	11,639 63
Net amount in force Dec. 31, 1886	\$ 13,595,944	\$ 199,570 53	\$ 707,850 00	\$ 45,117 07

Schedule of Fire Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Frac. un'rn'd.</i>	<i>Premiums unearned.</i>
1886	One year	\$ 10,324,778 00	\$ 149,817 44	1-2	\$ 74,908 72
1884	} Three years	629,503 00	9,151 61	1-6	1,525 27
1885		938,101 00	14,821 39	1-2	7,410 69
1886		1,529,021 00	22,670 55	5-6	18,892 13
1883	} Five years	5,600 00	127 50	3-10	38 25
1884		23,618 00	442 02	1-2	221 01
1885		37,126 00	665 07	7-10	465 50
1886		108,197 00	1,874 95	9-10	1,687 46
Totals		\$ 13,595,944 00	\$ 199,570 53		\$ 105,149 03

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$1,263,620 00
Losses paid from organization to date	459,354 33
Total amount of cash dividends declared since the company commenced business	60,000 00
Total amount of the company's stock, owned by the directors, at par value	84,500 00
Losses incurred during the year: fire, \$88,726.71; marine and inland, \$50,228.28. Total	138,954 99
Amount deposited in Oregon, \$50,000; liabilities, \$5,154.03.	

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 400,900 00
Premiums received	4,700 71
Losses paid	1,640 87
Losses incurred	2,863 50

UNITED STATES BRANCH
OF THE
Sun Fire Office Company,
OF
LONDON, ENGLAND.

Incorporated 1710.

J. J. GUILLE, Watertown, New York, United States Manager.

I. CAPITAL.

No capital in the United States.

II. ASSETS.

Account of Stocks and Bonds owned by the Company.

United States 3 per cent. registered bonds, par value, \$375,000; market value	\$ 377,790 00
Market value of real estate owned by the company (unincumbered)	30,000 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	12,611 88
Value of lands mortgaged, exclusive of buildings	\$1,052,500 00
Value of buildings mortgaged (insured for \$556,000, as collateral)	620,000 00
Total value of said mortgaged premises	\$1,672,500 00
Cash in the company's principal office	\$ 2,576 09
Cash deposited in bank:	
United States National Bank, New York	6,881 37
National Bank & Loan Co., Watertown	70,003 63
Total cash items	\$ 79,461 00

Interest due and accrued on stocks and bonds	1,882 52
Interest due and accrued on bank deposits	24 34
Gross premiums in course of collection, not more than three months due	186,338 00
Bills receivable, not matured, taken for fire, marine, and inland risks	4,160 13
Aggregate amount of all the assets of the company stated at their actual value	\$1,706,267 94

III. LIABILITIES.

Gross claims for adjusted and unpaid losses, due and to become due	\$ 75,985 00
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	48,826 00
Losses resisted, including interest, costs and other expenses thereon	18,240 00
Net amount of unpaid losses	\$ 143,051 00
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$623,496.85; unearned premiums (50 per cent)	\$ 311,748 42
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,307,352.63; unearned premiums (pro rata)	662,675 31
Total unearned premiums	\$ 974,423 73
All other demands against the company, absolute and contingent	39,587 35
Total amount of liabilities, except capital stock and net surplus	\$1,157,062 08
Surplus, beyond all other liabilities	549,205 86
Aggregate amount of all liabilities, including net surplus	\$1,706,267 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	\$ 216,052 08
Deduct amount of same not collected	1,156 39
Net collected	\$ 214,895 69
Gross premiums on risks written and renewed during the year	1,306,158 22
Total	\$1,521,053 91
Deduct premiums and bills in course of collection at this date	150,910 78
Entire premiums collected during the year	\$1,370,143 13
Deduct re-insurance, rebate, abatement and return premiums	293,503 17
Net cash actually received for premiums	\$1,076,639 96
Received for interest on bonds and mortgages	48,283 02
Received for interest and dividends on stocks, bonds, collateral loans and from all other sources	10,154 75
Aggregate amount of income actually received during the year in cash	\$1,135,077 73

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$108,227.78. losses occurring in previous years)	\$ 750,819 38
Deduct amounts received for salvages and amounts re- ceived for re-insurances in other companies	35,201 40
Net amount paid during the year for losses	\$ 715,617 98
Paid for commissions and brokerage	181,683 49
Paid for salaries, fees and other charges of officers, clerks, agents and all other employes	91,797 08
Paid for State, National and local taxes in this and other States	31,702 84
All other payments and expenditures	109,378 74
Aggregate amount of actual expenditures during the year in cash	\$1,130,180 12

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year	\$ 206,488,234	\$2,002,575 39
Written or renewed during the year	139,617,482	1,306,158 22
Totals	\$ 346,105,716	\$3,308,733 61
Deduct those expired and marked off as terminated	141,608,719	1,328,090 14
In force at the end of the year	\$ 204,496,997	\$1,980,643 47
Deduct amount re-insured	4,705,653	49,793 99
Net amount in force December 31, 1886	\$ 199,791,344	\$1,930,849 48

Schedule of Fire Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Frac. w'rn'd.</i>	<i>Premiums unearned.</i>
1886	One year	\$ 65,434,289 00	\$ 623,496 85	1-2	\$ 311,748 42
1884	Three years	33,365,762 00	302,465 32	1-6	50,410 89
1885		30,283,319 00	272,261 95	1-2	136,130 97
1886		23,633,621 00	223,719 14	5-6	186,432 62
1882		5,437,514 00	62,584 56	1-10	6,258 46
1883	Five years	5,721,940 00	65,692 58	3-10	19,707 77
1884		13,194,079 00	134,713 64	1-2	67,356 82
1885		11,578,180 00	124,730 59	7-10	87,311 41
1886		11,142,640 00	121,184 85	9-10	109,066 37
Totals		\$199,791,344 00	\$1,930,849 48		\$ 974,423 73

Answers to General Interrogatories.

Total amount of premiums received from the organization of the com- pany to date	\$5,061,726 56
Losses paid from organization to date	3,220,605 14
Losses incurred during the year: fire	735,131 00
Amount deposited in different States and countries for the security of all the company's policy-holders	704,000 00

Amounts deposited in various States:

	<i>Deposit.</i>	<i>Liabilities.</i>
Georgia	\$ 25,165 00	\$ 12,458 17
North Carolina	20,150 00	3,395 24
Ohio	100,750 00	69,958 63
Virginia	10,075 00	17,142 13

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 772,000 00
Premiums received	13,123 73
Losses paid	10,399 44
Losses incurred	8,265 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.

	<i>Par value.</i>	<i>Market value.</i>
United States 4 per cent. bonds	\$ 350,000 00	\$ 448,000 00
Chi., & Northwestern R'y gold bonds	50,000 00	66,500 00
Chi., Burlington & Quincy R. R. bonds	50,000 00	49,750 00
Chi., St. Louis & N. O. R. R. bonds	20,000 00	23,400 00
Chicago Board of Trade bonds	20,000 00	20,400 00
Cook County bonds	25,000 00	27,080 00
City of Chicago bonds	11,000 00	12,720 00
Evanston water loan bonds	5,000 00	5,450 00

	<i>Par value.</i>	<i>Market value.</i>	
Lincoln Park bonds	5,000 00	5,250 00	
National Bank of America stock	10,000 00	13,500 00	
Chicago City Railway stock	60,000 00	225,000 00	
Chicago West Division Railway stock	10,400 00	44,200 00	
Chi. & Northwestern R'y common stock	25,000 00	28,687 50	
Chi. & Northwestern R'y preferred stock	25,000 00	35,000 00	
Chi., Burlington & Quincy R. R. stock	15,000 00	20,400 00	
Chi., Rock Island & Pacific R. R. stock	15,000 00	18,750 00	
Chi. & Alton R. R. stock	10,000 00	14,350 00	
Illinois Central R. R. stock	10,000 00	13,400 00	
Union National Bank stock	10,000 00	17,000 00	
Continental National Bank stock	20,000 00	23,000 00	
Totals	\$ 746,400 00	\$1,111,837 50	
Total market value of stocks and bonds			\$1,111,837 50
Market value of real estate owned by the company (unincumbered)			13,695 98
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			105,000 00
Interest due and accrued on said bond and mortgage loans			479 17
Value of lands mortgaged, exclusive of buildings	\$ 112,000 00		
Value of buildings mortgaged (insured for \$57,500, as collateral)		62,500 00	
Total value of said mortgaged premises	\$ 174,500 00		
Cash in the company's principal office		336 11	
Cash deposited in the Corn Exchange Bank, Chicago		72,935 82	
Total cash items			73,271 93
Interest due and accrued on stocks and bonds			920 83
Gross premiums in course of collection not more than three months due			47,411 16
All other property belonging to the company			15,654 91
Aggregate amount of all the assets of the company, stated at their actual value			\$1,368,271 48

III. LIABILITIES

Gross claims for adjusted and unpaid losses, due and to become due	\$ 22,435 78	
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	26,181 22	
Losses resisted, including interest, costs and other expenses thereon	8,952 77	
Total gross amount of claims for losses	\$ 57,569 77	
Deduct re-insurance thereon	9,122 44	
Net amount of unpaid losses		\$ 48,447 33
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$419,551.68; unearned premiums (50 per cent.)	\$ 209,775 84	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$144,863.09; unearned premiums (pro rata)	82,998 54	
Total unearned premiums		\$ 292,774 38

All other demands against the company, absolute and contingent	23,926 11
Total amount of liabilities, except capital stock and net surplus	\$ 365,147 82
Joint stock capital actually paid up in cash	500,000 00
Surplus, beyond capital and all other liabilities	503,123 66
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$1,368,271 48

IV. INCOME DURING THE YEAR.

	<i>From fire risks.</i>	<i>Marine and inland risks.</i>
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	\$ 29,762 19	
Gross premiums on risks written and renewed during the year	680,610 41	\$ 2,045 22
Totals	\$ 710,372 60	\$ 2,045 22
Deduct premiums and bills in course of collection at this date	47,411 16	
Entire premiums collected during the year	\$ 662,961 44	\$ 2,045 22
Deduct re-insurance, rebate, abatement and return premiums	155,095 82	10 00
	\$ 507,865 62	\$ 2,035 22
Net cash actually received for premiums		\$ 509,900 84
Received for interest on bonds and mortgages		5,400 00
Received for interest and dividends on stocks, bonds, collateral loans and from all other sources		49,089 20
Aggregate amount of income actually received during the year in cash		\$ 564,390 04

V. EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	<i>Marine and inland risks.</i>
Gross amount actually paid for losses (including \$62,504.87, losses occurring in previous years)	\$ 338,334 73	\$ 60 83
Deduct amounts received for salvages and amounts received for re-insurances in other companies	39,674 44	
	\$ 298,660 29	\$ 60 83
Net amount paid during the year for losses		\$ 298,721 12
Cash dividends actually paid stockholders		50,000 00
Paid for commissions and brokerage		81,577 81
Paid for salaries, fees and other charges of officers, clerks, agents and all other employes		36,681 17
Paid for State, National and local taxes in this and other States		15,573 44
All other payments and expenditures		22,957 10
Aggregate amount of actual expenditures during the year in cash		\$ 505,510 64

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year	\$ 35,008,791	\$ 518,474 73		
Written or renewed during the year	47,247,411	680,610 41	\$ 754,480 00	\$ 2,045 22
Totals	\$ 82,256,202	\$ 1,199,085 14	\$ 754,480 00	\$ 2,045 22
Deduct those expired and marked off as terminated	39,996,960	577,473 51	754,480 00	2,045 22
In force at the end of the year	\$ 42,259,242	\$ 621,611 63		
Deduct amount re-insured	3,332,176	57,196 86		
Net amount in force Dec. 31, 1886	\$ 38,927,066	\$ 564,414 77		

Schedule of Fire Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Frac. un'rn'd.</i>	<i>Premiums unearned.</i>
1886	One year	\$ 26,699,219 00	\$ 419,551 68	1-2	\$ 209,775 84
1884	Three years	2,372,550 00	27,664 67	1-6	4,610 78
1885		2,344,916 00	28,131 85	1-2	14,065 93
1886		3,701,335 00	39,985 22	5-6	33,321 02
1883		8,900 00	103 41	1-8	12 93
1886	Four years	23,250 00	226 25	7-8	197 97
1882	Five years	204,419 00	3,159 36	1-10	315 93
1883		484,103 00	5,752 57	3-10	1,725 75
1884		943,280 00	11,893 20	1-2	5,946 60
1885		927,217 00	11,751 40	7-10	8,225 98
1886		1,217,877 00	16,195 16	9-10	14,575 65
Totals		\$ 38,927,066 00	\$ 564,414 77		\$ 292,774 38

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$5,553,359 40
Losses paid from organization to date	3,263,248 49
Total amount of cash dividends declared since the company commenced business	722,500 00
Total amount of the company's stock owned by the directors at par value	118,800 00
Losses incurred during the year: fire, \$275,649.78; marine and inland, \$60.83. Total	275,710 61

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 569,224 00
Premiums received	12,366 64
Losses paid	8,881 88
Losses incurred	8,326 70

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.

	<i>Par value.</i>	<i>Market value.</i>
United States 4 per cent. bonds	\$ 200,000 00	\$ 254,500 00
Oakland City bonds	8,000 00	10,000 00
Alameda town bonds	8,000 00	8,800 00
Montgomery Avenue bonds, S. F	120,000 00	36,000 00
Spring Valley Water stock, S. F	22,500 00	21,713 00
Totals	\$ 358,500 00	\$ 331,013 00
Total market value of stocks and bonds		\$ 331,013 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		215,477 25
Value of lands mortgaged, exclusive of buildings	\$ 302,500 00	
Value of buildings mortgaged (insured for \$121,800 as collateral)		173,000 00
Total value of said mortgaged premises		\$ 475,500 00

Loans on Collaterals.

<i>Shares of Stock</i>	<i>Par value</i>	<i>Market value</i>	<i>Loaned thereon</i>
400 Presidio & Ferries R. R. Co	\$ 40,000 00	\$ 18,000 00	} \$ 20,000 00
106 California Dry Dock Co	10,600 00	11,130 00	
60 Bank of California	6,000 00	10,500 00	
Totals	\$ 56,600 00	\$ 39,630 00	\$ 20,000 00
Amount loaned on collaterals			\$ 20,000 00
Cash in the company's principal office			\$ 14,218 95
Cash deposited in bank:			
Bank of California			29,500 00
Donohoe, Kelly & Co			12,800 00
Laidlaw & Co., New York			377,558 25
Merchants National Bank, Chicago			2,761 25

Total cash items	\$ 436,838 48
Interest due and accrued on stocks and bonds	3,670 00
Gross premiums in course of collection not more than three months due	35,557 56
Bills receivable, not matured, taken for fire, marine and inland risks	8,805 71
Amount of premiums unpaid on policies issued more than three months	\$ 1,279 58
Aggregate amount of all the assets of the company, stated at their actual value	\$1,161,362 00

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 8,643 00
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	25,055 76
Losses resisted, including interest, costs and other expenses thereon	2,400 00
Net amount of unpaid losses	\$ 36,098 76
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, \$317,038.92; unearned premiums (50 per cent)	\$ 158,519 46
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$128,572.46; unearned premiums (pro rata)	70,258 45
Gross premiums received and receivable upon all unexpired time hull risks, \$38,164.67; unearned premiums (50 per cent.)	19,082 33
Gross premiums received and receivable upon all unexpired marine risks	5,112 47
Total unearned premiums	\$ 252,972 71
Unused balances of bills and notes taken in advance for premiums on open marine and inland risks	1,470 23
Cash dividends to stockholders remaining unpaid	30 00
Total amount of liabilities, except capital stock and net surplus	\$ 290,571 70
Joint stock capital actually paid up in cash	750,000 00
Surplus beyond capital and all other liabilities	120,790 30
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$1,161,362 00

IV. INCOME DURING THE YEAR.

	<i>From fire risks.</i>	<i>Marine and inland risks</i>
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	\$ 23,668 40	\$ 17,107 10
Gross premiums on risks written and renewed during the year	490,152 02	114,366 18
Totals	\$ 513,821 02	\$ 131,473 28
Deduct premiums and bills in course of collection at this date	30,323 76	14,039 51
Entire premiums collected during the year	\$ 483,497 26	\$ 117,433 77
Deduct re-insurance, rebate, abatement and return premiums	53,507 97	25,477 20
	\$ 429,989 29	\$ 91,956 57

Net cash actually received for premiums	\$ 521,945 86
Received for interest on bonds and mortgages	14,375 67
Received for interest and dividends on stocks, bonds and collateral loans	25,345 66
Income received from all other sources	8,730 00
Aggregate amount of income actually received during the year in cash	\$ 570,397 19

V. EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	<i>Marine and inland risks.</i>
Gross amount actually paid for losses (including \$24,270.29, losses occurring in previous years)	\$ 206,652 29	\$ 111,550 78
Deduct amounts received for salvages and amounts received for re-insurances in other companies		16,166 03
	\$ 206,652 29	\$ 95,384 75
Net amount paid during the year for losses		\$ 302,037 04
Cash dividends actually paid stockholders		68,052 00
Paid for commissions and brokerage		114,395 72
Paid for salaries, fees and other charges of officers, clerks, agents and all other employes		33,756 60
Paid for State, National and local taxes in this and other States		11,210 04
All other payments and expenditures		32,966 70
Aggregate amount of expenditures during the year in cash		\$ 562,418 10

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Five risks.</i>	<i>Premiums thereon.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year	\$ 30,520,256	\$ 410,607 72	\$ 935,676	\$ 41,962 45
Written or renewed during the year	38,635,787	490,152 62	9,144,368	114,366 18
Totals	\$ 69,156,043	\$ 900,760 34	\$ 10,080,044	\$ 156,328 63
Deduct those expired and marked off as terminated	33,583,477	439,582 96	9,026,106	109,323 75
In force at the end of the year	\$ 35,572,566	\$ 461,177 38	\$ 1,053,938	\$ 47,004 88
Deduct amount re-insured	1,130,015	15,566 00	86,746	3,727 74
Net amount in force Dec. 31, 1886	\$ 34,442,551	\$ 445,611 38	\$ 967,192	\$ 43,277 14

Schedule of Fire Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Frac. un'rn'd.</i>	<i>Premiums unearned.</i>
1886	One year	\$ 24,705,642 00	\$ 317,038 92	1-2	\$ 158,519 46
1885	Two years	52,381 00	643 83	1-4	161 00
1886		2,500 00	20 00	3-4	15 00
1884	Three years	1,971,905 00	26,013 70	1-6	4,335 62
1885		2,719,337 00	35,406 56	1-2	17,703 28
1886		3,175,730 00	41,136 03	5-6	34,280 05

UNION INSURANCE COMPANY.

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<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Frac. un'rn'd.</i>	<i>Premiums unearned.</i>
1882	Five years	321,520 00	4,698 45	1-10	469 85
1883		312,025 00	4,277 55	3-10	1,283 27
1884		370,290 00	4,959 75	1-2	2,479 88
1885		280,789 00	3,722 20	7-10	2,605 54
1886		530,432 00	7,694 39	9-10	6,924 96
Totals		\$ 34,442,551 00	\$ 445,611 38	. . .	\$ 228,777 91

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$8,151,460 21
Losses paid from organization to date	4,413,002 35
Total amount of cash dividends declared since the company commenced business	2,175,000 00
Total amount of the company's stock, owned by the directors, at par value	240,000 00
Loaned to stockholders	20,000 00
Losses incurred during the year: fire, \$216,821.03; marine and inland, \$92,794.48. Total	309,615 51
Amounts deposited in different States and countries for the security of all the company's policy holders	25,000 00
	<i>Deposit. Liabilities.</i>
Amount deposited in Oregon	\$ 50,000 00 \$ 8,137 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 400,850 00
Premiums received	7,893 80
Losses paid	5,843 34
Losses incurred	5,843 34

Union Fire and Marine Insurance Co.,

OF

CHRISTCHURCH, NEW ZEALAND.

Incorporated August 7, 1877.

JOHN THOMAS PEACOCK,
Chairman.

WILLIAM 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.

	<i>Par value.</i>	<i>Market value.</i>
United States bonds	\$ 42,000 00	\$ 53,390 63
California Dry Dock bonds	4,000 00	4,343 75
Parnell Borough Water Works 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)		24,500 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		520,150 00
Loans on bond and mortgage (first liens) upon which more than one year's interest is due and is in process of foreclosure		46,399 83
Interest due and accrued on said bond and mortgage loans		13,023 40
Value of lands mortgaged, exclusive of buildings	\$ 751,750 00	
Value of buildings mortgaged (insured for \$210,450 as collateral)		254,500 00
Total value of said mortgaged premises		\$1,006,250 00
Cash in the company's principal and branch offices	\$ 1,294 54	
Cash deposited in bank:		
Union Bank, Christchurch		34,634 75
Savings and Loan Society		11,127 56
San Francisco Savings Union		19,054 25
Association of Canterbury		50,000 00
At branches and in transit		8,631 31
Total cash items		\$ 124,742 41
Interest due and accrued on stocks and bonds		479 41
Interest due and accrued on deposits		831 86
Net premiums in course of collection not more than three months due		99,694 77

Bills receivable, not matured, taken for fire, marine and inland risks	14,949 48
All other property belonging to the company	7,850 00
Amount of premiums unpaid on policies, issued more than three months	\$ 14,949 48
Aggregate amount of all the assets of the company, stated at their actual value	\$ 914,395 54

III. LIABILITIES.

Gross losses adjusted or in process of adjustment, including all reported and supposed losses and losses resisted	\$ 62,525 00
Deduct re-insurance thereon	26,725 00
Net amount of unpaid losses	\$ 35,800 00
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, \$180,362.46; unearned premiums (50 per cent)	\$ 90,181 23
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$8,924.31; unearned premiums (pro rata)	4,845 20
Gross premiums received and receivable upon all unexpired inland navigation risks	16,105 66
Gross premiums received and receivable upon all unexpired marine time risks, \$64,515; unearned premiums (50 per cent.)	32,257 50
Total unearned premiums	\$ 143,389 59
Cash dividends to stockholders remaining unpaid	4,010 04
Due and to become due for bank overdrafts	33,484 86
All other demands against the company, absolute and contingent	34,067 52
Total amount of liabilities, except capital stock and net surplus	\$ 250,752 01
Joint stock capital actually paid up in cash	500,000 00
Surplus, beyond capital and all other liabilities	163,643 53
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$ 914,395 54

IV. INCOME DURING THE YEAR.

	<i>From fire risks.</i>	<i>Marine and inland risks.</i>
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	\$ 22,491 63	\$ 115,533 86
Gross premiums on risks written and renewed during the year	343,455 52	388,371 62
Totals	\$ 365,947 15	\$ 503,905 48
Deduct premiums and bills in course of collection at this date	25,071 94	89,572 31
Entire premiums collected during the year	\$ 340,875 21	\$ 414,333 17
Deduct re-insurance, rebate, abatement and return premiums	66,410 17	167,875 54
	\$ 274,465 04	\$ 246,457 63
Net cash actually received for premiums		\$ 520,922 67

Received for interest on bonds and mortgages and deposits	45,614 47
Income received from all other sources	71 25

Aggregate amount of income actually received during the year
in cash \$ 566,608 39

V. EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	<i>Marine and inland risks.</i>
Gross amount actually paid for losses	\$ 230,766 75	\$ 167,723 35
Deduct amounts received for salvages and amounts received for re-insurances in other companies	34,343 83	68,341 04
	\$ 196,422 92	\$ 99,382 31
Net amount paid during the year for losses		\$ 295,805 23
Cash dividends actually paid stockholders		49,513 06
Paid for commissions and brokerage		56,008 84
Paid for salaries, fees and other charges of officers, clerks, agents and all other employes and expenses		98,272 86
Paid for State, National and local taxes in this and other States		4,688 42
		\$ 504,288 41
Aggregate amount of actual expenditures during the year, in cash		\$ 504,288 41

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of De- cember of the preceding year	\$ 21,725,350	\$ 168,999 62	\$ 8,274,350	\$ 98,777 36
Written or renewed during the year	43,322,825	343,455 52	30,189,530	388,371 62
Totals	\$ 65,048,175	\$ 512,455 14	\$ 38,463,880	\$ 487,148 98
Deduct those expired and marked off as terminated	33,864,930	277,071 37	20,393,987	270,397 70
In force at the end of the year	\$ 31,183,245	\$ 235,383 77	\$ 18,069,893	\$ 216,751 28
Deduct amount re-insured	6,745,575	46,097 00	11,222,655	136,130 62
Net amount in force December 31, 1886	\$ 24,437,670	\$ 189,286 77	\$ 6,847,238	\$ 80,620 66

Schedule of Fire Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Frac. un'rn'd.</i>	<i>Premiums unearned'</i>
1886	One year	\$ 23,927,809 00	\$ 180,362 46	1-2	\$ 90,181 23
1886	Two years	203,350 00	3,353 90	3-4	} 4,845 20
1886	Three years	273,411 00	4,893 91	5-6	
1886	Four years	20,850 00	327 00	7-8	
1886	Five years	12,250 00	349 50	9-10	
Totals		\$ 24,437,670 00	\$ 189,286 77		\$ 95,026 43

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$3,987,409 35
Losses paid from organization to date	2,401,364 90
Total amount of cash dividends declared since the company commenced business	334,375 00
Total amount of the company's stock, owned by the directors, at par value	33,275 00
Loaned to stockholders and officers	9,250 00
Losses incurred during the year: fire, \$209,697.92; marine and inland, \$75,407.31. Total	285,105 23

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 309,813 00
Premiums received	7,817 14
Losses paid	5,763 57
Losses incurred	2,095 31

United States Fire Insurance Co.,

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.

U. S. 4 per cent. reg. bonds, par value, \$230,000, market value	\$ 293,250 00
Loans on bond and mortgage (first liens) upon which more than one year's interest is due	287,700 00
Interest due and accrued on said bond and mortgage loans	1,771 67
Value of lands mortgaged, exclusive of buildings	\$ 250,000 00
Value of buildings mortgaged (insured for \$316,200 as collateral)	400,500 00
Total value of said mortgaged premises	\$ 650,500 00

Cash in the company's principal office	\$	701 31
Cash deposited in the National Bank of Commerce		9,682 00
Total cash items	\$	10,383 31
Gross premiums in course of collection not more than three months due		18,705 14
Aggregate amount of all the assets of the company stated at their actual value	\$	611,810 12

III. LIABILITIES.

Gross claims for adjusted and unpaid losses, due and to become due	\$	2,876 39
Gross losses in process of adjustment, including all reported and supposed losses		6,940 00
Net amount of unpaid losses	\$	9,816 39
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, \$92,815.46; unearned premiums (50 per cent)	\$	46,407 73
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$43,622.92; unearned premiums (pro rata)		24,916 56
Gross premiums received and receivable upon all unexpired inland navigation risks, \$11,201.36; unearned premiums (50 per cent.)		5,600 68
Total unearned premiums	\$	76,924 97
Due and to become due for borrowed money		9,000 00
All other demands against the company, absolute and contingent		5,774 78
Total amount of liabilities, except capital stock and net surplus	\$	101,516 14
Joint stock capital actually paid up in cash		250,000 00
Surplus, beyond capital and all other liabilities		260,293 98
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$	611,810 12

IV. INCOME DURING THE YEAR.

	<i>From fire risks.</i>	<i>Marine and inland risks.</i>
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	\$ 12,568 82	\$ 1,046 00
Gross premiums on risks written or renewed during the year	132,682 51	13,215 19
Totals	\$ 145,251 33	\$ 14,261 19
Deduct premiums and bills in course of collection at this date	19,223 23	1,343 87
Entire premiums collected during the year	\$ 126,028 10	\$ 12,917 32
Deduct re-insurance, rebate, abatement and return premiums	10,328 18	960 18
	\$ 115,699 92	\$ 11,957 14

Net cash actually received for premiums	\$ 127,657 06
Received for interest on bonds and mortgages	15,350 02
Received for interest and dividends on stocks, bonds and collateral loans	11,522 22
Income received from all other sources	3,229 38
Aggregate amount of income actually received during the year in cash	\$ 157,758 68

V. EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	<i>Marine and inland risks.</i>
Gross amount actually paid for losses (including \$6,037.74, losses occurring in previous years)	\$ 44,960 71	\$ 3,515 93
Deduct amounts received for salvages and amounts received for re-insurances in other companies	2,716 07	31 02
	\$ 42,253 64	\$ 3,484 96
Net amount paid during the year for losses		\$ 45,738 60
Cash dividends actually paid stockholders		25,041 25
Paid for commissions and brokerage		25,020 21
Paid for salaries, fees and other charges of officers, clerks, agents and all other employes		14,426 46
Paid for State, National and local taxes in this and other States		5,268 07
All other payments and expenditures		13,713 22
Aggregate amount of actual expenditures during the year in cash		\$ 129,207 81

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon</i>
In force on the 31st day of December of the preceding year	\$ 17,515,050	\$ 133,823 53	\$ 322,900 00	\$ 8,803 75
Written or renewed during the year	16,504,100	145,251 33	1,028,438 00	14,261 19
Totals	\$ 34,019,159	\$ 282,074 86	\$1,351,338 00	\$ 23,064 94
Deduct those expired and marked off as terminated	16,652,002	142,510 40	991,113 00	11,863 38
In force at the end of the year	\$ 17,367,157	\$ 139,564 46	\$ 360,225 00	\$ 11,201 56
Deduct amount re-insured	3,79,953	3,126 08		
Net amount in force December 31 1886	\$ 16,969,204	\$ 136,438 38	\$ 360,225 00	\$ 11,201 56

Schedule of Fire Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Frac. un'rn'd.</i>	<i>Premiums unearned.</i>
1886	One year	\$ 11,078,967 00	\$ 92,815 46	1-2	\$ 46,407 73
1885	Two years	3,600 00	72 93	1-4	18 23
1886		5,000 00	31 25	3-4	23 43
1884	Three years	1,336,432 00	9,951 29	1-6	1,508 55
1885		1,971,300 00	12,722 72	1-2	6,361 36
1886		1,876,023 00	15,063 04	5-6	12,552 52
1884	Four years	26,250 00	262 50	3-8	98 44
1885		30,350 00	325 60	5-8	203 50
1886		10,350 00	103 50	7-8	90 56
1882	Five years	13,800 00	122 35	1-10	12 24
1883		71,500 00	696 25	3-10	208 87
1884		140,075 00	1,180 22	1-2	590 11
1885		178,725 00	1,716 96	7-10	1,201 88
1886		221,832 00	2,274 31	9-10	2,046 87
Totals		\$ 16,969,204 00	\$ 136,438 38		\$ 71,324 29

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$3,457,457 06
Losses paid from organization to date	1,814,275 60
Total amount of cash dividends declared since the company commenced business	1,614,091 00
Total amount of the company's stock owned by the directors at par value	46,550 00
Losses incurred during the year: fire, \$43,854.17; marine and inland, \$5,663.08. Total	49,517 25

COLORADO BUSINESS.*Business in the State during the Year.*

Risks written	\$ 120,815 00
Premiums received	1,514 11
Losses paid	308 18
Losses incurred	None

Washington Fire and Marine Ins. Co.,

OF

BOSTON, . . . MASSACHUSETTS.

Incorporated December 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.

<i>Shares of stock</i>	<i>Par value.</i>	<i>Market value.</i>
300 Atlas National Bank	\$ 30,000 00	\$ 35,250 00
150 Blackstone National Bank	15,000 00	17,175 00
400 Columbian National Bank	40,000 00	50,000 00
80 Continental National Bank	8,000 00	9,440 00
50 Eliot National Bank	5,000 00	6,350 00
80 Freeman's National Bank	8,000 00	8,100 00
100 Hamilton National Bank	10,000 00	12,500 00
11 Massachusetts National Bank	2,750 00	2,585 00
400 Merchants National Bank	40,000 00	53,200 00
15 Merchandise National Bank	1,500 00	1,556 00
150 North National Bank	15,000 00	20,025 00
200 New England National Bank	20,000 00	29,150 00
100 State National Bank	10,000 00	11,850 00
80 Suffolk National Bank	8,000 00	8,800 00
25 Tremont National Bank	2,500 00	2,537 00
60 Washington National Bank	6,000 00	7,380 00
80 National Bank of Commerce	8,000 00	9,800 00
100 National Bank of the Commonwealth	10,000 00	12,500 00
75 National Bank of North America	7,500 00	7,932 00
135 National City Bank	13,500 00	14,006 00
100 National Eagle Bank	10,000 00	10,700 00
100 National Hide and Leather Bank	10,000 00	11,412 00
200 National Revere Bank	20,000 00	24,100 00
47 National Union Bank	4,700 00	6,392 00
40 Norwich & Worcester R. R.	4,000 00	7,040 00

<i>Shares of stock.</i>	<i>Par value.</i>	<i>Market value.</i>	
200 New York Central & Hudson River R. R.	20,000 00	22,700 00	
350 Old Colony R. R.	35,000 00	63,000 00	
210 Chicago, Burlington & Quincy R. R.	21,000 00	28,770 00	
300 Boston & Lowell R. R.	30,000 00	38,850 00	
150 Boston & Albany R. R.	15,000 00	29,925 00	
110 Chi., Milwaukee & St. Paul R. R. pref.	11,000 00	12,980 00	
100 Chicago & Northwestern R. R. preferred	10,000 00	14,000 00	
10 Boston Gas Light Co.	5,000 00	8,700 00	
<i>Bonds.</i>			
United States 4½ per cent.	50,000 00	55,275 00	
United States 4 per cent.	50,000 00	64,375 00	
City of Boston 6 per cent., 1894	80,000 00	93,600 00	
City of Boston 6 per cent., 1903	30,000 00	39,300 00	
Chi., Burlington & Quincy R. R. 7 per ct., 1903	10,000 00	13,200 00	
Eastern R. R. 6 per cent.	61,500 00	78,797 00	
Old Colony R. R. 7 per cent., 1897	20,000 00	24,000 00	
Union Pacific R. R. 6 per cent.	20,000 00	22,800 00	
Union Pacific R. R. 8 per ct., S. F., 1893	10,000 00	11,550 00	
Cedar Rapids & Mo. Riv. R. R. 7 per ct., 1916	5,000 00	6,650 00	
Cedar Rapids & Mo. Riv. R. R. 7 per ct., 1909	5,000 00	6,000 00	
Pueblo & Arkansas Val. R. R. 7 per cent.	20,000 00	24,900 00	
Northern Pacific R. R. 6 per ct. gen'l mtge.	30,000 00	34,650 00	
Nor. Pac. R. R. 6 per ct., (Pend d' Oreille Div.)	10,000 00	10,300 00	
Saginaw & Western R. R. 6 per cent.	5,000 00	5,300 00	
Fremont, Elkhorn & Mo. Val. R. R. 6 pr ct.	5,000 00	6,000 00	
K. C., Springfield & Memphis R. R. 6 pr ct.	10,000 00	11,000 00	
K. C., Lawrence & Southern R. R. 6 pr ct.	10,000 00	11,300 00	
K. C., St. Jos. & Council Bluffs R. R. 7 pr ct.	10,000 00	12,550 00	
K. C., Clinton & Springfield R. R. 5 pr ct.	20,000 00	21,000 00	
Nodaway Valley R. R. 7 per cent.	10,000 00	11,250 00	
Oregon R'y & Navigation Co. 6 pr ct.	20,000 00	22,200 00	
Oregon R'y & Navigation Co. 5 pr ct., 1925	5,000 00	5,268 00	
Maine Central R. R. collateral trust, 5 pr ct.	10,000 00	10,500 00	
St. P., Minn. & Man. R. R. (Dak. Ex.) 6 pr ct.	10,000 00	11,800 00	
St. P., Minn. & Man. R. R. (cons.) 6 per ct.	5,000 00	6,125 00	
Chi., Mil. & St. P. R. R. (Dub. Div.) 6 pr ct.	5,000 00	5,925 00	
Chi., Mil. & St. P. R. R. (C. & P.W. Div.) 5 pr ct.	5,000 00	5,400 00	
Marion & McPherson R. R. 7 per ct.	4,000 00	4,920 00	
Chi., Burlington & Northern R. R. 5 pr ct.	5,000 00	5,150 00	
Oregon Short Line R. R. 6 per ct.	10,000 00	10,450 00	
A., T. & Santa Fé R. R. 5 pr ct., S. F., 1920	15,000 00	15,450 00	
L. & N. R. R. (N. O. & M. Div.) 6 pr ct., 1930	10,000 00	10,750 00	
Totals	\$1,031,950 00	\$1,276,440 00	
Total market value of stocks and bonds		\$1,276,440 00	
Market value of real estate owned by the company (unincumbered)		300,000 00	
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		41,000 00	
Interest due and accrued on said bond and mortgage loans		730 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.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
10 sh's Commercial Wharf Co.	\$ 10,000 00	\$ 18,000 00	\$ 8,000 00
19 sh's Commercial Wharf Co.	10,000 00	34,200 00	25,000 00
100 shares Central Mills Co	10,000 00	10,000 00	8,000 00
Totals	\$ 39,000 00	\$ 62,200 00	\$ 41,000 00
Amount loaned on collaterals			\$ 41,000 00
Cash in the Company's principal office		\$ 18,571 69	
Cash deposited in Columbian National Bank		67,777 91	
Total cash items			86,349 60
Interest due and accrued on stocks and bonds			4,338 00
Interest due and accrued on collateral loans			275 00
Gross premiums in course of collection not more than three months due			105,384 89
Bills receivable, not matured, taken for fire marine and inland risks			93,362 62
All other property belonging to the company			587 00
Aggregate amount of all the assets of the company, stated at their actual value			\$1,949,467 11

III. LIABILITIES.

Net amount of unpaid losses	\$ 127,420 00
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy \$617,356.92; unearned premiums 50 per cent.	\$ 308,678 46
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$444,522.84; unearned premiums (pro rata)	255,393 67
Gross premiums received and receivable upon all unexpired marine risks	117,838 60
Total unearned premiums	\$ 691,910 73
All other demands against the company, absolute and contingent	1,199 79
Total amount of liabilities, except capital stock and net surplus	\$ 820,530 52
Joint stock capital actually paid up in cash	1,000,000 00
Surplus beyond capital and all other liabilities	128,936 59
Aggregate amount of all liabilities including paid-up capital stock and net surplus	\$1,949,467 11

IV. INCOME DURING THE YEAR.

	<i>From fire risks.</i>	<i>Marine and inland risks.</i>
Entire premiums collected during the year	\$1,365,348 79	\$ 335,296 82
Deduct re insurance rebate abatement and return premiums	243,297 11	28,093 71
	\$ 843,551 68	\$ 307,203 11

Net cash actually received for premiums	\$1,150,754 79
Received for interest on bonds and mortgages	2,025 00
Received for interest and dividends on stocks, bonds and collateral loans	66,048 46
Income received from all other sources	840 36
Aggregate amount of income actually received during the year in cash	\$1,219,668 61

V. EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	<i>Marine and inland risks.</i>
Gross amount actually paid for losses (including \$107,060, losses occurring in previous years)	\$ 501,379 14	\$ 298,497 85
Deduct amounts received for salvages and amounts received for re-insurances in other companies	45,701 96	30,278 18
	\$ 455,677 18	\$ 268,219 67
Net amount paid during the year for losses		\$ 723,896 85
Cash dividends actually paid stockholders		60,000 00
Paid for commissions and brokerage		184,231 05
Paid for salaries, fees and other charges of officers, clerks, agents and all other employes		66,313 16
Paid for State, National and local taxes in this and other States		31,964 69
All other payments and expenditures		88,038 09
Aggregate amount of actual expenditures during the year in cash		\$1,154,443 84

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year	\$ 76,831,386	\$ 933,235 35	\$ 2,372,776	\$ 94,844 72
Written or renewed during the year	97,370,890	1,088,564 89	14,962,785	354,597 82
Totals	\$ 174,202,276	\$2,021,800 24	\$ 17,335,561	\$ 449,442 54
Deduct those expired and marked off as terminated	74,211,154	877,640 21	14,163,828	329,639 33
In force at the end of the year	\$ 99,991,122	\$1,144,160 03	\$ 3,171,733	\$ 119,803 21
Deduct amount re-insured	6,393,883	82,280 27	83,750	1,964 61
Net amount in force Dec. 31, 1886	\$ 93,597,239	\$1,061,879 76	\$ 3,087,983	\$ 117,838 60

Schedule of Fire Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Frac. un'rn'd.</i>	<i>Premiums unearned.</i>
1886	One year . . .	\$ 49,469,012 00	\$ 617,356 92	1-2	\$ 308,678 46
1885	Two years . . .	437,529 00	2,973 01	1-4	743 25
1886		148,015 00	1,509 59	3-4	1,132 19
1884	Three years . . .	6,470,950 00	64,960 02	1-6	10,826 67
1885		9,683,351 00	87,011 21	1-2	43,505 60
1886		11,675,569 00	104,460 99	5-6	87,050 82
1883	Four years . . .	24,080 00	96 44	1-8	12 05
1884		90,406 00	874 67	3-8	328 00
1885		40,261 00	615 16	5-8	384 47
1886		157,333 00	1,359 34	7-8	1,189 42
1882	Five years . . .	506,014 00	6,289 33	1-10	628 93
1883		1,444,416 00	18,883 34	3-10	5,650 00
1884		3,051,334 00	39,109 30	1-2	19,554 65
1885		4,506,365 00	51,998 89	7-10	36,399 22
1886		5,891,604 00	64,431 55	9-10	57,988 40
Totals		\$ 93,597,239 00	\$ 1,061,879 76		\$ 574,072 13

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$7,444,052 55
Losses paid from organization to date	3,766,377 21
Total amount of cash dividends declared since the company commenced business	430,000 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	211,900 00
Losses incurred during the year: fire, \$165,047.18; marine and inland \$279,209.67. Total	744,256 85
Amount deposited in various States and countries for the security of all the company's policy-holders	25,000 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 695,622 91
Premiums received	17,661 72
Losses paid	6,122 90
Losses incurred	6,872 90

UNITED STATES BRANCH
OF THE
Western Assurance Company,
OF
TORONTO, CANADA.

A. M. SMITH, President.

JAMES BOOMER, Secretary.

I. CAPITAL.

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

II. ASSETS.

Account of Stocks and Bonds owned by the Company.

<i>Stocks and Bonds.</i>	<i>Par value.</i>	<i>Market value.</i>
U. S. 4½ per cent. reg. bonds	\$ 140,000 00	\$ 154,000 00
U. S. 4 per cent. reg. bonds	201,000 00	257,280 00
Ohio State stock, 3 per cent	100,000 00	104,500 00
Georgia State bonds, 6 per cent	25,000 00	27,000 00
Cash deposit, State of Mississippi, 6 per cent	15,000 00	15,000 00
Dominion of Canada stock, 4 per cent	115,350 00	119,387 25
Canadian Bank of Commerce stock	40,000 00	50,000 00
Imperial Loan and Investment Co. stock . .	25,000 00	29,500 00
Dominion Loan and Investment Co. stock . .	15,000 00	16,200 00
Totals	\$ 676,350 00	\$ 772,867 25
Total market value of stocks and bonds		\$ 772,867 25
Cash in the company's principal office		\$ 14,546 17
Cash deposited in bank:		
J. H. Goadley and Alex. Laird, agents Canadian Bank of Commerce, New York		80,248 74
Bank of Commerce, Buffalo		6,608 71
Corn Exchange Bank, Chicago		6,828 87
Total cash items		\$ 108,232 49
Gross premiums in course of collection, not more than three months due		70,416 18
Bills receivable, not matured, taken for fire, marine and inland risks		21,040 84
Aggregate amount of all the assets of the company stated at their actual value		\$ 972,556 76

III. LIABILITIES.

Gross losses adjusted, or in process of adjustment or in suspense, including all reported and supposed losses	\$ 54,950 75	
Losses resisted, including interest, costs and other expenses thereon	7,500 00	
Net amount of unpaid losses		\$ 62,450 75
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$640,323.62; unearned premiums (50 per cent)	\$ 320,161 51	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$256 685.20; unearned premiums (pro rata)	141,356 21	
Gross premiums received and receivable upon all unexpired inland navigation risks, \$19,657; unearned premiums (50 per cent)	9,825 50	
Total unearned premiums		\$ 471,346 52
All other demands against the company, absolute and contingent		11,736 03
Total amount of liabilities, except capital stock and net surplus		\$ 545,533 30
Surplus, beyond all liabilities in the United States		427,023 46
Aggregate amount of all liabilities, including net surplus		\$ 972,556 76

IV. INCOME DURING THE YEAR.

	<i>From fire risks.</i>	<i>Marine and inland risks.</i>	
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	\$ 77,899 70	\$ 562 51	
Deduct amount of same not collected	20,953 54		
Net collected	\$ 56,945 86	\$ 562 51	
Gross premiums on risks written and renewed during the year	960,927 28	160,783 45	
Totals	\$1,017,873 14	\$ 161,345 99	
Deduct premiums and bills in course of collection at this date	83,494 58	7,962 44	
Entire premiums collected during the year	\$ 934,378 56	\$ 153,383 55	
Deduct re-insurance, rebate, abatement and return premiums	157,246 76	18,234 43	
	\$ 777,131 80	\$ 135,149 12	
Net cash actually received for premiums			\$ 912,280 92
Received for interest and dividends on stocks, bonds, collateral loans and from all other sources			29,414 27
Aggregate amount of income actually received during the year in cash			\$ 941,695 19

V. EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	<i>Marine and inland risks.</i>
Gross amount actually paid for losses (including \$66,385.28, losses occurring in previous years)	\$ 517,343 46	\$ 86,687 27
Deduct amounts received for salvages and amounts received for re-insurances in other companies	13,341 04	1,450 32
	\$ 504,002 42	\$ 85,236 95
Net amount paid during the year for losses		\$ 589,239 37
Paid for commissions and brokerage		162,026 91
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés		23,000 00
Paid for State, National and local taxes in this and other States		21,900 30
All other payments and expenditures		80,510 47
Aggregate amount of actual expenditures during the year in cash		\$ 876,677 05

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of Dec. of the preceding year	\$ 64,582,068	\$ 900,740 74	\$ 1,133,548	\$ 17,661 12
Written or renewed during the year	65,779,065	960,927 28	31,429,324	160,783 48
Totals	\$ 130,361,133	\$ 1,861,668 02	\$ 32,562,872	\$ 178,444 60
Deduct those expired and marked off as terminated	67,436,986	931,842 44	31,453,819	155,710 37
In force at the end of the year	\$ 62,924,147	\$ 929,825 58	\$ 1,109,053	\$ 22,734 23
Deduct amount re-insured	1,729,440	32,816 76	63,100	3,077 23
Net amount in force December 31, 1886	\$ 61,194,707	\$ 897,008 82	\$ 1,045,953	\$ 19,657 00

Schedule of Fire Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Frac. un'rn'd.</i>	<i>Premiums unearned.</i>
1886	One y'r or less	\$ 42,497,170 00	\$ 640,323 62	1-2	\$ 320,161 81
1884	} Three years	4,451,352 00	52,363 94	1-6	8,727 32
1885		3,960,422 00	55,774 27	1-2	27,887 13
1886		5,219,279 00	71,534 59	5-6	59,612 16
1882		648,409 00	9,283 64	1-10	928 36
1883	} Five years	876,095 00	13,907 19	3-10	5,172 15
1884		976,067 00	15,794 42	1-2	7,897 21
1885		1,081,828 00	15,462 79	7-10	10,823 95
1886		1,484,085 00	22,564 36	9-10	20,307 93
Totals		\$ 61,194,707 00	\$ 897,008 82		\$ 461,518 02

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$3,413,102 77
Losses paid from organization to date	5,614,788 17
Total amount of losses incurred during the year: fire, \$506,425.70; marine and inland, \$85,829.14. Total	592,254 84
Amounts deposited in various States:	

	<i>Deposit.</i>	<i>Liabilities.</i>
Virginia	\$ 40,000 00	\$ 9,488 36
Ohio	100,000 00	29,120 84
North Carolina	10,000 00	8,856 23
Georgia	25,000 00	24,828 19
Mississippi	25,000 00	23,311 88

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 752,399 00
Premiums received	16,420 20
Losses paid	8,430 58
Losses incurred	9,521 00

Westchester Fire Insurance Co.,

OF

NEW YORK, . . . NEW YORK.

Incorporated March 14, 1837.

Commenced business as a joint stock company, January 1, 1870.

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.

	<i>Par value.</i>	<i>Market value.</i>
Unites States 4 per cent. bonds	\$ 300,000 00	\$ 333,000 00
Northern Pacific R. R. bonds	20,000 00	23,800 00
Missouri, Kansas & Texas R. R. bonds	20,000 00	20,000 00
Missouri Pacific R. R. bonds	20,000 00	23,000 00
Oregon Short Line R. R. bonds	20,000 00	21,300 00

370 WESTCHESTER FIRE INSURANCE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>
St. Louis, Iron M't'n & Southern R. R. b'ds	15,000 00	15,000 00
N. Y. Central R. R. bonds	10,000 00	10,500 00
Georgia State R. R. bonds	20,000 00	22,000 00
Albany & Susquehanna R. R. stock	40,000 00	57,600 00
N. Y. & Harlem R. R. stock	50,000 00	112,500 00
N. Y., Lackawanna & Western R. R. stock	50,000 00	52,500 00
Rensselaer & Saratoga R. R. stock	50,000 00	85,000 00
Totals	\$ 615,000 00	\$ 826,200 00
Total market value of stocks and bonds		\$ 826,200 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		249,250 00
Interest due and accrued on said bond and mortgage loans		2,287 24
Value of lands mortgaged, exclusive of buildings	\$ 229,800 00	
Value of buildings mortgaged (insured for \$241,650 as collateral)		308,550 00
Total value of said mortgaged premises		\$ 538,350 00

Loans on Collaterals.

	<i>Par value.</i>	<i>Market value</i>	<i>Loaned thereon.</i>
Lake Shore & Mich. Southern R. R. stock	\$ 10,000 00	\$ 9,600 00	\$ 15,000 00
D. L. & Western R. R. stock	10,000 00	13,600 00	
Del. & Hudson Canal Co. stk	20,000 00	20,600 00	20,000 00
Bank of America, N. Y., stock	700 00	1,225 00	
Tradesmens National Bank, N. Y., stock	1,600 00	1,700 00	
Erie 2d con. mort. bonds	19,000 00	18,800 00	15,000 00
Central Bank, Westchester Co., stock	2,500 00	2,500 00	1,500 00
Totals	\$ 63,800 00	\$ 68,025 00	\$ 51,500 00
Amount loaned on collaterals			\$ 51,500 00
Cash deposited in bank:			
Union Trust Co., New York		\$ 25,175 52	
Chatham National Bank, New York		54,931 26	
Total			\$ 80,106 78
Gross premiums in course of collection, not more than three months due			92,782 88
Aggregate amount of all the assets of the company, stated at their actual value			\$1,304,126 90

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 13,492 62
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	32,333 51
Losses resisted, including interest, costs and other expenses thereon	2,000 00
Total gross amount of claims for losses	\$ 47,826 13
Deduct re-insurance thereon	1,200 00
Net amount of unpaid losses	\$ 46,626 13

WESTCHESTER FIRE INSURANCE COMPANY. 371

Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$581,579.78; unearned premiums (50 per cent)	\$ 290,789 89
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$661,846.90; unearned premiums (pro rata)	345,305 32
Total unearned premiums	\$ 636,095 21
All other demands against the company, absolute and contingent	10,894 88
Total amount of liabilities, except capital stock and net surplus	\$ 693,616 22
Joint stock capital actually paid up in cash	300,000 00
Surplus beyond capital and all other liabilities	310,510 68
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$1,304,126 90

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	\$ 68,344 27
Deduct amount of same not collected	1,752 85
Net collected	\$ 66,591 42
Gross premiums on risks written and renewed during the year	990,032 86
Total	\$1,056,624 28
Deduct premiums and bills in course of collection at this date	92,782 88
Entire premiums collected during the year	\$ 963,841 40
Deduct re-insurance, rebate, abatement and return premiums	64,081 76
Net cash actually received for premiums	\$ 899,759 64
Received for interest on bonds and mortgages	11,389 21
Received for interest and dividends on stocks, bonds and collateral loans	33,538 22
Income received from all other sources	1,722 13
Aggregate amount of income actually received during the year in cash	\$ 946,409 20

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$42,103.20, losses occurring in previous years)	\$ 490,122 53
Deduct amounts received for salvages and amounts received for re-insurances in other companies	12,419 42
Net amount paid during the year for losses	\$ 477,703 11
Cash dividends actually paid stockholders	30,000 00
Paid for commissions and brokerage	161,019 03
Paid for salaries, fees and other charges of officers, clerks, agents and all other employes	34,412 20
Paid for State, National and local taxes in this and other States	18,366 59
All other payments and expenditures	92,374 08
Aggregate amount of actual expenditures during the year in cash	\$ 813,885 01

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year	\$ 108,807,176	\$1,095,342 81
Written or renewed during the year	101,359,220	990,032 86
Totals	\$ 210,166,396	\$2,085,375 67
Deduct those expired and marked off as terminated	80,082,043	820,917 19
In force at the end of the year	\$ 130,084,353	\$1,264,458 48
Deduct amount re-insured	2,120,150	21,031 80
Net amount in force December 31, 1886	\$ 127,964,203	\$1,243,426 68

Schedule of Fire Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Frac. un'rn'd.</i>	<i>Premiums unearned.</i>
1886	One year	\$ 58,520,358 00	\$ 581,579 78	1-2	\$ 290,789 89
1885	Two years	324,340 00	3,000 67	1-4	750 17
1886		373,712 00	2,983 96	3-4	2,237 97
1884	Three years	14,774,583 00	136,938 10	1-6	22,823 02
1885		17,199,183 00	153,361 82	1-2	76,680 91
1886		18,694,032 00	151,582 11	5-6	126,318 43
1883	Four years	179,135 00	1,506 59	1-8	188 32
1884		145,225 00	1,605 73	3-8	602 15
1885		172,137 00	1,728 13	5-8	1,080 09
1886		238,849 00	2,212 27	7-8	1,935 74
1882	Five Years	2,614,518 00	31,130 90	1-10	3,113 09
1883		3,043,765 00	35,661 06	3-10	10,698 31
1884		3,540,443 00	43,790 44	1-2	21,895 22
1885		3,990,511 00	48,643 62	7-10	34,050 55
1886		4,153,412 00	47,701 50	9-10	42,931 35
Totals		\$127,964,203 00	\$1,243,426 68		\$ 636,095 21

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$11,235,147 33	
Losses paid from organization of the company to date	6,194,275 72	
Total amount of cash dividends declared since the company commenced business	438,800 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	88,370 00	
Loaned to stockholders and officers	6,500 00	
Losses incurred during the year: fire	482,325 76	
Amounts deposited in various States:		
Georgia	\$ 25,000 00	\$ 10,427 71
Virginia	10,000 00	6,416 21
North Carolina	10,000 00	1,000 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 230,585 00
Premiums received	5,138 43
Losses paid	1,399 09
Losses incurred	1,399 09

Williamsburg City Fire Ins. Co.,

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.

	<i>Par value.</i>	<i>Market value.</i>
United States 4 per cent. reg. bonds, 1907	\$ 15,000 00	\$ 19,125 00
United States 6 per cent. currency bonds	40,000 00	52,800 00
United States 4½ per cent. reg. bonds, 1891	165,000 00	181,912 50
Richmond, Va., 4 per cent. reg. bonds, 1920	12,500 00	12,875 00
Third Avenue R. R. Co. of New York, 6 per cent. coupon bonds	20,000 00	21,100 00
Forty-second Street and Grand Street Ferry R. R. 7 per cent. coupon bonds	24,000 00	27,360 00
Georgia 6 per cent. coupon bonds	25,000 00	25,750 00
Broadway R. R. of Brooklyn bonds	3,000 00	3,090 00
Grand Street and Newtown R. R. stock	33,000 00	33,000 00

	<i>Par value.</i>	<i>Market value.</i>	
Long Island Bank of Brooklyn stock	10,000 00	11,700 00	
First National Bank of Brooklyn stock	4,900 00	13,965 00	
Peoples' Gas Light Co. of Brooklyn stock	13,000 00	6,500 00	
Metropolitan Gas Light Co. of Brooklyn stock	5,000 00	3,700 00	
Citizens' Gas Light Co. of Brooklyn stock	7,120 00	4,129 60	
Dry Dock, East Broadway and Battery R. R. Co. of New York stock	20,000 00	30,000 00	
Dry Dock, East Broadway and Battery R. R. Co. of New York scrip	20,000 00	21,200 00	
Brooklyn Crosstown R. R. certificates of indebtedness	25,000 00	25,500 00	
Totals	\$ 442,520 00	\$ 493,707 10	
Total market value of stocks and bonds			\$ 493,707 10
Market value of real estate owned by the company (unincumbered)			392,203 90
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due			85,150 00
Loans on bond and mortgage (first liens) upon which more than one year's interest is due (of which \$165,000 is in process of foreclosure)			167,000 00
Interest due and accrued on all said bond and mortgage loans			8,750 75
Value of lands mortgaged, exclusive of buildings	\$ 196,750 00		
Value of buildings mortgaged (insured for \$229,500.00, as collateral)		281,050 00	
Total value of said mortgaged premises		\$ 477,800 00	

Loans on Collaterals.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>	
Greenwich Ins. Co.'s stock	\$ 250 00	\$ 575 00	\$ 350 00	
La Fayette Ins. Co.'s stock	600 00	840 00	600 00	
Union Ferry Co.'s stock	1,000 00	1,000 00	400 00	
Totals	\$ 1,850 00	\$ 2,415 00	\$ 1,350 00	
Amount loaned on collaterals				\$ 1,350 00
Cash in the company's principal office			\$ 1,035 58	
Cash deposited in bank:				
First National Bank, Brooklyn			25,170 09	
Mechanics' National Bank, Brooklyn			1,266 56	
Chatham National Bank, New York			2,204 60	
Total cash items				\$ 29,676 83
Interest due and accrued on stocks and bonds				5,228 78
Interest due and accrued on collateral loans				16 91
Gross premiums in course of collection not more than three months due				52,400 18
All other property belonging to the company				10,256 08
Amount of premiums unpaid on policies issued more than three months		\$ 1,203 85		
Aggregate amount of all the assets of the company, stated at their actual value				\$1,245,740 53

III. LIABILITIES.

Gross claims for adjusted and unpaid losses, due and to become due	\$ 4,688 04
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	22,573 90
Losses resisted, including interest, costs and other expenses thereon	7,200 00
Total gross amount of claims for losses	\$ 34,461 94
Deduct re-insurance thereon	1,093 17
Net amount of unpaid losses	\$ 33,368 77
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$398,815.39; unearned premiums (50 per cent)	\$ 199,407 68
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$352,552.12; unearned premiums (pro rata)	180,576 09
Total unearned premiums	\$ 379,983 77
Cash dividends to stockholders remaining unpaid	95 00
Due and accrued for salaries, rent and miscellaneous expenses	440 66
All other demands against the company, absolute and contingent	18,606 08
Total amount of liabilities, except capital stock and net surplus	\$ 432,494 28
Joint stock capital actually paid up in cash	250,000 00
Surplus beyond capital and all other liabilities	563,246 25
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$1,245,740 53

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	\$ 56,725 51
Deduct amount of same not collected	1,370 53
Net collected	\$ 55,354 98
Gross premiums on risks written and renewed during the year	633,583 08
Total	\$ 688,938 06
Deduct premiums and bills in course of collection at this date	53,604 03
Entire premiums collected during the year	\$ 635,334 03
Deduct re-insurance, rebate, abatement and return premiums	98,560 28
Net cash actually received for premiums	\$ 536,773 75
Received for interest on bonds and mortgages	5,675 46
Received for interest and dividends on stocks, bonds and collateral loans	16,869 14
Income received from all other sources	17,701 79
Aggregate amount of income actually received during the year in cash	\$ 577,020 14

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$38,350.00, losses occurring in previous years)	\$ 283,842 40
Deduct amounts received for salvages and amounts received for re-insurances in other companies	35,821 22
Net amount paid during the year for losses	\$ 248,021 18
Cash dividends actually paid stockholders	50,105 00
Paid for commissions and brokerage	123,917 18
Paid for salaries, fees and other charges of officers, clerks, agents and all other employes	61,252 75
Paid for State, National and local taxes in this and other States	6,673 43
All other payments and expenditures	41,503 57
Aggregate amount of actual expenditures during the year in cash	\$ 531,473 11

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Five risks.</i>	<i>Premiums thereon..</i>
In force on the 31st day of December of the preceding year	\$ 100,224,953	\$ 864,918 05
Written or renewed during the year	81,500,984	633,583 08
Totals	\$ 181,725,937	\$1,408,501 13
Deduct those expired and marked off as terminated	88,359,856	690,271 99
In force at the end of the year	\$ 93,366,081	\$ 808,229 14
Deduct amount re-insured	5,286,037	56,861 63
Net amount in force December 31, 1886	\$ 88,080,044	\$ 751,367 51

Schedule of Five Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Frac. un'rn'd.</i>	<i>Premiums unearned.</i>
1886	One year	\$ 48,113,578 00	\$ 398,815 39	1-2	\$ 199,407 61
1885	Two years	115,138 00	610 76	1-4	152 69
1886		90,750 00	769 88	3-4	577 41
1884	Three years	9,085,320 00	73,564 08	1-6	12,266 65
1885		9,060,068 00	71,218 70	1-2	35,609 35
1886		10,461,157 00	88,838 82	5-6	74,032 35
1883	Four years	103,425 00	1,017 39	1-8	127 17
1884		90,100 00	911 47	3-8	341 80
1885		102,500 00	885 78	5-8	553 61
1886		109,450 00	1,148 74	7-8	1,005 19
1882	Five years	2,599,737 00	24,624 07	1-10	2,462 40
1883		2,088,015 00	21,216 73	3-10	6,365 12
1884		1,768,274 00	24,003 73	1-2	12,001 86
1885	Six years	2,000,840 00	19,660 76	7-10	13,762 53
1886		2,254,942 00	23,569 28	9-10	21,212 35
1881	Seven years	2,500 00	56 25	1-2	4 69
1880		8,250 00	109 38	1-14	7 81
1881		15,000 00	231 25	3-14	49 55
1882		8,000 00	85 05	5-14	30 35
1884		3,000 00	30 00	9-14	19 28
Totals		\$ 88,080,044 00	\$ 751,367 51		\$ 379,983 77

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date		\$9,892,791 67
Losses paid from organization to date		5,075,146 03
Total amount of cash dividends declared since the company commenced business		1,002,500 00
Total amount of the company's stock, owned by the directors, at par value		74,750 00
Loaned to stockholders and officers		400 00
Losses incurred during the year: fire		243,460 52
Amounts deposited in various States:		
	<i>Deposit.</i>	<i>Liabilities.</i>
Georgia	25,750 00	25,017 40
Virginia	12,875 00	8,251 50

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 122,190 00
Premiums received	1,602 97
Losses paid	2,803 37
Losses incurred	2,803 37

Western Home Insurance Co.,

OF

SIoux CITY, IOWA.

Incorporated March, 1883.

WILLIAM L. JOY, President.

G. W. KINGSNORTH, Secretary.

I. CAPITAL.

Whole amount of capital actually paid up in cash	\$ 200,000 00
Stockholders' bonds	200,000 00

II. ASSETS.

Stockholders' bonds	\$ 200,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due	125,103 80
Loans on bond and mortgage (first liens) upon which more than one year's interest is due	11,799 50

Interest due and accrued on said bond and mortgage loans	8,064 42
Value of lauds mortgaged, exclusive of buildings	\$ 242,475 00
Value of buildings mortgaged (insured for \$23,800 as collateral)	39,000 00
Total value of said mortgaged premises	\$ 281,475 00

Loans on Collaterals.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>	
Sioux City Street R. R. Co. bonds	\$ 16,000 00	\$ 12,000 00	\$ 10,000 00	
Sioux City Foundry and Machine Works stock	2,800 00	3,500 00	1,000 00	
Nebraska and Iowa Ins. Co. stock, 50 per cent., paid up	3,000 00	1,500 00	750 00	
Totals	\$ 21,800 00	\$ 17,000 00	\$ 11,750 00	
Amount loaned on collaterals				\$ 11,750 00
Cash in the company's principal office			\$ 7,658 97	
Cash deposited in bank:				
Iowa Savings Bank			5,000 00	
First National Bank			8,325 00	
Sioux National Bank			8,075 00	
Weare & Allisou			60,624 54	
Total cash items				\$ 89,683 51
Interest due and accrued on collateral loans				995 09
Gross premiums in course of collection, not more than three months due				4,863 25
Bills receivable, not matured, taken for fire risks				27,714 69
Bills receivable, not over six months due, taken for fire risks				13,411 14
Bills receivable, over six months due, taken for fire risks				32,409 06
All other property belonging to the company				15,558 39
Total gross assets of the company				\$ 541,352 85
Deduct on account of bad and doubtful debts and securities				23,983 72
Aggregate amount of all the assets of the company, stated at their actual value				\$ 517,369 13

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 816 57
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	3,797 00
Losses resisted, including interest, costs and other expenses thereon	2,650 00
Net amount of unpaid losses	\$ 7,263 57
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$61,488.68; unearned premiums (50 per cent.)	\$ 39,744 31
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$127,985.49; unearned premiums (pro rata)	63,992 74
Total unearned premiums	\$ 94,737 08

WESTERN HOME INSURANCE COMPANY.

379

Due and accrued for salaries, rent and miscellaneous expenses	2,276 87
All other demands against the company, absolute and contingent	739 79
Total amount of liabilities, except capital stock and net surplus	\$ 105,017 31
Joint stock capital, cash and stockholders' bonds	400,000 00
Surplus beyond capital and all other liabilities	12,351 82
Aggregate amount of all liabilities, including capital stock and net surplus	\$ 517,369 13

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	\$ 79,347 57
Deduct amount of same not collected	70,277 78
Net collected	\$ 9,069 79
Gross premiums on risks written and renewed during the year	11,383 81
Total	\$ 20,453 60
Deduct premiums and bills in course of collection at this date	8,003 15
Entire premiums collected during the year	\$ 12,450 45
Deduct re-insurance, rebate, abatement and return premiums	2,480 18
Net cash actually received for premiums	\$ 9,970 27
Received for interest on bonds and mortgages and premium notes	16,458 05
Income received from all other sources	227 11
Aggregate amount of income actually received during the year in cash	\$ 26,655 43

V. EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	\$ 2,386 10
Paid for commissions, brokerage, salaries, fees and other charges of officers, clerks, agents and all other employés	6,833 50
Aggregate amount of actual expenditures during the year in cash	\$ 9,219 60

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year	\$ 9,868,370	\$ 185,695 74
Written or renewed during the year	578,024	11,383 81
Totals	\$ 10,446,394	\$ 197,079 55
Deduct those expired and marked off as terminated	441,053	7,605 40
Net amount in force March 4, 1887	\$ 10,005,341	\$ 189,474 15

Schedule of Fire Risks and Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>
1887	One year	\$ 320,140 00	\$ 7,046 28
1886		1,619,996 00	34,765 22
1885	Three years	919,697 00	4,717 18
1886		476,578 00	7,058 01
1887		55,270 00	805 12
1883	Five years	688,304 00	14,960 00
1884		1,713,751 00	34,093 36
1885		2,063,006 00	45,483 09
1886		1,945,985 00	37,013 48
1887		202,614 00	3,532 41
Totals		\$ 10,005,341 00	\$ 189,474 51

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 324,427 65
Losses paid from organization to date	54,953 89
Total amount of the company's stock owned by the directors at par value	244,600 00
Loaned to stockholders and officers	103,515 80
Losses incurred during the year: fire	6,499 67

COLORADO BUSINESS.

No business in the State in 1886.

The above company was not organized with \$200,000.00 cash capital prior to January, 1887, and the above statement only includes part of a year, from January 1 to March 4, 1887.

STATISTICAL TABLES.

TABLE I.

SHOWING RISKS WRITTEN, PREMIUMS RECEIVED, AVERAGE RATE OF PREMIUM, LOSSES PAID, PER CENT. OF LOSSES PAID TO PREMIUMS RECEIVED, LOSSES INCURRED, AND EXPENSES IN THE STATE OF COLORADO, FOR THE YEAR 1886.

NAMES OF COMPANIES.	Risks written during the year.	Premiums received.	Avg'e rate of prem.	Losses paid.	Per ct. losses to prem's receiv'd	Losses incurred.	Expenses.
Aetna, Connecticut	\$ 893,330 00	\$ 13,690 37	1.53	\$ 6,436 11	47 01	\$ 6,453 11	\$ 3,168 05
Agricultural, New York	207,775 00	2,449 86	1.18	25 00	1.02	20 00	
Amazon, Ohio	148,341 00	5,549 49	3.74	3,931 15	70.84	3,720 50	2,306 96
American, New Jersey	380,179 00	5,990 45	1.57	2,027 86	33.85	2,027 50	1,697 74
American Fire, New York	134,425 00	1,844 29	1.37	5 00	.27	5 00	
American Fire, Pennsylvania	838,915 00	17,145 40	2.04	8,683 68	50.65	9,539 21	2,915 53
American Central, Missouri	495,025 00	6,523 67	1.61	4,054 25	62.14	3,049 07	1,120 77
Anglo-Nevada, California	213,485 00	5,484 29	2.57	960 24	17.51	960 24	1,357 20
Armenia, Pennsylvania	120,249 99	1,363 51	1.13				
Atlas Assurance, England							
Boatman's Fire and Marine, Pennsylvania	71,900 00	1,250 95	1.73				151 96
Boylston, Massachusetts	76,000 00	934 80	1.23	11 40	.12	11 40	175 33
British America, Canada	285,735 00	6,921 73	2.42	6,486 55	93.71	5,676 44	1,400 28
California, California	503,504 00	10,843 46	2.15	5,604 03	51.68	4,405 14	3,062 34
Citizens, Missouri	234,145 00	3,518 00	1.50	2,314 00	65.77	2,314 00	848 38
Citizens, New York	179,422 67	2,824 68	1.57	1,916 44	67.81	1,916 44	1,018 24
City of London Fire, England	226,341 00	5,807 45	2.56	4,765 32	82.05	4,765 32	958 22
Clinton Fire, New York	403,285 00	2,370 13	.59	3 68	.16	3 68	474 00
Commercial, California	320,088 00	7,289 58	2.28	5,962 56	81.79	5,692 56	1,822 39
Commercial Union, England	712,688 00	14,439 95	2.03	8,183 12	55.97	8,183 12	2,004 37
Concordia Fire, Wisconsin	164,025 00	4,113 44	2.51	2,306 66	56.07	2,082 66	410 12
Connecticut Fire, Connecticut	534,315 00	9,951 80	1.86	4,108 20	41.28	3,102 02	2,045 23
Continental, New York	697,771 00	13,301 45	1.91	3,680 80	27.67	4,727 60	4,433 81
Farmers' and Merchants', Colorado	1,906,455 00	48,662 05	2.55	14,166 67	29.11	14,654 67	16,461 92
Farragut Fire, New York	35,308 00	629 08	1.78				221 31
Fire Association, Pennsylvania	439,153 00	7,802 71	1.78	3,911 33	50.12	3,911 33	228 89
Fire Insurance Association, England	384,313 33	8,606 42	2.24	3,414 50	39.67	3,907 32	2,868 81
Fireman's Fund, California	658,844 28	15,470 41	2.35	12,682 30	81.97	12,249 30	5,156 80
Franklin Fire, Pennsylvania	391,458 33	5,537 10	1.41	259 67	4.69	304 47	1,036 43

German. Freeport, Illinois	14,714 61	2.08	4,922 31	27.33	3,522 31	4,972 09
German Fire, Peoria, Illinois	8,655 74	1.98	3,403 31	39.32	3,650 00	2,254 44
German Fire, Pennsylvania	4,684 57	.87	2,208 24	54.06	2,208 24	1,068 29
German American, New York	22,637 11	1.65	9,844 41	43.49	9,992 56	5,921 83
Germania Fire, New York	6,141 37	1.84	7,205 73	117.33	4,863 27	1,479 50
Glens Falls, New York	2,807 63	1.42	1,854 84	66.66	1,954 84	527 83
Granite State Fire, New Hampshire	17 72	.74				25
Hamburg-Bremen Fire, Germany	5,989 66	1.94	596 98	9.96	975 18	1,624 39
Hanover Fire, New York	5,649 35	1.57	3,832 89	67.84	3,832 89	2,036 40
Hartford Fire, Connecticut	21,195 40	1.58	4,831 35	22.79	6,031 35	7,065 46
Hibernia, Louisiana	879 65	.68	927 82	105.17	927 82	79 84
Home, New York	24,510 16	1.63	5,950 62	24.28	6,265 32	4,902 03
Home Mutual, California	8,560 70	2.13	4,528 40	52.86	4,603 40	3,526 70
Howard, New York	4,127 11	1.85	1,146 00	27.77	2,846 00	1,247 99
Imperial Fire, England	13,216 47	2.11	7,281 91	55.09	7,483 73	2,643 29
Insurance Company of North America, Pennsylvania	32,837 18	2.24	11,673 75	35.55	10,918 77	8,723 97
Lancashire, England	5,901 22	1.70	198 75	3.37	198 75	984 24
Lion Fire, England	20,539 00	2.75	16,074 51	78.26	16,074 51	
Liverpool and London and Globe, England	25,339 40	1.83	5,595 56	22.09	5,625 56	10,132 16
London Assurance Corporation, England	4,731 30	1.42	5,191 22	109.72	5,191 22	984 60
London and Lancashire, England	3,986 49	1.51	310 20	7.75	310 20	1,315 52
Mercantile, Ohio	1,271 05	1.03	369 00	31.15	306 00	402 85
Merchants', New Jersey	6,819 41	1.94	2,975 77	43.63	3,088 27	1,127 73
Michigan Fire and Marine, Michigan	857 62	1.04	700 00	81.62	700 00	102 00
Milwaukee Mechanics', Wisconsin	5,168 23	1.73	499 78	9.67	499 78	1,627 46
National Fire, Connecticut	3,349 27	1.35	1,674 49	49.99	2,716 34	864 62
National Assurance, Ireland	9,493 88	2.83	5,932 22	62.48	5,932 22	2,847 17
New Hampshire Fire, New Hampshire	3,224 55	1.39	3,415 89	105.93	3,475 45	
New York Bowery Fire, New York	2,277 41	1.25	1,633 02	71.70	1,645 52	578 28
Northwestern National, Wisconsin	7,916 70	1.48	3,668 61	46.34	3,918 61	1,742 90
Niagara Fire, New York	17,089 77	2.09	4,416 00	25.84	4,110 90	5,696 59
Northern Assurance, England	8,848 70	1.88	3,103 40	35.07	3,103 40	1,868 26
North British and Mercantile, England	18,634 22	2.04	7,014 54	37.64	6,439 63	3,143 60
Norwich Union Fire, England	7,150 91	1.84	10,284 81	143.82	0,152 72	
Oakland Home, California	2,949 52	.86	859 27	29.13	1,809 27	739 09
Oregon Fire and Marine, Oregon	3,813 31	1.33	2,282 46	59.85	2,282 46	1,153 77
Orient, Connecticut	4,944 13	1.54	2,877 22	58.19	2,425 97	1,131 83

TABLE I—CONCLUDED.

NAMES OF COMPANIES.	Risks written during the year.	Premiums received.	Av'ge rate of premi.	Losses paid.	Per ct. losses to prem's received.	Losses incurred.	Expenses.
Pennsylvania (Pittsburgh), Pennsylvania	\$ 179,325 00	\$ 2,435 21	1.36	\$ 84 83	3.48	\$ 84 83	\$ 697 09
Pennsylvania Fire, Pennsylvania	747,471 00	17,861 12	2.39	14,485 36	82.00	12,262 16	4,652 04
Phoenix, New York	1,132,292 00	23,963 33	2.12	9,372 31	39.11	9,659 44	4,246 10
Phoenix, Connecticut	1,105,845 00	17,920 63	1.62	1,401 15	7.82	1,386 65	5,376 18
Phoenix Assurance, England	364,025 00	5,781 56	1.59	3,909 02	67.61	3,771 00	956 76
Providence-Washington, Rhode Island	578,161 00	14,552 21	2.52	4,278 05	29.33	4,278 05	5,544 51
Prussian National, Prussia	248,750 65	4,201 30	1.69	321 12	7.64	321 12	1,300 55
Queen, England	682,058 00	14,285 65	2.09	4,380 10	30.66	4,533 12	4,714 26
Royal, England	593,908 00	7,306 17	1.45	6,501 71	88.99	6,516 71	2,334 80
Scottish Union and National, Scotland	723,302 00	14,792 02	2.05	10,239 40	69.22	10,239 40	2,262 56
Security, Connecticut	249,655 00	5,701 89	2.29	1,591 69	29.91	1,599 19	1,900 63
South British Fire and Marine, New Zealand	317,843 00	8,532 43	2.68	6,318 99	74.06	6,597 98	2,559 72
Springfield Fire and Marine, Massachusetts	929,996 00	18,654 34	2.00	9,896 53	53.05	10,077 28	5,595 30
State Investment, California	177,160 00	4,164 41	2.35	4,060 19	97.50	2,696 16	1,148 64
State, Iowa	1,320,365 00	25,351 01	1.92	17,349 79	68.43	16,450 00	8,240 00
Sterling Fire, New York	655,220 00	7,318 54	1.12	1,872 92	25.59	2,622 92	1,931 18
St. Paul Fire and Marine, Minnesota	804,795 00	15,143 61	1.88	10,585 64	69.90	10,885 64	6,232 29
Sun, California	490,900 00	4,700 71	1.17	1,640 87	34.90	2,863 50	1,637 88
Sun Fire Office, England	772,000 00	13,123 73	1.70	10,399 44	79.24	8,265 00	4,871 30
Traders', Illinois	569,224 00	12,366 64	2.17	8,881 88	71.82	8,326 70	3,402 82
Union, California	400,850 00	7,893 80	1.96	5,843 34	74.02	5,843 34	2,268 15
Union Fire and Marine, New Zealand	309,813 00	7,817 14	2.52	5,763 57	73.73	2,095 31	1,322 45
United States Fire, New York	120,815 00	1,514 11	1.25	308 18	20.35		504 70
Washington Fire and Marine, Massachusetts	695,622 91	17,661 72	2.54	6,122 90	34.61	6,872 90	4,415 43
Western Assurance, Canada	752,399 00	16,420 20	2.18	8,430 58	51.34	9,521 00	4,105 05
Westchester Fire, New York	230,585 00	5,138 43	2.23	1,399 09	27.21	1,399 09	2,071 55
Williamsburg City Fire, New York	122,190 00	1,602 97	1.31	2,803 37	174.88	2,803 37	
Western Home, Iowa							
Totals	\$ 45,532,753 42	\$ 861,850 97	1.89	\$ 412,554 82	46.71	\$ 404,916 78	\$ 225,255 33

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 premium charged.	Amount paid for losses.	Expenditures other than for losses and dividends.
Etta, Connecticut	\$ 288,693,417 00	\$ 2,919,535 78	1.01	\$ 1,429,955 57	\$ 798,490 36
Agricultural, New York	80,027,087 00	800,034 02	.91	392,888 79	324,618 34
Amazon, Ohio	18,824,288 00	201,400 00	1.39	121,277 36	87,110 93
American, New Jersey	50,021,427 00	471,846 52	.94	165,166 02	151,121 40
American Fire, New York	76,383,246 00	365,934 55	.48	115,784 82	147,927 71
American Fire, Pennsylvania	100,244,327 00	1,386,751 55	1.31	635,320 59	417,214 39
American Central, Missouri	49,078,029 00	627,203 30	1.28	267,623 53	191,453 32
Anglo Nevada, California	41,317,778 00	552,242 91	1.34	82,289 54	140,817 91
America, Pennsylvania	4,709,057 00	45,942 97	.98	20,614 88	19,147 39
Atlas Assurance, England	533,670,000 00	800,505 00	0.15	392,102 60	201,378 50
Boatman's Fire and Marine, Pennsylvania	20,232,351 00	272,209 07	1.34	153,806 09	79,401 03
Boylston, Massachusetts	33,971,457 00	309,022 34	.93	194,971 54	102,179 16
British America, Canada	62,669,877 00	706,032 17	1.13	428,376 43	199,529 39
California, California	36,664,691 00	571,135 56	1.56	234,976 73	146,024 93
Citizens, Missouri	7,770,675 00	96,925 55	1.26	53,215 40	33,953 69
Citizens, New York	77,921,037 00	671,956 35	.86	324,995 46	258,515 51
City of London Fire, England	53,975,911 00	695,875 26	1.31	355,374 32	196,481 42
Clinton Fire, New York	36,171,179 00	393,233 78	.82	122,952 40	107,070 78
Commercial, California	27,838,600 00	445,287 72	1.60	235,179 12	149,827 65
Commercial Union, England	236,977,704 00	2,426,231 77	1.02	1,127,854 77	641,887 43
Concordia Fire, Wisconsin	25,993,241 00	368,816 25	1.42	181,498 25	114,348 08
Connecticut Fire, Connecticut	87,938,449 00	1,112,488 38	1.28	494,976 51	327,634 66
Continental, New York	571,580,655 00	3,362,370 49	.59	1,754,868 65	1,202,702 06
Farmers and Merchants, Colorado	1,906,455 00	48,662 95	2.55	14,166 67	16,461 92
Farragut Fire, New York	24,870,178 00	191,984 99	.77	89,571 90	72,374 72
Fire Association, Pennsylvania	142,115,536 00	1,792,620 53	1.26	956,888 56	511,849 43
Fire Insurance Association, England	69,863,358 00	911,845 73	1.31	566,184 97	257,314 97
Fireman's Fund, California	99,010,138 37	1,405,957 46	1.42	571,682 21	348,601 10
Franklin Fire, Pennsylvania	52,713,622 00	597,625 70	1.13	246,817 05	229,154 46

TABLE II—CONCLUDED.

NAMES OF COMPANIES.		Fire and marine risks written.	Premiums thereon.	Rate of charges.	Amount paid for losses.	Expenditures other than for losses and dividends.
		\$	\$	per cent.	\$	\$
German, Freeport, Illinois		88,274,374 00	1,463,210 70	1.66	598,456 17	487,821 74
German Fire, Peoria, Illinois		14,314,090 00	220,855 11	1.54	79,172 57	72,323 28
German Fire, Pennsylvania		26,629,156 00	268,755 31	1.01	136,655 66	80,394 33
German American, New York		344,630,320 00	2,729,977 32	.79	1,012,917 01	769,642 53
Germania Fire, New York		159,661,284 16	1,303,096 87	.86	568,546 73	417,264 22
Glens Falls, New York		61,977,820 00	648,775 02	1.05	331,294 25	206,875 55
Granite State Fire, New Hampshire		15,320,279 00	192,937 57	1.27	25,647 95	49,570 66
Hamburg-Bremen Fire, Germany		90,630,474 00	995,732 88	1.10	495,040 28	282,254 01
Hanover Fire, New York		136,501,112 89	1,333,497 59	.98	632,184 49	513,110 99
Hartford Fire, Connecticut		210,178,417 00	2,679,382 54	1.27	1,318,007 72	755,425 76
Hibernia, Louisiana		17,357,897 00	208,528 53	1.20	115,071 26	35,247 86
Home, New York		342,284,434 00	3,776,630 74	1.10	2,005,889 61	1,373,638 86
Home Mutual, California		22,879,625 00	390,932 91	1.71	124,852 52	256,028 24
Howard, New York		47,636,112 00	506,399 81	1.06	217,765 60	156,311 07
Imperial Fire, England		103,113,857 15	1,229,156 26	1.18	641,361 84	343,940 89
Insurance Company of North America, Pennsylvania		475,112,588 50	4,033,834 43	.85	2,716,367 18	1,059,769 58
Lancashire, England		137,630,652 00	1,429,933 55	1.04	795,215 65	390,178 58
Lion Fire, England		46,199,127 00	645,848 72	1.40	235,419 89	127,342 81
Liverpool and London and Globe, England		515,832,312 00	4,731,949 14	.92	2,048,763 28	1,121,465 90
London Assurance Corporation, England		97,184,091 00	857,785 23	.88	371,461 21	237,801 64
London and Lancashire, England		128,005,682 65	1,287,493 88	1.01	653,885 46	327,930 03
Mercantile, Ohio		16,472,090 00	202,888 83	1.23	102,824 09	50,962 35
Merchants, New Jersey		58,782,119 00	622,606 09	1.06	323,118 57	203,488 72
Michigan Fire and Marine, Michigan		13,439,224 00	184,058 05	1.37	86,278 55	61,067 58
Milwaukee Mechanics, Wisconsin		39,781,182 00	550,556 34	1.38	245,084 58	204,036 21
National Fire, Connecticut		45,834,116 00	577,039 81	1.26	261,404 71	169,656 07
National Assurance Ireland		174,269,700 00	810,160 00	.46	566,065 00	243,530 00
New Hampshire Fire, New Hampshire		62,042,020 00	715,380 62	1.15	325,589 58	202,121 65
New York Bowery Fire, New York		49,641,325 00	438,713 32	.88	268,900 25	136,916 31
Niagara Fire, New York		219,834,560 00	2,000,705 70	.91	824,536 11	554,013 77

STATISTICAL TABLE.

Northwestern National, Wisconsin	51,490,058 00	1.11	230,914 75	189,563 70
Northern Assurance, England	108,219,050 00	.94	460,500 39	298,609 12
North British and Mercantile, England	210,508,889 00	.98	935,952 25	563,063 57
Norwich Union Fire, England	97,974,537 00	.93	455,329 25	246,003 88
Oakland Home, California	15,991,363 07	1.63	92,882 46	82,377 79
Oregon Fire and Marine, Oregon	2,652,647 00	2.02	27,538 56	18,616 27
Orient, Connecticut	55,782,814 00	1.32	416,665 05	226,087 99
Pennsylvania, Pittsburgh, Pennsylvania	10,725,791 00	1.37	80,354 51	46,812 40
Pennsylvania Fire, Pennsylvania	82,661,620 00	1.30	557,639 75	304,978 75
Phoenix, New York	675,288,232 00	.99	3,542,301 06	1,760,204 55
Phoenix, Connecticut	181,884,696 00	1.25	1,232,440 61	699,983 00
Phoenix Assurance, England	203,619,414 00	.89	816,698 47	483,551 93
Providence Washington, Rhode Island	89,764,335 00	1.02	438,204 85	218,906 95
Prussian National, Prussia	451,951,612 00	.19	236,089 17	188,394 78
Queen, England	173,758,151 00	1.04	737,930 75	440,267 32
Royal, England	350,321,917 58	.90	1,417,568 20	781,642 44
Scottish Union and National, Scotland	67,433,337 00	1.20	212,817 61	123,982 70
Security, Connecticut	29,428,483 00	1.22	189,486 90	83,700 27
South British Fire and Marine, New Zealand	226,099,062 00	.79	997,085 00	277,595 00
Springfield Fire and Marine, Massachusetts	131,453,600 00	1.35	822,898 74	478,630 01
State Investment, California	23,379,361 00	1.29	145,746 61	81,025 36
State, Iowa	19,307,247 00	1.93	162,393 81	156,921 05
Sterling Fire, New York	20,091,748 00	.93	90,389 40	68,096 69
St. Paul Fire and Marine, Minnesota	85,385,938 00	1.29	488,798 12	262,643 94
Sun, California	19,310,437 00	1.68	136,578 63	94,474 00
Sun Fire Office, England	139,617,482 00	.94	715,617 98	414,562 15
Traders, Illinois	48,001,891 00	1.42	298,721 12	156,789 52
Union, California	47,780,155 00	1.26	302,037 04	192,329 06
Union Fire and Marine, New Zealand	73,512,355 00	.99	295,805 23	158,970 12
United States Fire, New York	17,532,547 00	.91	45,738 60	58,427 96
Washington Fire and Marine, Massachusetts	112,333,675 00	1.28	723,896 85	370,546 99
Western Assurance, Canada	97,208,389 00	1.15	589,239 37	287,437 68
Westchester Fire, New York	101,359,220 00	1.11	477,703 11	306,181 90
Williamsburgh City Fire, New York	81,500,984 00	.78	248,021 18	233,346 93
Western Home, Iowa	578,024 00	1.97	2,386 10	6,833 50
Totals	\$10,781,743,843 43	.93	\$ 48,180,338 97	\$ 28,716,293 58

TABLE III.
INCOME CLASSIFIED.

NAMES OF COMPANIES.	Premiums.	Interest and dividends.	All other sources.	Total.
Aetna, Connecticut	\$ 2,618,192 22	\$ 407,856 04	\$ 8,671 43	\$ 3,034,719 69
Agricultural, New York	732,833 51	76,623 70	6,052 41	815,509 62
Amazon, Ohio	215,826 86	16,578 21	2,935 09	235,340 16
American, New Jersey	399,106 90	68,244 18	8,322 26	466,673 34
American Fire, New York	276,485 84	49,111 76	995 59	326,593 19
American Fire, Pennsylvania	1,172,783 32	77,683 34	30,520 47	1,280,987 13
American Central, Missouri	517,068 70	62,918 41	. . . . .	579,987 11
Anglo-Nevada, California	372,719 39	39,989 75	. . . . .	412,709 14
Armenia, Pennsylvania	38,393 38	13,900 91	7,785 26	60,079 55
Atlas Assurance, England	631,104 05	64,869 20	10,895 70	706,868 95
Boatman's Fire and Marine, Pennsylvania	226,118 22	17,190 45	3,868 89	247,177 56
Boylston, Massachusetts	266,499 36	39,707 02	17 56	306,133 94
British America, Canada	615,011 31	26,842 78	. . . . .	641,854 09
California, California	445,659 25	40,101 32	3,196 67	488,957 24
Citizens, Missouri	83,950 58	21,444 68	. . . . .	105,395 26
Citizens, New York	586,864 66	34,227 04	6,591 23	627,682 93
City of London Fire, England	556,162 84	22,585 15	. . . . .	578,748 99
Clulton Fire, New York	241,035 43	16,676 45	. . . . .	257,711 88
Commercial, California	361,181 52	19,697 21	597 99	381,476 72
Commercial Union, England	1,954,595 05	69,236 11	8,749 97	2,032,581 13
Concordia Fire, Wisconsin	317,117 58	25,827 99	60 00	343,005 57
Connecticut Fire, Connecticut	925,438 49	94,109 24	. . . . .	1,019,547 73
Continental, New York	2,976,114 58	216,823 34	39,587 43	3,232,525 35
Farmers and Merchants, Colorado	44,377 57	. . . . .	11,051 12	55,428 69
Farragut Fire, New York	168,347 49	16,021 73	308 00	184,677 22
Fire Association, Pennsylvania	1,568,596 26	202,548 31	8,921 65	1,780,066 22
Fire Insurance Association, England	750,831 14	30,980 44	3,765 00	785,576 58
Fireman's Fund, California	988,813 31	58,838 84	20,796 83	1,068,448 98
Franklin Fire, Pennsylvania	498,166 42	120,704 83	21,736 23	640,607 48
German, Freeport, Illinois	1,228,224 51	92,355 15	4,498 43	1,325,078 09

German Fire, Peoria, Illinois	170,017 28	19,066 59	. . . . .	189,983 87
German Fire, Pennsylvania	236,461 20	18,846 64	. . . . .	255,771 84
German-American, New York	2,117,862 52	182,193 19	. . . . .	2,300,055 71
Germania Fire, New York	1,063,680 21	100,174 27	. . . . .	1,163,254 48
Glen Falls, New York	567,630 70	63,265 39	. . . . .	631,138 09
Granite State Fire, New Hampshire	168,988 67	9,069 70	. . . . .	178,058 37
Hamburg-Bremen Fire, Germany	796,835 83	41,271 91	. . . . .	838,107 74
Hanover Fire, New York	1,175,896 81	93,999 64	. . . . .	1,269,896 45
Hartford Fire, Connecticut	2,359,371 59	188,194 86	. . . . .	2,561,066 97
Hibernia, Louisiana	145,270 17	15,290 56	. . . . .	193,939 89
Home, New York	3,541,608 30	208,467 81	. . . . .	3,840,076 11
Home Mutual, California	325,020 19	33,136 25	. . . . .	361,132 44
Howard, New York	405,778 65	22,328 43	. . . . .	437,707 08
Imperial Fire, England	1,011,814 60	38,604 22	. . . . .	1,066,767 51
Insurance Company of North America, Pennsylvania	3,468,022 19	363,276 79	. . . . .	3,870,526 17
Lancashire, England	1,175,887 11	53,496 48	. . . . .	1,229,383 59
Lion Fire, England	386,764 33	23,693 13	. . . . .	410,457 46
Liverpool and London and Globe, England	3,686,553 50	153,820 13	. . . . .	3,931,476 16
London Assurance Corporation, England	702,680 30	54,503 22	. . . . .	757,183 52
London and Lancashire, England	995,264 23	54,000 18	. . . . .	1,049,270 41
Mercantile, Ohio	175,178 29	13,588 10	. . . . .	188,766 39
Merchants, New Jersey	544,424 65	52,868 21	. . . . .	600,865 41
Michigan Fire and Marine, Michigan	161,769 85	19,412 51	. . . . .	181,182 36
Milwaukee Mechanics, Wisconsin	510,761 07	57,503 01	. . . . .	570,329 54
National Fire, Connecticut	517,629 65	90,530 46	. . . . .	610,532 36
National Assurance, Ireland	835,480 00	35,095 00	. . . . .	877,615 00
New Hampshire Fire, New Hampshire	615,300 28	52,727 63	. . . . .	668,027 91
New York Bowery Fire, New York	343,936 31	27,858 60	. . . . .	371,794 91
Niagara Fire, New York	1,500,661 40	67,438 90	. . . . .	1,573,757 72
Northwestern National, Wisconsin	593,849 06	52,961 07	. . . . .	656,810 13
Northern Assurance, England	832,158 04	49,602 50	. . . . .	881,760 54
North British and Mercantile, England	1,756,783 94	143,840 80	. . . . .	1,900,624 74
Norwich Union Fire, England	753,665 37	44,719 82	. . . . .	798,385 19
Oakland Home, California	175,607 74	7,481 17	. . . . .	187,930 81
Oregon Fire and Marine, Oregon	55,048 02	22,468 60	. . . . .	77,516 62
Orient, Connecticut	622,361 90	71,768 16	. . . . .	694,993 01

TABLE III.—CONCLUDED.

NAMES OF COMPANIES.	Premiums.	Interest and dividends.	All other sources.		Total.
			\$		
Pennsylvania, (Pittsburgh), Pennsylvania	\$ 119,333 90	\$ 11,775 47	\$ 2,857 73	\$ 133,967 10	
Pennsylvania Fire, Pennsylvania	889,401 68	116,012 13	1,965 64	1,007,379 45	
Phoenix, New York	5,553,876 72	133,531 42	72,591 13	5,759,999 27	
Phoenix, Connecticut	2,130,977 59	210,411 77	4,727 43	2,345,216 79	
Phoenix Assurance, England	1,400,518 94	60,985 00		1,461,503 94	
Providence Washington, Rhode Island	770,818 82	34,001 60		804,820 42	
Prussian National, Prussia	506,523 53	52,960 42		559,483 95	
Queen, England	1,420,146 93	52,656 17	10,356 73	1,483,159 83	
Royal, England	2,453,085 40	98,478 87	93,732 95	2,645,297 22	
Scottish Union and National, Scotland	414,646 09	43,621 50		458,267 59	
Security, Connecticut	307,134 08	21,660 49	11 75	328,806 32	
South British Fire and Marine, New Zealand	1,262,950 00	39,675 00	13,855 00	1,316,480 00	
Springfield Fire and Marine, Massachusetts	1,566,403 49	117,828 70	4,241 00	1,688,473 19	
State Investment, California	226,274 52	10,844 39	10,854 00	247,972 91	
State, Iowa	339,255 36	14,119 23	5,297 88	358,672 47	
Sterling Fire, New York	159,425 60	13,885 83		173,311 43	
St. Paul Fire and Marine, Minnesota	898,726 78	85,279 81	9,257 90	993,264 49	
Sun, California	244,130 54	23,345 44	6,128 51	273,604 49	
Sun Fire Office, England	1,076,639 96	58,437 77		1,135,077 73	
Traders, Illinois	509,900 84	54,489 20		564,390 04	
Union, California	521,945 86	39,721 33	8,730 00	570,397 19	
Union Fire and Marine, New Zealand	520,922 67	45,614 47	71 25	566,608 39	
United States Fire, New York	127,657 06	26,872 24	3,229 38	157,758 68	
Washington Fire and Marine, Massachusetts	1,150,754 79	68,073 46	840 36	1,219,668 61	
Western Assurance, Canada	912,280 92	29,414 27		941,695 19	
Westchester Fire, New York	899,759 64	44,927 43	1,722 13	946,409 20	
Williamsburgh City Fire, New York	536,773 75	22,544 60	17,701 79	577,020 14	
Western Home, Iowa	9,970 27	16,458 05	227 11	26,655 43	
Totals	\$83,097,290 42	\$ 6,228,789 57	\$ 717,577 50	\$ 90,043,657 49	

TABLE IV.
EXPENDITURES CLASSIFIED.

NAMES OF COMPANIES.	Losses paid.	Dividends on stock.	Commissions, brokerage and salaries.	Taxes and other expenses.	Total.
	\$	\$	\$	\$	\$
Anna, Connecticut	1,429,055 57	720,000 00	562,770 76	235,629 60	2,947,455 93
Agricultural, New York	392,888 79	59,025 00	258,955 54	65,662 80	767,532 13
Amazon, Ohio	121,277 36	17,540 10	65,337 09	21,773 84	226,228 39
American, New Jersey	165,166 02	67,160 20	102,640 86	48,480 54	383,447 62
American Fire, New York	115,784 82	40,000 00	100,396 52	47,531 19	303,712 53
American Fire, Pennsylvania	635,320 59	39,747 00	376,984 93	40,229 46	1,092,281 98
American Central, Missouri	267,623 53	57,000 00	69,429 37	69,429 37	516,076 85
Anglo-Nevada, California	82,289 54	. . . . .	95,832 98	44,984 93	223,107 45
Armenia, Pennsylvania	20,614 88	19,429 00	12,130 47	7,016 92	59,191 27
Atlas Assurance, England	392,102 60	96,000 00	199,191 65	2,186 85	689,481 10
Boatman's Fire and Marine, Pennsylvania	153,896 09	15,000 00	57,758 67	21,642 36	248,297 12
Bowlston, Massachusetts	194,071 54	33,432 00	69,174 51	33,004 65	329,682 70
British America, Canada	428,376 43	. . . . .	137,979 22	61,550 17	627,905 82
California, California	234,976 73	72,000 00	104,936 82	41,116 11	453,029 66
Citizens', Missouri	53,215 40	12,000 00	22,847 14	11,106 55	99,169 09
Citizens', New York	324,995 46	29,941 10	149,768 65	108,806 86	613,452 07
City of London Fire, England	355,374 32	. . . . .	147,504 54	48,976 88	551,855 74
Cinton Fire, New York	122,052 40	25,000 00	69,645 32	37,425 46	254,123 18
Commercial, California	235,179 12	24,000 00	105,067 95	35,759 70	400,006 77
Commercial Union, England	1,127,854 77	. . . . .	480,905 75	160,981 68	1,769,742 20
Concordia Fire, Wisconsin	181,498 25	15,924 00	85,352 18	28,995 90	311,770 33
Connecticut Fire, Connecticut	494,076 51	80,000 00	231,701 58	95,933 08	901,711 17
Continental, New York	1,754,868 65	153,830 60	879,196 25	323,505 81	3,111,401 31
Farmers' and Merchants', Colorado	14,166 67	. . . . .	8,065 51	8,396 41	30,628 59
Farragut Fire, New York	89,571 99	20,000 00	48,912 75	23,451 97	181,946 71
Fire Association, Pennsylvania	956,888 56	200,000 00	436,763 92	75,085 51	1,668,737 99
Fire Insurance Association, England	506,184 97	. . . . .	203,753 03	53,561 94	763,499 94
Fireman's Fund, California	571,682 21	105,000 00	230,512 20	118,088 90	1,025,283 31
Franklin Fire, Pennsylvania	246,817 05	99,967 59	131,570 96	97,583 50	575,939 01
German (Freeport), Illinois	598,456 17	40,000 00	453,649 36	34,172 38	1,126,277 91

TABLE IV.—CONCLUDED.

NAMES OF COMPANIES.	Losses paid.		Dividends on stock.		Commissions, brokerage and salaries.		Taxes and other expenses.		Total.	
	\$		\$		\$		\$			
German Fire (Peoria), Illinois	79,172	57	24,000	00	69,566	14	2,757	14	175,495	85
German Fire, Pennsylvania	136,655	66	24,000	00	73,736	87	6,657	46	241,049	99
German American, New York	1,012,917	01	150,000	00	501,476	71	268,105	82	1,932,559	54
Germania Fire, New York	568,954	73	100,000	00	227,107	13	190,157	09	1,086,218	95
Glens Falls, New York	331,294	25	20,000	00	147,721	03	59,154	50	558,169	78
Granite State Fire, New Hampshire	25,647	95	. . . . .		37,690	79	11,879	87	75,218	61
Hamburg-Bremen Fire, Germany	405,040	28	. . . . .		223,027	27	59,226	74	687,294	29
Hanover Fire, New York	632,184	49	100,000	00	371,972	66	141,138	33	1,245,295	48
Hartford Fire, Connecticut	1,318,007	72	250,000	00	521,443	38	233,982	38	2,323,433	48
Hibernia, Louisiana	115,071	26	20,605	00	17,123	84	18,124	02	170,924	12
Home, New York	2,005,889	61	300,000	00	1,017,484	52	356,154	34	3,679,528	47
Home Mutual, California	124,852	52	36,000	00	121,598	08	134,430	16	410,880	76
Howard, New York	217,765	60	11,595	30	104,584	58	51,726	49	385,671	97
Imperial Fire, England	641,361	84	. . . . .		277,218	33	66,722	56	985,302	73
Insurance Company of North America, Pennsylvania	2,716,367	18	600,000	00	664,860	04	394,909	54	4,376,136	76
Lancashire, England	705,215	65	. . . . .		351,200	27	29,233	98	1,095,394	23
Lion Fire, England	235,419	89	. . . . .		98,108	83	362,762	70	362,762	70
Liverpool and London and Globe, England	2,048,763	28	. . . . .		841,045	47	280,420	22	3,170,229	18
London Assurance Corporation, England	371,461	21	. . . . .		163,193	42	74,668	22	609,262	85
London and Lancashire, England	653,885	46	. . . . .		243,979	31	83,950	72	981,815	49
Mercantile Ohio	102,824	09	25,000	00	38,753	05	12,209	30	178,786	44
Merchants, New Jersey	323,118	57	38,980	00	124,583	76	78,904	96	565,587	29
Michigan Fire and Marine, Michigan	86,278	55	8,000	00	36,015	64	25,651	94	155,346	13
Milwaukee Mechanics, Wisconsin	245,084	58	39,874	00	156,077	99	47,958	22	488,994	79
National Fire, Connecticut	261,404	71	100,000	00	120,800	85	48,855	22	531,060	78
National Assurance, Ireland	566,065	00	69,352	00	243,530	00	. . . . .		878,947	00
New Hampshire Fire, New Hampshire	325,589	58	40,000	09	151,005	67	51,115	98	567,711	23
New York Bowery Fire, New York	208,900	25	36,000	00	110,660	25	26,256	06	381,816	56
Niagara Fire, New York	824,536	11	50,277	00	362,267	63	191,746	14	1,428,826	88
Northwestern National, Wisconsin	230,914	75	60,000	00	131,205	38	58,358	32	480,478	45
Northern Assurance, England	460,500	39	. . . . .		208,705	13	89,903	99	759,109	51

STATISTICAL TABLE.

North British and Mercantile, England	935,952 25		451,624 75	111,438 82	1,499,015 82
Norwich Union Fire, England	455,329 25		179,836 30	66,167 58	701,333 13
Oakland Home, California	92,882 46	12,056 00	52,869 26	29,508 53	187,316 25
Oregon Fire and Marine, Oregon	27,538 56		10,668 51	7,947 76	46,154 83
Orient, Connecticut	410,605 05	30,000 00	151,994 99	74,093 00	672,753 04
Pennsylvania (Pittsburgh) Pennsylvania	80,354 51	250 00	29,870 20	16,942 20	127,416 91
Pennsylvania Fire, Pennsylvania	557,639 75	50,000 00	234,685 70	69,393 05	911,718 50
Phoenix, New York	3,542,301 96	100,000 00	1,295,157 88	465,046 67	5,402,506 51
Phoenix, Connecticut	1,232,440 61	280,000 00	449,097 36	250,285 64	2,212,423 61
Phoenix Assurance, England	816,698 47		352,471 55	131,080 38	1,300,250 40
Providence Washington, Rhode Island	43,204 85	32,000 00	156,039 99	62,866 96	689,111 80
Prussian National, Prussia	239,089 17		132,583 23	55,811 55	424,483 95
Queen, England	737,930 75		317,623 94	122,643 38	1,178,198 07
Royal, England	1,417,568 20		602,128 19	179,514 25	2,199,210 64
Scottish Union and National, Scotland	212,817 61		94,660 44	29,322 26	336,800 31
Security, Connecticut	189,486 90	16,000 00	81,193 50	2,506 77	289,187 17
South British Fire and Marine, New Zealand	997,085 00		201,265 00	16,330 00	1,274,680 00
Springfield Fire and Marine, Massachusetts	822,898 74	100,000 00	296,263 80	182,366 21	1,401,528 75
State Investment, California	145,746 61	68,489 34	53,939 58	27,094 78	295,261 31
State, Iowa	162,303 81	42,000 00	116,542 66	40,378 39	361,224 86
Sterling Fire, New York	60,389 40	8,750 00	48,696 69	19,400 00	167,236 09
St. Paul Fire and Marine, Minnesota	488,798 12	50,000 00	203,653 79	58,990 15	801,442 06
Sun, California	136,578 63	7,500 00	66,883 18	27,500 82	238,552 63
Sun Fire Office, England	715,617 98		273,480 57	141,081 58	1,130,180 13
Traders', Illinois	298,721 12	50,000 00	118,258 98	38,530 54	508,510 64
Union, California	302,037 04	68,052 00	148,152 32	44,176 74	562,418 10
Union Fire and Marine, New Zealand	295,805 23	49,513 06	154,281 70	4,688 42	504,288 41
United States Fire, New York	45,738 60	25,041 25	39,446 67	18,981 29	129,207 81
Washington Fire and Marine, Massachusetts	723,896 85	60,000 00	250,544 21	120,002 78	1,154,443 84
Western Assurance, Canada	589,239 37		185,026 91	102,410 77	876,677 05
Westchester Fire, New York	477,793 11	30,000 00	195,431 23	110,750 67	813,885 01
Williamsburgh City Fire, New York	248,021 18	50,105 00	185,169 93	48,177 00	531,473 11
Western Home, Iowa	2,386 10		6,833 50		9,219 60
Totals	\$ 48,180,338 97	\$ 5,266,736 45	\$ 20,905,982 59	\$ 7,810,338 49	\$ 82,163,396 50

TABLE V.
ASSETS CLASSIFIED.

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.	Totals.
Aetna, Connecticut	358,336 70	43,595 00	\$7,843,486 00	11,180 00	936,516 64	374,380 20	1,345 02	9,568,839 56
Agricultural, New York	155,417 46	990,909 77	401,538 30	54,213 77	168,987 13	83,174 90	32,670 35	1,886,911 68
Amazon, Ohio	117,300 00	51,161 86	145,397 50	201,610 00	32,449 08	29,330 73	3,555 88	580,805 05
American, New Jersey	374,357 75	727,182 00	637,500 00	. . . . .	65,829 95	20,158 46	23,286 70	1,848,314 86
American Fire, New York . . . . .	. . . . .	65,720 00	1,002,774 00	175,000 00	21,115 62	28,709 79	1,118 29	1,294,437 70
American Fire, Pennsylvania	185,673 00	728,039 50	1,162,417 42	72,900 00	99,761 94	32,804 36	20,262 44	2,301,858 66
American Central, Missouri . . . . .	. . . . .	. . . . .	985,500 00	105,000 00	97,452 37	70,048 47	. . . . .	1,258,000 84
Anglo-Nevada, California . . . . .	. . . . .	557,500 00	1,584,550 00	. . . . .	24,527 35	69,545 40	13,385 41	2,249,508 16
Armenia, Pennsylvania	39,828 74	203,376 09	21,450 00	15,750 00	24,280 67	4,891 60	10,082 59	310,659 69
Atlas Assurance, England	48,153 95	1,919,713 00	815,665 60	5,534,935 80	319,387 70	102,298 10	30,057 90	8,770,212 05
Boatman's F. & M., Penn.	65,875 36	66,622 72	284,411 62	10,000 00	22,423 73	25,331 47	2,160 98	440,825 88
Boylston, Massachusetts	13,000 00	163,000 00	579,968 00	50,400 00	64,586 84	41,207 95	4,158 00	916,320 79
British America, Canada . . . . .	. . . . .	. . . . .	717,243 75	. . . . .	55,194 14	36,332 44	. . . . .	808,770 33
California, California	132,632 55	9,000 00	625,458 00	. . . . .	207,064 61	86,934 38	7,788 02	1,068,877 56
Citizens, Missouri	11,100 00	31,500 00	273,590 00	105,000 00	8,267 89	11,156 72	942 50	441,557 11
Citizens, New York	142,000 00	55,900 00	588,600 00	219,400 00	31,513 92	65,488 25	9,558 18	1,112,460 35
City of London, Fire, England . . . . .	. . . . .	. . . . .	624,500 00	. . . . .	45,115 08	76,355 15	216 02	746,186 25
Clinton Fire, New York . . . . .	. . . . .	26,400 00	388,148 75	. . . . .	9,959 56	37,491 64	1,664 99	463,664 94
Commercial, California	2,000 00	195,594 58	157,068 12	5,300 00	21,267 98	62,653 40	2,727 01	446,611 09
Commercial Union, England	247,027 08	. . . . .	1,676,325 00	. . . . .	346,284 85	317,443 48	9,233 46	2,596,313 87
Concordia Fire, Wisconsin . . . . .	. . . . .	288,795 00	148,125 00	500 00	42,004 20	38,227 89	5,672 97	523,325 06
Connecticut Fire, Connecticut	81,450 00	564,850 00	1,250,047 00	8,050 00	147,106 30	78,238 64	. . . . .	2,129,741 94
Continental New York	693,500 00	304,810 00	3,251,476 40	70,300 00	336,880 97	540,619 29	42,394 62	5,239,981 28
Farmers & Merchants, Colo. . . . .	. . . . .	. . . . .	. . . . .	352 95	6,594 61	36,023 44	4,139 85	47,110 85
Farragut Fire, New York	6,000 00	9,500 00	375,527 50	4,800 00	18,297 59	21,534 92	4,374 30	440,034 31
Fire Association, Penn.	58,650 00	1,208,937 98	2,762,018 50	96,800 00	152,749 72	134,515 41	31,904 18	4,445,575 79
Fire Ins. Ass'n, England . . . . .	. . . . .	. . . . .	646,690 00	. . . . .	71,289 24	105,482 75	98,912 60	921,474 59
Fireman's Fund, California	325,051 99	202,100 00	988,370 00	139,500 00	203,495 22	183,160 27	10,585 42	2,052,262 90
Franklin Fire, Pennsylvania	414,600 00	834,714 67	1,150,728 43	596,600 00	116,933 83	49,782 08	13,746 89	3,177,105 90
German (Freeport) Illinois	15,000 00	943,114 00	189,926 70	52,900 00	227,982 88	565,099 25	50,680 70	2,044,703 53

STATISTICAL TABLE.

German Fire, (Peoria), Ills.	4,500 00	232,385 11	30,000 00	49,120 00	45,851 82	42,598 87	14,142 42	418,598 22
German Fire, Pennsylvania	16,312 58	196,058 59	179,402 77	8,500 00	35,455 08	25,267 27	4,652 81	465,650 00
German-American, N. Y.			4,905,665 00		73,923 57	170,435 46	875 00	5,150,899 03
Germania Fire, New York	535,000 00	96,500 00	1,660,267 50		91,709 21	14,485 92	102,810 99	2,500,773 62
Gleus Falls, New York	14,025 00	510,663 75	788,300 00		187,164 32	44,853 44	10,502 15	1,555,508 66
Granite State Fire, N. H.		9,000 00	273,742 44		32,003 25	26,190 17	1,589 17	342,525 03
Hamburg-Bremen Fire, Ger.		20,000 00	952,076 25	45,000 00	39,915 75	62,699 92		1,119,691 92
Hanover Fire, New York		97,500 00	2,213,180 00	30,000 00	71,568 88	126,098 98	8,327 09	2,546,674 95
Hartford Fire, Connecticut	653,575 60	1,173,900 00	2,107,945 50	66,000 00	352,675 75	359,042 74	42,806 86	5,055,946 45
Hibernia, Louisiana	144,300 00	93,392 66	93,900 00	5,436 00	43,990 26	64,488 36	42,600 22	488,107 50
Home, New York	1,378,991 22	795,000 00	4,736,628 75	449,000 00	237,312 85	273,283 33	22,495 40	7,802,711 55
Home Mutual, California	153,350 00	238,180 00	119,610 00	41,450 00	136,357 46	66,438 91	5,219 85	780,606 22
Howard, New York	150,000 00	5,900 00	521,620 00		29,650 12	42,980 52	1,478 50	751,629 14
Imperial Fire, England	412,272 50		968,301 25		90,917 40	141,473 95	7,540 53	1,620,595 63
Ins. Co. of N. America, Penn.	363,003 59	1,976,644 97	4,957,480 00	16,100 00	485,539 87	584,358 81	91,224 64	8,474,351 88
Lancashire, England			1,323,065 00		79,583 11	95,538 97		1,498,187 08
Lion Fire, England		114,750 00	510,000 00	12,000 00	81,102 82	63,269 57	22,160 78	803,283 17
Liverpool & London & Globe, England		1,874,493 51	2,291,575 00		612,003 38	428,229 84	53,478 82	6,639,780 55
London Assurance Corporation, England			1,377,065 00		65,509 95	81,568 61	4,182 84	1,524,143 56
London & Lancashire, Eng.			1,256,292 00		80,127 01	89,462 67		1,430,604 52
Mercantile, Ohio		70,000 00	256,325 00	35,500 00	37,406 77	15,340 93	3,139 29	417,711 99
Merchants, New Jersey	125,782 47	445,027 00	554,648 00	14,900 00	39,038 09	61,560 28	17,936 00	1,258,891 84
Michigan F. & M., Michigan	8,469 33	280,809 50	29,525 00	1,500 00	26,228 01	13,021 39	7,048 83	366,602 06
Milwaukee Mechanics, Wis.	37,450 00	614,871 02	593,540 00	33,700 00	67,434 50	38,216 00	16,108 00	1,401,319 52
National Fire, Connecticut	24,478 40	591,500 00	1,067,882 00	5,850 00	247,066 05		21,730 38	1,958,506 83
National Assurance, Ireland	202,516 00	812,627 00	1,389,517 00	223,218 00	66,535 00	73,040 00	38,644 00	2,806,097 00
New Hampshire Fire, N. H.		198,846 86	860,145 00	32,912 50	47,923 94	44,040 03	7,995 00	1,191,863 33
New York Bowers Fire, N. Y.		35,400 00	702,245 00	33,600 00	26,416 10	39,189 43	1,089 43	837,895 79
Niagara Fire, New York		34,300 00	1,701,956 00	39,500 00	125,249 62	224,254 03	22,220 21	2,260,479 86
Northwestern National, Wis.	113,000 00	287,500 00	875,446 50		150,645 67	32,416 92	9,332 55	1,355,341 64
Northern Assurance, Eng.			1,193,854 50		87,322 15	107,499 86		1,388,676 51
North British & Mercantile, England			3,028,415 89		132,687 44	199,014 02	18,637 05	3,378,754 40
Norwich Union Fire, Eng.			993,762 50		225,234 57	21,262 92	5,206 21	1,245,466 20
Oakland Home, California	88,000 00	54,044 31	55,166 66		54,266 57	73,071 19	17,488 97	342,038 30
Oregon F. & M., Oregon		203,050 00	114,116 56		7,948 80	11,021 60	9,224 55	344,461 51

TABLE V.—CONCLUDED.

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.	Totals.
Orient, Connecticut	\$ 34,197 43	\$ 269,575 00	\$1,077,733 03	\$ 82,450 00	\$ 55,908 92	\$ 62,439 03	\$ 22,182 38	\$ 1,604,485 79
Pennsylvania, (Pittsburgh),	49,250 00	136,806 16	62,209 00	. . . . .	26,417 80	12,878 16	3,964 20	291,525 32
Pennsylvania	110,000 00	332,370 00	1,838,933 00	261,700 00	63,572 65	97,024 49	7,284 78	2,710,884 92
Pennsylvania Fire, Penn.	1,082,787 53	294,900 00	2,607,108 90	80,758 76	495,135 83	821,970 14	14,964 23	5,397,625 39
Phoenix, New York	210,321 98	711,650 00	3,365,961 32	52,120 00	155,646 17	194,738 05	19,491 09	4,709,928 61
Pocumux, Connecticut . . . . .	. . . . .	. . . . .	1,531,300 00	. . . . .	231,398 09	111,726 66	12,750 00	1,887,174 75
Phoenix Assurance, England	. . . . .	. . . . .	825,590 00	. . . . .	58,366 50	141,847 48	. . . . .	1,025,803 98
Providence Washington, R. I.	50,000 00	578,037 50	580,965 70	17,250 00	152,044 50	2,077 81	122,335 79	1,502,711 30
Prussian National, Prussia . . . . .	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .
Queen, England	382,928 92	. . . . .	1,240,473 52	. . . . .	316,461 41	25,204 29	11,024 98	1,976,093 12
Royal, England	1,790,967 78	. . . . .	2,325,470 00	100,000 00	237,999 65	311,263 21	64,431 17	4,830,131 81
Scottish Union and National, Scotland . . . . .	. . . . .	365,750 00	734,142 10	. . . . .	147,247 58	71,698 76	13,211 66	1,332,050 10
Security, Connecticut	974 26	109,750 00	299,053 50	22,500 00	38,346 31	36,072 27	2,152 03	508,848 37
South British F. & M., New Zealand	522,995 00	58,685 00	386,070 00	30,065 00	54,880 00	324,444 00	44,708 00	1,421,757 00
Springfield F. & M., Mass.	96,353 00	262,850 00	2,267,590 00	26,900 00	128,029 31	230,904 96	32,287 97	3,044,915 24
State Investment, California	150,859 13	102,805 00	130,500 00	20,222 75	45,093 48	78,924 77	3,134 63	531,539 76
State, Iowa	87,075 00	100,744 50	54,300 00	. . . . .	43,972 92	249,790 72	24,157 29	566,040 43
Sterling Fire, New York . . . . .	. . . . .	43,000 00	397,625 00	. . . . .	17,252 99	17,730 10	186 25	465,794 34
St. Paul F. & M., Minnesota	104,433 61	321,073 71	505,219 75	320,060 44	90,712 63	82,421 66	24,103 68	1,448,026 48
Sun, California	99,000 00	175,525 00	123,058 07	. . . . .	49,393 64	53,736 39	10,778 46	502,491 56
Sun Fire Office, England	30,000 00	1,014,000 00	377,790 00	. . . . .	79,461 09	190,498 13	14,518 72	1,706,267 94
Traders, Illinois	13,695 98	105,000 00	1,111,837 50	. . . . .	73,271 93	47,411 16	17,054 91	1,368,271 48
Union, California	110,000 00	215,477 25	331,013 00	20,000 00	436,838 48	44,363 27	3,670 00	1,161,362 00
Union F. & M., New Zealand	24,500 00	566,549 83	61,774 38	. . . . .	124,742 41	114,644 25	22,184 67	914,395 54
United States Fire, New York . . . . .	. . . . .	287,700 00	293,250 00	. . . . .	10,383 31	18,795 14	1,771 67	611,810 12
Washington F. & M., Mass.	300,000 00	41,000 00	1,276,440 00	41,000 00	86,349 60	198,747 51	5,930 00	1,949,467 11
Western Assurance, Canada . . . . .	. . . . .	. . . . .	772,867 25	. . . . .	108,232 49	91,457 02	. . . . .	972,556 76

Westchester Fire, New York	2,000 00	249,250 00	826,200 00	51,500 00	80,106 78	92,782 88	2,287 24	1,304,126 90
Williamsburgh City Fire, New York	392,203 90	252,150 00	493,707 10	1,350 00	29,676 83	52,400 18	24,252 52	1,245,740 53
Western Home, Iowa . . . . .	. . . . .	136,993 30	200,000 00	11,750 00	89,683 51	62,193 61	16,838 71	517,369 13
Totals	\$ 14,918,434 79	\$ 27,915,932 70	\$ 102,323,345 78	\$ 9,813,406 97	\$ 11,654,814 46	\$ 10,924,188 27	\$ 1,609,270 84	\$ 179,159,393 81

TABLE VI.

LIABILITIES CLASSIFIED

NAMES OF COMPANIES	Capital	Not restated	Restated	Deductions for mortgages	Unpaid losses	UNPAID LOSSES		Total	All other claims	Unrestored pre-mittins.	Total	Assets	Surpluses over liabilities
						Restated	Total						
Athia, Connecticut	\$ 500,000							\$ 500,000			\$ 500,000		
Argemont, New York	500,000							500,000			500,000		
American, New York	600,000							600,000			600,000		
American, New Jersey	600,000							600,000			600,000		
American, New York	300,000							300,000			300,000		
City of London Fire, England	300,000							300,000			300,000		
Chitton Fire, New York	250,000							250,000			250,000		
Commercial, California	200,000							200,000			200,000		
Commercial, England	200,000							200,000			200,000		
Commercial, Wisconsin	200,000							200,000			200,000		
Connecticut Fire, Connecticut	1,000,000							1,000,000			1,000,000		
Continental, New York	1,000,000							1,000,000			1,000,000		
Home Mutual, California	300,000							300,000			300,000		
Home, New York	400,000							400,000			400,000		
Hibernia, Louisiana	400,000							400,000			400,000		
Hartford Fire, Connecticut	1,250,000							1,250,000			1,250,000		
Hannover Fire, New York	1,000,000							1,000,000			1,000,000		
Hannover-Bremen Fire, Germany	500,000							500,000			500,000		
Granite State Fire, New Hampshire	200,000							200,000			200,000		
(The) Falls, New York	200,000							200,000			200,000		
(German) Fire, New York	1,000,000							1,000,000			1,000,000		
(German) American, New York	1,000,000							1,000,000			1,000,000		
(German) Fire, Pennsylvania	200,000							200,000			200,000		
(German) Fire, Illinois	200,000							200,000			200,000		
(German) Fire, Pennsylvania	200,000							200,000			200,000		
German (Freeport), Illinois	200,000							200,000			200,000		
Franklin Fire, Pennsylvania	400,000							400,000			400,000		
Fire Insurance Association, England	1,000,000							1,000,000			1,000,000		
Fire Association, Pennsylvania	500,000							500,000			500,000		
Farquhar Fire, New York	500,000							500,000			500,000		
Mutual	488,000							488,000			488,000		
Hartman and Merchants, Colorado	488,000							488,000			488,000		
Imperial Fire, England	3,000,000							3,000,000			3,000,000		
Imperial Co of North America, Pennsylvania	467,493							467,493			467,493		
Lancashire, England	114,556							114,556			114,556		
London and Globe, England	256,257							256,257			256,257		
London and Lancashire, England	66,076							66,076			66,076		
London Assurance Corporation, England	96,227							96,227			96,227		
Mercantile, Ohio	200,000							200,000			200,000		
Michigan, New Jersey	47,771							47,771			47,771		
Michigan Fire and Marine, Michigan	200,000							200,000			200,000		
Milwaukee Mechanics, Wisconsin	200,000							200,000			200,000		
National Fire, Connecticut	46,692							46,692			46,692		
National Assurance, Ireland	45,900							45,900			45,900		
New Hampshire Fire, New York	60,422							60,422			60,422		
New York Fire, New York	45,000							45,000			45,000		
New York Fire, New York	45,000							45,000			45,000		
Northwestern National, Wisconsin	43,877							43,877			43,877		
Northern Assurance, England	73,909							73,909			73,909		
Northern British and Mercantile, England	13,123							13,123			13,123		
Novelty Home Fire, England	87,938							87,938			87,938		
Oakland Home Fire, California	15,636							15,636			15,636		
Oregon Fire and Marine, Oregon	1,453							1,453			1,453		
Orient, Connecticut	82,405							82,405			82,405		
Pennsylvania (Pittsburgh), Pennsylvania	16,979							16,979			16,979		
Pennsylvania Fire, Pennsylvania	34,448							34,448			34,448		
Pennsylvania, New York	182,028							182,028			182,028		
Phoenix, Connecticut	182,028							182,028			182,028		
Phoenix Assurance, England	114,011							114,011			114,011		
Provident Washington, Rhode Island	49,000							49,000			49,000		
Prussian National, Prussia	34,197							34,197			34,197		
Queen, England	116,836							116,836			116,836		
Royal, England	263,326							263,326			263,326		
Scottish Union and National, Scotland	27,323							27,323			27,323		
South British Fire and Marine, New Zealand	66,230							66,230			66,230		
Springfield Fire and Marine, Massachusetts	1,000,000							1,000,000			1,000,000		
State Investment, California	11,207							11,207			11,207		
State, Iowa	200,000							200,000			200,000		
Sterling Fire and Marine, Minnesota	350,000							350,000			350,000		
St Paul Fire and Marine, Minnesota	25,000							25,000			25,000		
Sun Fire Office, England	25,000							25,000			25,000		
Traders, Illinois	500,000							500,000			500,000		
Union, California	750,000							750,000			750,000		
Union Fire and Marine, New Zealand	62,325							62,325			62,325		
United States Fire, New York	250,000							250,000			250,000		
Washington Fire and Marine, Massachusetts	1,000,000							1,000,000			1,000,000		
Western Assurance Company	300,000							300,000			300,000		
Westchester Fire, New York	250,000							250,000			250,000		
Western Home, Iowa	400,000							400,000			400,000		
Totals	\$ 4,000,000							\$ 4,000,000			\$ 4,000,000		
	\$ 237,255							\$ 237,255			\$ 237,255		
	\$ 37,399							\$ 37,399			\$ 37,399		
	\$ 2,000							\$ 2,000			\$ 2,000		
	\$ 1,301							\$ 1,301			\$ 1,301		
	\$ 2,118							\$ 2,118			\$ 2,118		
	\$ 2,137							\$ 2,137			\$ 2,137		
	\$ 16,634							\$ 16,634			\$ 16,634		
	\$ 5,998							\$ 5,998			\$ 5,998		
	\$ 6,229							\$ 6,229			\$ 6,229		
	\$ 43,181							\$ 43,181			\$ 43,181		
	\$ 101,949							\$ 101,949			\$ 101,949		
	\$ 69,945							\$ 69,945			\$ 69,945		
	\$ 15,610							\$ 15,610			\$ 15,610		
	\$ 17,465							\$ 17,465			\$ 17,465		
	\$ 17,465							\$ 17,465			\$ 17,465		
	\$ 3,342							\$ 3,342			\$ 3,342		
	\$ 14,225							\$ 14,225			\$ 14,225		
	\$ 1,700							\$ 1,700			\$ 1,700		
	\$ 13,711							\$ 13,711			\$ 13,711		
	\$ 18,253							\$ 18,253			\$ 18,253		
	\$ 9,216							\$ 9,216			\$ 9,216		
	\$ 55,705							\$ 55,705			\$ 55,705		
	\$ 7,763							\$ 7,763			\$ 7,763		
	\$ 2,193							\$ 2,193			\$ 2,193		
	\$ 4,904							\$ 4,904			\$ 4,904		
	\$ 40,000							\$ 40,000			\$ 40,000		
	\$ 28,291							\$ 28,291			\$ 28,291		
	\$ 42,035							\$ 42,035			\$ 42,035		
	\$ 39,747							\$ 39,747			\$ 39,747		
	\$ 1,921							\$ 1,921			\$ 1,921		
	\$ 48,032							\$ 48,032			\$ 48,032		
	\$ 1,001							\$ 1,001			\$ 1,001		
	\$ 335,297							\$ 335,297			\$ 335,297		
	\$ 1,066							\$ 1,066			\$ 1,066		
	\$ 1,321							\$ 1,321			\$ 1,321		



TABLE VII.
SHOWING RISKS IN FORCE AT THE COMMENCEMENT OF THE YEAR, WRITTEN, TERMINATED, AND REINSURED DURING, AND IN FORCE AT THE END OF THE YEAR.

NAMES OF COMPANIES.	In force at the beginning of the year.	Written during the year.	Terminated during the year.	Re-insured during the year.	In force at the end of the year.
	\$	\$	\$	\$	\$
Atina, Connecticut	289,210,755 00	288,693,417 00	277,595,556 00	4,420,732 00	295,887,914 00
Agricultural, New York	233,892,062 00	89,027,087 00	88,993,908 00	1,240,584 00	232,684,657 00
Amazon, Ohio	14,053,295 00	18,824,288 00	13,341,660 00	1,250,700 00	18,285,223 00
American, New Jersey	56,759,176 00	50,021,127 00	43,325,665 00	1,948,931 00	61,535,707 00
American Fire, New York	54,581,945 00	76,383,246 00	61,745,584 00	9,396,712 00	59,822,895 00
American Fire, Pennsylvania	110,547,459 00	106,244,327 00	86,931,860 00	3,119,043 00	126,740,883 00
American Central, Missouri	45,501,137 00	49,078,029 00	38,003,996 00	2,078,973 00	53,896,197 00
Anglo-Nevada, California	1,343,478 00	41,317,778 00	18,911,798 00	3,684,507 00	20,064,951 00
Armenia, Pennsylvania	4,643,704 00	4,709,657 00	4,270,654 00	56,914 00	5,025,793 00
Atlas Assurance, England	410,933,330 00	533,670,000 00	447,270,000 00	60,056,665 00	437,276,665 00
Boatman's Fire and Marine, Pennsylvania	13,495,949 00	20,232,351 00	16,045,289 00	771,814 00	16,311,197 00
Boylston, Massachusetts	27,546,148 00	33,071,457 00	32,514,701 00	1,292,464 00	26,810,440 00
British America, Canada	52,573,788 00	62,069,877 00	60,014,443 00	1,680,890 00	53,548,332 00
California, California	28,495,879 00	36,664,691 00	31,817,984 00	2,099,110 00	31,243,476 00
Citizens', Missouri	6,345,764 00	7,770,675 00	7,910,468 00	204,600 00	6,001,371 00
Citizens', New York	86,778,709 46	77,921,937 06	76,223,046 35	2,645,908 23	85,830,791 94
City of London Fire, England	46,777,260 00	53,075,911 00	50,952,810 00	3,896,952 00	45,993,409 00
Clinton Fire, New York	29,870,000 00	36,171,179 00	30,230,581 00	3,317,100 00	32,493,498 00
Commercial, California	19,269,527 00	27,838,600 00	27,252,620 00	722,302 00	19,133,205 00
Commercial Union, England	259,854,372 00	236,977,704 00	224,709,377 00	6,168,315 00	256,954,384 00
Concordia Fire, Wisconsin	24,983,580 00	25,993,241 00	18,450,867 00	32,106,921 00	95,322,494 00
Connecticut Fire, Connecticut	92,457,892 00	87,938,449 00	84,173,847 00	419,033 00	95,322,494 00
Continental, New York	460,535,669 00	571,580,655 00	533,858,662 00	20,977,554 00	477,280,108 00
Farmers' and Merchants', Colorado	1,790,763 00	1,906,455 00	1,243,999 00	36,550 00	2,416,669 00
Farragut Fire, New York	30,318,997 00	24,870,178 00	27,300,830 00	1,953,305 00	26,775,040 00
Fire Association, Pennsylvania	260,108,184 00	142,115,536 00	145,085,873 00	2,043,513 00	255,094,334 00
Fire Insurance Association, England	71,761,065 00	69,863,358 00	69,842,946 00	2,105,543 00	69,615,934 00
Fireman's Fund, California	66,975,408 15	99,010,138 37	83,315,539 70	6,451,546 99	76,218,459 83
Franklin Fire, Pennsylvania	137,584,283 00	52,713,622 00	54,211,171 00	618,400 00	135,468,334 00
German (Freeport), Illinois	139,516,752 00	88,274,374 00	65,837,923 00	2,650,825 00	150,302,378 00

TABLE VII.—CONCLUDED.

NAMES OF COMPANIES.	In force at the beginning of the year.	Written during the year.	Terminated during the year.	Re-insured during the year.	In force at the end of the year.
	\$	\$	\$	\$	\$
German Fire (Peoria), Illinois	11,089,593 00	14,314,090 00	11,162,088 00	1,855,824 00	12,385,771 00
German Fire, Pennsylvania	26,935,136 00	26,629,156 00	22,055,844 00	531,111 00	30,077,337 00
German American, New York	356,627,286 00	344,630,320 00	393,143,122 00	24,166,142 00	373,948,342 00
Germania Fire, New York	176,635,780 09	150,661,284 16	140,933,015 56	5,066,884 33	175,297,164 36
Glens Falls, New York	94,433,898 00	61,977,820 00	55,557,550 00	1,341,918 00	99,512,250 00
Granite State Fire, New Hampshire	2,416,830 00	15,320,279 00	4,276,732 00	263,791 00	13,196,586 00
Hamburg-Bremen Fire, Germany	82,738,029 00	99,630,474 00	82,229,500 00	1,594,543 00	89,544,460 00
Hanover Fire, New York	166,871,321 00	136,501,112 89	130,676,640 49	3,933,928 15	168,761,865 25
Hartford Fire, Connecticut	278,936,440 00	210,178,417 00	200,770,531 00	6,169,500 00	281,274,826 00
Hibernia, Louisiana	11,756,407 00	17,357,897 00	12,604,954 00	1,446,729 00	15,062,621 00
Home, New York	513,460,163 00	342,284,434 00	327,705,332 00	1,073,688 00	526,965,577 00
Home Mutnal, California	24,527,364 00	22,879,625 00	21,397,094 00	836,352 00	25,173,543 00
Howard, New York	45,945,543 00	47,636,112 00	44,551,842 00	7,403,881 00	41,625,932 00
Imperial Fire, England	102,246,963 00	103,113,857 15	97,649,191 17	1,647,780 00	106,063,848 98
Ins. Co. of North America, Pennsylvania	338,552,421 42	475,112,588 50	459,832,822 38	6,894,003 00	346,938,184 54
Lancashire, England	130,020,221 00	137,630,652 00	127,889,376 00	3,754,020 00	136,007,477 00
Lion Fire, England	37,467,492 00	46,199,127 00	44,015,216 00	9,624,469 00	39,026,734 00
Liverpool and London and Globe, England	517,150,996 00	515,832,312 00	429,356,983 00	61,310,110 00	542,316,215 00
London Assurance Corporation, England	102,571,498 00	97,184,091 00	90,201,206 00	2,732,875 00	106,821,508 00
London and Lancashire, England	138,039,238 34	128,005,682 65	122,978,025 02	8,241,597 55	134,825,298 42
Mercantile, Ohio	11,870,112 00	16,472,090 00	16,086,331 00	95,738 00	12,160,133 00
Merchants, New Jersey	66,019,087 00	58,782,119 00	57,476,670 00	1,733,745 00	65,590,791 00
Michigan Fire and Marine, Michigan	11,844,575 00	13,439,224 00	11,825,225 00	403,473 00	13,055,101 00
Milwaukee Mechanics, Wisconsin	50,126,655 00	39,781,182 00	34,981,526 00		54,926,311 00
National Fire, Connecticut	50,875,090 00	45,834,116 00	42,776,318 00	386,652 00	53,546,236 00
National Assurance, Ireland	186,269,900 00	174,269,700 00	146,750,000 00	4,479,000 00	209,310,600 00
New Hampshire Fire, New Hampshire	52,676,768 00	62,042,020 00	52,206,998 00	2,632,737 00	59,879,053 00
New York Bowery Fire, New York	65,558,923 00	49,641,325 00	54,547,336 00	8,349,240 00	52,302,772 00
Niagara Fire, New York	197,363,101 00	219,834,560 00	160,401,925 00	30,126,641 00	226,689,095 00
Northwestern National, Wisconsin	58,732,166 00	51,490,058 00	43,436,510 00	499,667 00	66,286,047 00
Northern Assurance, England	95,998,636 00	108,219,050 00	100,727,420 00	4,261,572 00	99,198,694 00
North British and Mercantile, England	230,559,671 00	210,508,589 00	197,644,013 00	16,551,182 00	226,873,065 00

STATISTICAL TABLE.

Norwich Union Fire, England	92,394,845 00	97,974,537 00	87,761,938 00	5,523,521 00	97,084,923 00
Oakland Home, California	11,350,310 27	15,901,303 07	13,960,727 30	1,950,999 62	11,420,946 42
Oregon Fire and Marine, Oregon	2,772,711 00	2,682,617 00	1,689,519 00	695,854 00	3,039,985 00
Orient, Connecticut	54,348,538 00	55,782,814 00	49,406,130 00	1,539,645 00	59,185,577 00
Pennsylvania (Pittsburgh), Pennsylvania	10,579,925 00	10,725,761 00	10,311,665 00	265,783 00	10,728,238 00
Pennsylvania Fire, Pennsylvania	102,583,090 00	82,661,620 00	76,359,119 00	3,133,331 00	105,761,260 00
Phoenix, New York	424,302,104 00	675,288,232 00	524,058,004 00	35,516,951 00	540,015,681 00
Phoenix, Connecticut	216,963,431 00	181,884,606 00	157,822,583 00	. . . . .	241,025,544 00
Phoenix Assurance, England	224,296,722 00	203,619,414 00	184,661,325 00	16,294,397 00	226,660,414 00
Providence Washington, Rhode Island	62,468,440 00	89,764,335 00	89,661,665 00	5,396,317 00	57,192,799 00
Prussian National, Prussia	314,952,938 00	451,951,612 00	295,746,595 00	139,879,246 00	331,287,799 00
Queen, England	178,545,184 00	173,758,151 00	153,595,794 00	6,229,514 00	192,568,117 00
Royal, England	357,826,917 88	350,321,917 58	289,717,024 51	39,568,490 14	378,863,320 81
Scottish Union and National, Scotland	54,678,379 00	67,433,337 00	61,297,669 00	20,175,857 00	40,638,190 00
Security, Connecticut	22,128,498 00	29,428,483 00	26,888,382 00	994,153 00	23,674,446 00
South British Fire and Marine, New Zealand	133,851,753 00	226,099,062 00	237,421,375 00	21,946,270 00	100,583,170 00
Springfield Fire and Marine, Massachusetts	167,195,139 00	131,453,600 00	139,352,988 00	. . . . .	168,295,751 00
State Investment, California	9,853,134 00	23,379,391 00	20,129,814 00	571,501 00	12,522,180 00
State, Iowa	50,230,935 00	19,307,247 00	26,944,294 00	1,187,015 00	41,415,873 00
Sterling Fire, New York	19,422,117 00	20,091,748 00	18,186,366 00	1,553,596 00	19,773,993 00
St. Paul Fire and Marine, Minnesota	58,177,854 00	85,385,938 00	68,391,932 00	7,957,176 00	68,114,684 00
Sun, California	11,833 625 00	19,310,437 00	14,632,495 00	2,207,863 00	14,303,794 00
Sun Fire Office, England	206,488,234 00	139,617,482 00	141,608,719 00	4,795,653 00	199,791,344 00
Traders', Illinois	35,008,791 00	48,001,891 00	40,751,440 00	3,332,176 00	38,927,066 00
Union, California	31,455,932 00	47,780,155 00	42,609,883 00	1,216,761 00	35,409,743 00
Union Fire and Marine, New Zealand	29,999,700 00	73,512,355 00	54,258,917 00	17,968,230 00	31,284,908 00
United States Fire, New York	17,837,950 00	17,532,547 00	17,643,115 00	397,953 00	17,329,429 00
Washington Fire and Marine, Massachusetts	79,204,162 00	112,333,675 00	88,374,982 00	6,477,633 00	96,685,222 00
Western Assurance, Canada	65,715,616 00	97,208,389 00	98,899,865 00	1,792,540 00	62,240,660 00
Westchester Fire, New York	108,807,176 00	101,359,220 00	80,082,943 00	2,120,150 00	127,964,203 00
Williamsburgh City Fire, New York	100,224,953 00	81,500,984 00	88,359,856 00	5,286,637 00	88,080,044 00
Western Home, Iowa	9,868,370 00	578,024 00	441,953 00	. . . . .	10,005,341 00
Totals	\$10,560,419,244 61	\$10,781,743,843 43	\$9,567,801,391 48	\$ 720,791,932 01	\$ 11,053,569,764 55

TABLE VIII.

GIVING NAME OF COMPANY, LOCATION, NAME OF PRESIDENT AND SECRETARY.

NAME OF COMPANY.	LOCATION.	PRESIDENT.	SECRETARY.
Aetna	Hartford, Connecticut	Lincius J. Hendee	Jotham Goodnow
Agricultural	Watertown New York	J. R. Stebbins	H. M. Stevens
Amazon	Cincinnati, Ohio	Gazzam Gano	J. H. Beattie
American	Newark, New Jersey	F. H. Harris	James H. Worden
American, Fire	New York, N. Y.	James M. Halsted	David Adce
The American, Fire	Philadelphia, Pennsylvania	Thomas H. Montgomery	Richard Maris
American Central	St. Louis, Missouri	George T. Cram	Charles Christensen
Anglo-Nevada Assurance Corporat'n	San Francisco, California	George L. Brander	C. P. Farnfield
Armenia	Pittsburgh, Pennsylvania	S. S. D. Thompson	W. D. McGill
Atlas Assurance	London, England	Wm. J. W. Baynes	Saunel J. Pipkin
Boatman's Fire and Marine	Pittsburgh, Pennsylvania	Oliver P. Scaife	Henry H. Schenck
Boylston	Boston, Massachusetts	Joseph W. Balch	Washington Glover
British America Assurance	Toronto, Canada	John Morrison, Governor	George E. Robins
California	San Francisco, California	L. L. Bromwell	W. H. C. Fowler
Citizens	St. Louis, Missouri	J. B. M. Kehler	John P. Harrison
Citizens	New York, N. Y.	Edward A. Walton	Frank M. Parker
City of London, Fire	London, England	John C. Paige, resident manager,	Boston, Massachusetts
Clinton, Fire	New York, N. Y.	G. T. Patterson	Charles F. W. Chambers
Commercial	San Francisco, California	John H. Wisc	Charles A. Laton
Commercial Union Assurance	London, England	Alfred Pell and Charles Sewall,	U. S. Managers, New York, N. Y.
Concordia, Fire	Milwaukee, Wisconsin	J. H. Imbusch	Gustav Wollager
Connecticut Fire	Hartford, Connecticut	J. D. Browne	Charles R. Burt
Continental	New York, N. Y.	H. H. Lamport	Cyrus Peck
Farmers' and Merchants'	Denver, Colorado	J. A. Shreve	J. A. Perkins
Farragt, Fire	New York, N. Y.	J. E. Leffingwell	Samuel Darbee
Fire Association of Philadelphia	Philadelphia, Pennsylvania	J. Lightfoot	W. S. Winship
The Fire Insurance Association	London, England	Frank Lock, Attorney for U. S.	New York, N. Y.
Fireman's Fund	San Francisco, California	David J. Staples	William J. Dutton
Franklin Fire	Philadelphia, Pennsylvania	James W. McAllister	Ezra T. Cresson
German	Freeport, Illinois	M. Hettinger	F. Gund
German Fire	Peoria, Illinois	B. Cremer	F. D. Weimett

German Fire	Pittsburgh, Pennsylvania	C. Barchfeld	F. L. Gross
German American	New York, N. Y.	Emil Oelbermann	James A. Silvey
Germania Fire	New York, N. Y.	Rudolph Garrigue	Hugo Schumann
Glens Falls	Glens Falls, New York	Russell M. Little	J. L. Cunningham
Granite State Fire	Portsmouth, New Hampshire	Frank Jones	Alfred R. Howard
Hamburg-Bremen Fire	Hamburg, Germany	F. O. Affeld, U. S. Manager	New York, N. Y.
Hanover Fire	New York, N. Y.	Benjamin S. Walcott	I. Reuschen Lane
Hartford Fire	Hartford, Connecticut	George L. Chase	P. C. Royce
Hibernia	New Orleans, Louisiana	Thomas Smith	John J. Fitzpatrick
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 Fire	London, England	John C. Paige, Resident Mgr	Boston, Massachusetts
Insurance Co. of North America	Philadelphia, Pennsylvania	Charles Platt	Greville E. Fryer
Lancashire	Manchester, England	E. Litchfield, U. S. Manager	New York, N. Y.
Lion Fire	London, England	M. Bennett, Jr., U. S. Manager	Hartford, Connecticut
Liverpool and London and Globe	Liverpool, England	James E. Pulsford, Resident Mgr.	New York, N. Y.
London Assurance Corporation	London, England	James May Duane, U. S. Mgr	New York, N. Y.
London and Lancashire Fire	Liverpool, England	Charles H. Case, Manager	Chicago, Illinois
Mercantile	Cleveland, Ohio	William J. Gordon	George A. Tisdale
The Merchants	Newark, New Jersey	Henry Powles	J. R. Mullikin
Michigan Fire and Marine	Detroit, Michigan	D. M. Ferry	E. C. Preston
Milwaukee Mechanics	Milwaukee, Wisconsin	Christian Preusser	Aldolph J. Cramer
National Fire	Hartford, Connecticut	Mark Howard	James Nichols
National Assurance	Dublin, Ireland	James A. Weston	Harold Eugelbach
New Hampshire Fire	Manchester, New Hampshire	John A. Delaunoy, Jr.	John C. French
New York Bowers Fire	New York, N. Y.	Peter Notman	Charles A. Blauvelt
Niagara Fire	New York, N. Y.	Alexander Mitchell	West Pollock
Northwestern National	Milwaukee, Wisconsin	William D. Crooke, Manager	John P. McGregor
Northern Assurance	London, England	Chas. E. White and S. J. Blagden,	Chicago, Illinois
North British and Mercantile	London and Edinburgh	Chas. P. Frame and J. M. Harc,	Managers, New York, N. Y.
Norwich Union Fire Ins. Society	Norwich, England	William P. Jouis	Resident Mgrs, New York, N. Y.
Oakland Home	Oakland, California	L. White	William F. Blood
Oregon Fire and Marine	Portland, Oregon	Charles B. Whiting	Edward Hall
Orient	Hartford, Connecticut	Christian Yeager	Geo. B. Bodwell
Pennsylvania	Pittsburgh, Pennsylvania	John Deverenx	Thomas D. Keller
Pennsylvania Fire	Philadelphia, Pennsylvania		John L. Thomson

TABLE VIII.—CONCLUDED.

NAME OF COMPANY.	LOCATION.	PRESIDENT.	SECRETARY.
Phenix	Brooklyn, New York	Stephen Crowell	Philander Shaw
Phoenix	Hartford, Connecticut	H. Kellogg	D. W. C. Skilton
Phoenix Assurance	London, England	A. D. Irving, U. S. Manager	New York, N. Y
Providence Washington	Providence, Rhode Island	J. H. DeWolf	J. B. Branch
Prussian National	Stettin, Prussia	George Bartels	Nochmer Lippert
Queen	Liverpool, England	James A. McDonald, Manager	New York, N. Y.
Royal	Liverpool, England	Charles H. Case, Manager	Chicago, Illinois
Scottish Union and National	Edinburgh, Scotland	M. Bennett, Jr., U. S. Manager	Hartford, Connecticut
Security	New Haven, Connecticut	Charles S. Leete	H. Mason
South British Fire and Marine	Auckland, New Zealand	Wm. Crush Daldy	George Johnston
Springfield Fire and Marine	Springfield, Massachusetts	J. N. Dunham	S. J. Hall
State Investment and Insurance Co.	San Francisco, California	A. J. Bryant	Charles H. Cushing
State	Des Moines, Iowa	George H. Maish	J. C. Cummins
Sterling Fire	New York, N. Y	John K. Van Reusselaer	Louis P. Bayard
St. Paul Fire and Marine	St. Paul, Minnesota	Charles H. Bigelow	Charles P. Gilbert
Sun	San Francisco, California	C. L. Taylor	Ed. F. Potter
Sun Fire Office Co.	London, England	J. J. Guile, U. S. Manager	New York, N. Y.
Traders'	Chicago, Illinois	E. Buckingham	R. J. Smith
Union	San Francisco, California	Gustave Touchard	James D. Bailey
Union Fire and Marine	Christchurch, New Zealand	John T. Peacock, Chairman	Wm. Devenish Meares, Gen. Mgr
United States Fire	New York, N. Y	W. W. Underhill	George E. Cook
Washington Fire and Marine	Boston, Massachusetts	Isaac Sweetser	A. Willard Damon
Western Assurance	Toronto, Canada	A. M. Smith	James, Boomer
Westchester Fire	New York, N. Y	George R. Crawford	John L. Underhill
Williamsburgh City Fire	Brooklyn, New York	Edmund Driggs	N. W. Meserole
Western Home	Stoux City, Iowa	William L. Joy	G. W. Kingsnorth

FIDELITY, CASUALTY AND ACCIDENT
INSURANCE COMPANIES.

Accident Insurance Company of North America,

OF

MONTREAL, CANADA.

Incorporated June, 1872.

JAMES FERRIER, 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.

	<i>Par value.</i>	<i>Market value.</i>	
Montreal Corporation stock	\$ 5,000 00	\$ 5,650 00	
Montreal Corporation bonds	2,000 00	2,120 00	
Montreal Harbor bonds	30,500 00	35,610 00	
Montreal Warehousing bonds	6,985 89	6,985 89	
Dominion stock	549 67	549 67	
United States 4½ per cent. bonds	100,000 00	111,000 00	
Totals	\$ 145,035 56	\$ 161,915 56	
Total market value of stocks and bonds			\$ 161,915 56
Cash in the company's principal office		\$ 3,512 13	
Cash deposited in bank:			
Bank of Montreal, Ottawa		3,363 64	
Bank of Montreal, Montreal		1,450 00	
Bank of Montreal, New York		371 96	
Albany City National Bank, Albany		1,830 39	
Canadian Bank of Commerce, Montreal		9,761 13	
John Paton & Co., New York		544 15	
Canadian Pacific Railway		1,036 00	
Chicago, Milwaukee and St. Paul Railway		3,749 85	
Total cash items			25,619 25
Interest due and accrued on stocks and bonds			1,428 66
Gross premiums in course of collection not more than three months due			102,979 32
Bills receivable			6,720 00
Aggregate amount of all the assets of the company stated at their actual value			\$ 298,664 79

III. LIABILITIES.

Total gross amount of unpaid losses	\$ 50,310 00
Deduct re-insurance thereon	13,000 00
Net amount of unpaid losses	\$ 37,310 00
Gross premiums received and receivable upon all unexpired accident risks running one year or less from date of policy, \$199,775.85; unearned premiums (50 per cent)	99,887 93
Due and accrued for salaries, rent and miscellaneous expenses	4,106 17
All other demands against the company, absolute and contingent	25,744 83
Total amount of liabilities, except capital	\$ 167,048 93
Joint stock capital actually paid up in cash	157,560 00
Aggregate amount of all liabilities, including paid-up capital stock	\$ 324,608 93

IV. INCOME DURING THE YEAR.

	<i>From acci-</i>
	<i>dent risks.</i>
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	\$ 116,883 07
Gross premiums on risks written and renewed during the year	436,955 39
Total	\$ 553,838 46
Deduct premiums and bills in course of collection at this date	102,979 32
Entire premiums collected during the year	\$ 450,859 14
Deduct re-insurance, rebate, abatement and return premiums	82,461 47
Net cash actually received for premiums	\$ 368,397 67
Received for interest and dividends on stocks, bonds, collateral loans, and from all other sources	8,203 14
Aggregate amount of income actually received during the year in cash	\$ 376,600 81

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses	\$ 198,144 19
Deduct amounts received for re-insurances in other companies	13,126 48
Net amount paid during the year for losses	\$ 185,017 71
Paid for commissions and brokerage	87,228 22
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employés	57,148 82
Paid for State, National and local taxes in this and other States	9,177 88
All other payments and expenditures	37,486 66
Aggregate amount of actual expenditures during the year in cash	\$ 376,059 29

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Accident risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year	\$ 30,657,500	\$ 214,650 95
Written or renewed during the year	42,374,800	436,955 39
Total	\$ 73,032,300	\$ 651,606 34
Deduct those expired and marked off as terminated	41,844,350	431,419 55
In force at the end of the year	\$ 31,187,950	\$ 220,186 79
Deduct amount re-insured	2,667,525	\$ 20,410 94
Net amount in force December 31, 1886	\$ 28,520,425	\$ 199,775 85

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$1,720,595 86
Losses paid from organization to date	703,657 03
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	40,520 00
Losses incurred during the year: accident	223,454 19
Amounts deposited in various States and countries for the security of policy-holders:	
	<i>Deposit.</i> <i>Assets.</i> <i>Liabilities</i>
Canada	\$ 24,311 23 \$ 56,686 23 \$ 21,973 38
United States	100,000 00 241,976 56 145,075 55

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$1,772,250 00
Premiums received	19,505 56
Losses paid	14,706 50
Losses incurred	16,706 50

American Surety Company,

OF

NEW YORK, . NEW YORK.

Incorporated April 14, 1884.

RICHARD A. ELMER, President.

FREDERICK F. NUGENT, Secretary.

I. CAPITAL.

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

II. ASSETS.

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	<i>Par value.</i>	<i>Market value.</i>	
United States 4 per cent. registered, 1907	\$ 125,000 00	\$ 160,000 00	
United States 4½ per cent. registered, 1891	175,000 00	194,031 25	
United States 4½ per cent. coupon, 1891	200,000 00	221,750 00	
Totals	\$ 500,000 00	\$ 575,781 25	
Total market value of stocks and bonds			\$ 575,781 25
Cash in the company's principal office	\$ 801 04		
Cash deposited in Bank of North America		28,058 25	
Total cash items			28,859 29
Interest due and accrued on stocks and bonds			1,406 25
Gross premiums in course of collection not more than three months due			23,616 94
Bills receivable, not matured			7,757 59
All other property belonging to the company			5,860 03
Aggregate amount of all the assets of the company, stated at their actual value			\$ 643,281 35

III. LIABILITIES.

Gross losses in process of adjustment or in suspense, including all reported and supposed losses	\$ 14,127 03	
Claims resisted, including interest, costs and other expenses thereon		5,050 81
Net amount of unpaid losses	\$ 19,177 84	

Gross premiums received and receivable upon all risks, running one year or less from date of policy, \$144,675.88; unearned premiums (50 per cent)	72,337 94
All other demands against the company, absolute and contingent	1,525 09
Total amount of liabilities, except capital stock and net surplus	\$ 93,040 87
Joint stock capital actually paid up in cash	500,000 00
Surplus, beyond capital and all other liabilities	50,240 48
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$ 643,281 35

IV. INCOME DURING THE YEAR.

	<i>From</i>
	<i>surety risks.</i>
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statement	\$ 25,591 22
Gross premiums on risks written and renewed during the year	184,380 03
Totals	\$ 209,971 25
Deduct premiums and bills in course of collection at this date	23,616 94
Entire premiums collected during the year	\$ 186,354 31
Deduct re-insurance, rebate, abatement and return premiums	4,417 90
Net cash actually received for premiums	\$ 181,936 41
Received for interest and dividends on stocks, bonds and collateral loans	18,678 29
Income received from all other sources	6,351 45
Aggregate amount of income actually received during the year in cash	\$ 206,966 15

V. EXPENDITURES DURING THE YEAR.

	<i>On surety</i>
	<i>risks.</i>
Gross amount actually paid for losses (including \$3,404.23, losses occurring in previous years)	\$ 21,785 22
Deduct amounts received for salvages	5,079 52
Net amount paid during the year for losses	\$ 16,705 70
Paid for commissions and brokerage	11,527 47
Paid for salaries, fees and other charges of officers, clerks, agents and all other employes	43,485 00
Paid for State, National and local taxes in this and other States	5,800 08
All other payments and expenditures	42,472 61
Aggregate amount of actual expenditures during the year in cash	\$ 119,990 86

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Surety risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year	\$ 12,458,808	\$ 100,010 53
Written or renewed during the year	22,519,980	184,380 03
Totals	\$ 34,978,788	\$ 284,390 56
Deduct those expired and marked off as terminated	16,225,848	139,714 68
Net amount in force December 31, 1886	\$ 18,752,940	\$ 144,675 88

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 305,026 70
Losses paid from organization to date	31,664 70
Total amount of the company's stock, owned by the trustees, at par value	280,500 00
Losses incurred during the year: surety	32,479 31
Amount deposited in different States and countries for the security of all policy-holders	200,000 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 48,644 00
Premiums received	377 00
Losses paid	None
Losses incurred	None

UNITED STATES BRANCH.
OF THE
Employers' Liability Assurance Corporation,
OF
LONDON, . . . ENGLAND.

Incorporated October 25, 1880.

CLAUD J. HAMILTON, President. SAMUEL STANLEY BROWN, Secretary.

I. CAPITAL.

Whole amount of capital actually paid up in cash	\$ 500,000 00
Deposit capital in the United States	100,000 00

II. ASSETS.

United States bonds, act of July 12, 1882	\$ 100,000 00
Cash in the company's principal office	\$ 79 44
Cash deposited in the Massachusetts National Bank	7,058 14
Total cash items	\$ 7,137 58
Interest due and accrued on stocks and bonds	500 00
Gross premiums in course of collection, not more than three months due	3,852 79
Aggregate amount of all the assets of the company stated at their actual value	\$ 111,490 37

III. LIABILITIES.

Net losses in process of adjustment or in suspense, including all reported and supposed losses	\$ 75 00
Gross premiums received and receivable upon all unexpired accident risks running one year or less from date of policy, \$13,704.48; unearned premiums (50 per cent)	6,852 24
Due and accrued for salaries, rent and miscellaneous expenses	2,678 11
Total amount of liabilities, except net surplus	\$ 9,605 35
Deposit capital in the United States	100,000 00
Surplus beyond deposit capital and all other liabilities	1,885 02
Aggregate amount of all liabilities, including deposit capital and net surplus	\$ 111,490 37

IV. INCOME DURING THE YEAR.

Entire premiums collected during the year	\$ 14,388 78
Deduct re-insurance, rebate, abatement and return pre- miums	540 13
Net cash actually received for premiums	\$ 13,848 65
Received for interest and dividends on stocks and bonds, collateral loans and from all other sources	1,500 00
Remittances received from Home office	\$ 15,425 50
Aggregate amount of income actually received during the year in cash	\$ 15,348 65

V. EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	\$ 49 26
Paid for commissions and brokerage	3,165 18
Paid for salaries, fees and other charges of officers, clerks, agents and all other employes	1,433 38
Paid for State, National and local taxes in this and other States	2,228 79
All other payments and expenditures	12,907 17
Aggregate amount of actual expenditures during the year, in cash	\$ 19,783 78

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Accident risks.</i>	<i>Premiums thereon.</i>
Written during the year	\$2,927,898 00	\$ 14,388 78
Deduct those expired and marked off as terminated	85,500 00	684 30
Net amount in force December 31, 1886	\$2,842,398 00	\$ 13,704 48

Answers to General Interrogatories.

Total amount of premiums received in the United States from the organization of the company to date	\$ 14,388 78
Losses paid from organization in United States to date	49 26
Amount deposited with the Insurance Department of New York for the security of all policy-holders in the United States	100,000 00

COLORADO BUSINESS.

(No business in Colorado during 1886.)

Equitable Accident Insurance Co.

OF
CINCINNATI, OHIO.

Incorporated January 31, 1884.

W. A. GOODMAN, President. CLARENCE PUMPHREY, Assistant Secretary.

I. CAPITAL.

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

II. ASSETS.

Account of Stocks and Bonds owned by the Company.

	<i>Par value.</i>	<i>Market value.</i>
National Lafayette bank stock, Cin. O.	\$ 10,000 00	27,500 00
Cincinnati and Milford R. R. stock	5,000 00	5,000 00
Citizens' Nat. Bank stock, Cincinnati, O.	10,000 00	16,700 00
Fifth Street R. R. Co. stock, Dayton, Ohio	10,000 00	11,000 00
Allegheny Valley Ry Co. gen. mtg'e bonds	4,000 00	4,850 00
United States 4 per cent bonds	14,200 00	18,247 00
United States 3 per cent. bonds	51,000 00	51,810 00
Newport and Cin. Bridge Co. pref'd stock	10,000 00	10,000 00
Cin. Ind., St. Louis and Chi. Ry Co. stock	15,000 00	11,000 00
Totals	\$ 159,200 00	\$ 186,137 00
Total market value of stocks and bonds		\$ 186,137 00
Cash in the company's principal office		\$ 157 04
Cash deposited in National Lafayette bank, Cin. O.		10,803 20
Total cash items		10,960 24
Interest due and accrued on stocks and bonds		678 00
Gross premiums in course of collection not more than three months due		7,840 32
Bills receivable not matured taken for accident risks		20,450 38
Aggregate amount of all the assets of the company stated at their actual value		\$ 226,095 94

III. LIABILITIES.

Gross losses in process of adjustment or in suspense, including all reported and supposed losses	\$ 1,714 76
Losses resisted, including interest, costs and other expenses thereon	8,500 00
Net amount of unpaid losses	\$ 10,214 76

418 EQUITABLE ACCIDENT INSURANCE COMPANY.

Gross premiums received and receivable upon all unexpired accident risks, running one year or less from date of policy, \$98,618.59; unearned premiums (50 per cent.)	49,309 30
Due and to become due for borrowed money	21,000 00
<hr/>	
Total amount of liabilities, except capital stock and net surplus	\$ 80,524 06
Joint stock capital actually paid up in cash	100,000 00
Surplus beyond capital and all other liabilities	45,571 88
<hr/>	
Aggregate amount of all liabilities, including paid up capital stock and net surplus	\$ 226,095 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	\$ 34,471 99
Deduct amount of same not collected	2,543 11
<hr/>	
Net collected	\$ 31,928 88
Gross premiums on risks written and renewed during the year	124,965 17
<hr/>	
Total	\$ 156,894 05
Deduct premiums and bills in course of collection at this date	28,320 70
<hr/>	
Entire premiums collected during the year	\$ 128,573 35
Deduct re-insurance, rebate, abatement and return premiums	14,328 92
<hr/>	
Net cash actually received for premiums	\$ 114,244 43
Received for interest and dividends on stocks, bonds, collateral loans and from all other sources	1,841 05
<hr/>	
Aggregate amount of income actually received during the year in cash	\$ 116,085 48

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses	\$ 36,215 70
Deduct amounts received for salvages, and amounts * received for re-insurances in other companies	314 61
<hr/>	
Net amount paid during the year for losses	\$ 35,901 09
Cash dividends paid stockholders	6,000 00
Paid for commissions and brokerage	37,152 06
Paid for salaries, fees and other charges of officers, clerks, agents and all other employes	13,410 46
Paid for State, National and local taxes in this and other States	2,723 32
All other payments and expenditures	16,532 04
<hr/>	
Aggregate amount of actual expenditures during the year in cash	\$ 111,718 97

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Accident risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of Dec. of the preceding year . . .	\$7,261,600 00	\$ 73,355 90
Written or renewed during the year	11,903,000 00	124,965 17
Total	\$19,164,600 00	\$ 198,321 07
Deduct those expired and marked off as terminated	9,146,900 00	97,143 84
In force at the end of the year	\$10,017,700 00	\$ 101,177 23
Deduct amount re-insured	358,500 00	2,558 64
Net amount in force December 31, 1886	\$9,659,200 00	\$ 98,618 59

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 246,850 63
Losses paid from organization to date	90,453 48
Total amount of cash dividends declared since the company commenced business	14,000 00
Losses incurred during the year, accident	37,342 54
Amount deposited in different States and countries for the security of all the company's policy-holder: Ohio	100,000 00

COLORADO BUSINESS.

No business in the State in 1886.

Fidelity and Casualty Company,

OF

NEW YORK, . NEW YORK.

Incorporated March 20, 1876.

WILLIAM M. RICHARDS, President

JOHN M. CRANE, Secretary.

I. CAPITAL.

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

II. ASSETS.

Account of Stocks and Bonds owned by the Company.

	<i>Par value.</i>	<i>Market value.</i>
United States bonds, 3 per cent	\$ 120,000 00	\$ 120,900 00
United States bonds, 4 ¹ / ₂ per cent	85,000 00	93,818 75
United States bonds, 4 per cent	15,000 00	19,162 50
N. Y., Lac. & W. R. R. Co., 5 per cent. guaranteed stock	25,000 00	26,000 00
P., C. & Toledo R. R., 1st mort. bonds	50,000 00	55,625 00
N. Y., West Shore & Buffalo R. R., 4 per cent. mort. bonds, guaranteed	20,000 00	20,575 00
Totals	\$ 315,000 00	\$ 336,081 25
Total market value of stocks and bonds		\$ 336,081 25
Value of real estate owned by the company (unincumbered)		11,000 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		600 00

Loans on Collaterals.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
Fort Worth & Denver City R'y, 1sts, 6s	\$ 25,000 00	\$ 22,500 00	} \$ 75,000 00
Oregon R'y & Nav. Co., 6s	10,000 00	11,100 00	
Louisville & Nashville R'y, gen. mort. 6s	8,000 00	8,600 00	
N. Y., West Shore & Buffalo R'y, 1sts, 4s, guaranteed	40,000 00	41,950 00	
Chicago & Northwestern Railway, common stock	10,000 00	11,450 00	
Lehigh & W. B. Coal Co., Con., 7s	5,000 00	5,000 00	} 25,000 00
Fort Worth & Denver City, 1sts, 6s	20,000 00	18,000 00	
Denver & Rio Grande Rail- 1sts, 6s	10,000 00	7,900 00	
Bur., C. R. & Northern Rail- way, 1sts, 5s	4,000 00	4,245 00	} 14,000 00
Mobile & Ohio Ry, 1sts, 6s	8,000 00	8,800 00	
N. Y., Lake Erie & Western Railway, 2ds, Con., 6s	1,000 00	1,162 00	
N. Y., Lake Erie & Western Railway, Fund Coup, 5s	1,000 00	915 00	
Macoupin County, Ill., 6s	1,500 00	1,650 00	
Western Union Tel. Co. scrip Bankers & Merchants Tel. Co. bonds	150 00	111 00	} 3,500 00
Gurney Phaeton & Cab Co., Chicago	28,000 00	7,500 00	
	1,500 00	1,500 00	1,250 00
Totals	\$ 173,150 00	\$ 152,383 00	\$ 118,750 00

FIDELITY AND CASUALTY COMPANY.

Amount loaned on collaterals		\$ 118,750 00
Cash in company's principal office	\$ 12,577 78	
Cash deposited in bank:		
Chemical National bank	7,596 70	
National Park Bank	1,237 50	
Total cash items		21,411 98
Interest due and accrued on collateral loans		58 33
Gross premiums in course of collection not more than three months due, viz:		
Fidelity	\$ 11,950 89	
Plate Glass	12,010 51	
Steam Boiler	5,280 83	
Accident	36,148 31	
		65,390 54
All other property belonging to the company, viz:		
Miscellaneous mortgages and other securities	\$ 3,901 95	
Ledger balances	2,345 69	
Plate glass on hand, cash value	5,963 78	
Bills receivable	3,570 53	
Reserve on re-insurance (not deducted from liabilities)	1,817 34	
Other property	7,213 66	
		24,812 95
Aggregate amounts of all the assets of the company, stated at their actual value		\$ 578,105 05

III. LIABILITIES.

Gross losses in process of adjustment or in suspense, in- cluding all reported and supposed losses	\$ 17,656 37
Losses resisted, including interest, costs and other ex- penses thereon	1,000 00
Total gross amount of claims for losses	\$ 18,656 37
Net amount of unpaid losses	\$ 18,656 37
Gross premiums received and receivable upon all unex- pired risks, running one year or less from date of policy:	
Fidelity, \$151,465.18; unearned portion, 50 per cent	\$ 75,732 59
Accident, \$192,371.14; unearned portion, 50 per cent	96,185 57
Plate Glass, \$90,779.23; unearned portion, 50 per cent	45,389 61
Steam Boiler, \$26,965.84; unearned portion, 50 per cent	13,482 92
Gross premiums received and receivable upon all unex- pired risks running more than one year from date of policy:	
Plate Glass, \$18,512.23; unearned portion, pro rata	6,428 96
Steam Boiler, \$26,793.10; unearned portion, pro rata	16,499 72
Total unearned premiums	\$ 253,719 37

Due and accrued for salaries, rent, advertising and for agency and other miscellaneous expenses	2,962 10
All other demands against the company, absolute and contingent	17,492 08
Total amount of liabilities, except capital stock and net surplus	\$ 292,829 92
Joint stock capital actually paid up in cash	250,000 00
Surplus beyond capital and all other liabilities	35,275 13
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$ 578,105 05

IV. INCOME DURING THE YEAR.

	<i>Fidelity.</i>	<i>Accident.</i>	<i>Plate Glass.</i>	<i>Steam Boiler.</i>	
Gross premiums received in cash	\$163,002 12	\$256,200 01	\$ 89,001 59	\$ 40,453 87	
Deduct re-insurance, rebate, abatement and returned premiums	18,277 85	5,547 98	2,003 05	2,677 68	
	\$144,724 27	\$250,652 03	\$ 86,998 54	\$ 37,776 19	
Net cash actually received for premiums					520,151 03
Received for interest on bonds and mortgages					17,444 08
Received for interest and dividends on stock and bonds, collateral loans and from all other sources					
Aggregate amount of income actually received during the year in cash					\$ 537,595 11

V. EXPENDITURES DURING THE YEAR.

	<i>Fidelity.</i>	<i>Accident.</i>	<i>Plate Glass.</i>	<i>Steam Boiler.</i>	
Gross am't paid for losses	\$ 86,552 63	\$136,091 75	\$ 38,521 42	\$ 678 89	
Deduct salvages, amount recovered, re-ins., etc	3,997 89		2,156 87		
	\$ 77,554 74	\$136,091 75	\$ 36,364 55	\$ 678 89	
Net amount paid for losses					\$ 250,689 93
Cash dividends actually paid to stockholders					20,000 00
Paid for commissions or brokerage					130,253 36
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes					57,058 55
Paid for State, National and local taxes in this and other State					7,919 54
All other payments and expenditures					61,583 90
Aggregate amount of actual expenditures during the year in cash					\$ 527,505 28

VI. MISCELLANEOUS.

Risks and Premiums.

FIDELITY.		<i>Am't at risk</i>	<i>Premium.</i>
In force December 31, preceding year		\$20,912,743 90	\$ 160,287 03
Written or renewed during the year		24,622,428 02	174,718 10
Totals		\$45,535,171 92	\$ 335,005 13
Deduct expirations and cancellations		24,435,815 49	183,539 95
In force December 31, 1886		\$21,099,356 43	\$ 151,465 18
ACCIDENT.			
In force December 31, preceding year		\$28,208,526 50	\$ 180,236 83
Written or renewed during the year		47,230,040 00	331,706 67
Totals		\$75,438,566 50	\$ 511,943 50
Deduct expirations and cancellations		37,078,238 00	319,572 36
In force December 31, 1886		\$38,360,328 50	\$ 192,371 14
PLATE GLASS.			
In force December 31, preceding year		\$2,914,935 14	\$ 94,555 20
Written or renewed during the year		3,510,866 67	103,233 43
Totals		\$6,425,801 81	\$ 197,788 63
Deduct expirations and cancellations		2,995,179 70	88,497 17
In force December 31, 1886		\$3,430,622 11	\$ 109,291 46
STEAM BOILER.			
In force December 31, preceding year		\$4,440,554 00	\$ 46,317 31
Written or renewed during the year		5,434,216 00	48,296 95
Totals		\$9,874,770 00	\$ 94,614 26
Deduct expirations and cancellations		4,492,987 00	40,855 32
In force December 31, 1886		\$5,381,783 00	\$ 53,758 94
Aggregate amount		\$68,272,090 04	\$ 506,886 72

Schedule of Risks and Unearned Premiums.

FOR THE TERM OF ONE YEAR, NAMELY.

	<i>Year written.</i>	<i>Am't of risk.</i>	<i>Premium.</i>	<i>Frac</i>	<i>Unearned.</i>
Fidelity	1886	\$21,099,356 43	\$ 151,465 18	1-2	\$ 75,732 59
Accident	1886	38,360,328 50	192,371 14	1-2	96,185 57
Plate Glass	1886	3,111,007 90	90,779 23	1-2	45,389 61
Steam Boiler	1886	3,904,183 00	26,965 84	1-2	13,482 92

FOR THE TERM OF THREE YEARS, NAMELY.

Plate Glass	1884	139,395 45	8,481 46	1-6	1,413 58
Plate Glass	1885	180,218 76	10,030 77	1-2	5,015 38
Steam Boiler	1884	159,150 00	3,196 50	1-6	532 75
Steam Boiler	1885	639,500 00	11,090 60	1-2	5,545 30
Steam Boiler	1886	678,950 00	12,506 00	5-6	10,421 67
Totals		\$68,272,090 04	\$ 506,886 72		\$ 253,719 37

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$2,475,056 37
Losses paid from organization to date	948,802 99
Total amount of cash dividends declared since the company commenced business	100,000 00
Total amount of the company's stock owned by the directors at par value	72,500 00
Losses incurred during the year: fire	250,689 93
Amount deposited in different States and countries for the security of all the company's policy-holders	200,000 00
Amount deposited in various States: Virginia	10,000 00

COLORADO BUSINESS.*Business in the State during the Year.*

	<i>Amount at risk.</i>	<i>Premiums received.</i>	<i>Losses paid.</i>	<i>Losses incurred.</i>
Fidelity	\$ 11,000 00	\$ 130 00		
Accident	3,460,000 00	24,583 89	\$ 23,456 51	\$ 23,456 51
Plate Glass	60,511 00	2,210 55	998 96	998 96
Aggregate	\$3,531,511 00	\$ 26,924 44	\$ 24,455 47	\$ 24,455 47

Lloyd's Plate Glass Insurance Co.,

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.*Account of Stocks and Bonds owned by the Company.*

	<i>Par value.</i>	<i>Market value.</i>
United States 4 per cent. bonds	\$ 105,000 00	\$ 133,875 00
United States 4½ per cent. bonds	5,000 00	5,518 75
New York City bonds	19,000 00	20,900 00

	<i>Par value.</i>	<i>Market value.</i>
Long Island Loan and Trust Co. stock	5,000 00	7,500 00
Coney Island & Brooklyn R. R. bonds	6,000 00	6,210 00
Forty-Second Street, Manhattanville & St. Nicholas R. R.	5,000 00	5,500 00
Atlantic Avenue R. R. bonds	7,000 00	7,560 00
Broadway & Seventh Avenue R. R. bonds	5,000 00	5,375 00
Connecticut State bonds	2,000 00	2,120 00
Totals	\$ 159,000 00	\$ 194,558 75
Total market value of stocks and bonds		\$ 194,558 75
Cash in the company's principal office	\$ 2,648 66	
Cash deposited in the National Exchange Bank	5,030 68	
Total cash items		\$ 7,679 34
Interest due and accrued on stocks and bonds		525 01
Gross premiums in course of collection not more than three months due		30,838 75
All other property belonging to the company		14,046 45
Amount of unpaid premiums on policies issued more than three months	\$ 760 91	
Aggregate amount of all the assets of the company, stated at their actual value		\$ 247,648 30

III. LIABILITIES.

Net amount of unpaid losses	\$ 2,781 20
Gross premiums received and receivable upon all unex- pired risks running one year or less from date of policy, \$190,756.14; unearned premiums (50 per cent.)	\$ 95,378 97
Gross premiums received and receivable upon all unex- pired risks, running more than one year from date of policy, \$11,315.56; unearned premiums (pro rata)	5,211 73
Total unearned premiums	100,589 80
Due and accrued for salaries, rent and miscellaneous expenses	12,826 28
All other demands against the company, absolute and contingent	5,242 58
Total amount of liabilities, except capital stock and net surplus	\$ 121,439 86
Joint stock capital actually paid up in cash	100,000 00
Surplus, beyond capital and all other liabilities	26,208 44
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$ 247,648 30

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	\$ 3,172 78
Gross premiums on risks written and renewed during the year	214,823 84
Total	\$ 237,996 62
Deduct premiums and bills in course of collection at this date	31,599 66
Entire premiums collected during the year	\$ 206,396 96
Deduct re-insurance, rebate, abatement and return pre- miums	14,654 77

Net cash actually received for premiums during the year . . .	\$ 191,742 19
Received for interest and dividends on stocks, bonds, collateral loans and from all other sources	6,906 98
Aggregate amount of income actually received during the year in cash	\$ 198,649 17

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$2,244.12, losses occurring in previous years)	\$ 111,636 30
Deduct amounts received for salvages and amounts re- ceived for re-insurances in other companies	29,628 56
Net amount paid during the year for losses	\$ 82,007 74
Cash dividends actually paid stockholders	10,000 00
Paid for commissions and brokerage	41,699 81
Paid for salaries, fees, and other charges of officers, clerks, agents and all other employes	41,664 04
Paid for State, National and local taxes in this and other States	3,698 38
Aggregate amount of actual expenditures during the year in cash	\$ 179,069 97

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year	\$ 5,275,461	\$ 158,421 11
Written or renewed during the year	6,709,673	214,823 84
Totals	\$ 11,985,134	\$ 373,244 95
Deduct those expired and marked off as terminated	5,862,565	171,173 25
Net amount in force December 31, 1886	\$ 6,122,569	\$ 202,071 70

Schedule of Fire Risks and Unearned Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Frac. un'rn'd.</i>	<i>Premiums unearned.</i>
1886	One year	\$ 5,953,451 00	\$ 190,756 14	1-2	\$ 95,378 07
1885	Two years	18,143 00	863 47	1-4	215 86
1884	Three years	45,812 00	2,678 03	1-6	446 34
1885		80,786 00	5,786 57	1-2	2,893 28
1886		24,377 00	1,987 49	5-6	1,656 25
Totals		\$ 6,122,569 00	\$ 202,071 70		\$ 100,589 80

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 661,979 01
Losses paid from organization to date	230,853 68
Total amount of cash dividends declared since the company com- menced business	25,000 00

METROPOLITAN PLATE GLASS INSURANCE CO. 427

Total amount of the company's stock, owned by the directors, at par value	70,400 00
Losses incurred during the year	82,544 82
Amount deposited in different States and countries for the security of all the company's policy-holders:	
New York	100,000 00
Canada	5,000 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 15,240 05
Premiums received	746 74
Losses paid	275 02
Losses incurred	275 02

Metropolitan Plate Glass Ins. 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.

	<i>Par value.</i>	<i>Market value.</i>
United States 4½ per cent. bonds, 1891	\$ 100,000 00	\$ 110,000 00
United States 4 per cent. bonds, 1907	75,000 00	95,625 00
Totals	\$ 175,000 00	\$ 205,625 00
Total market value of stock and bonds		\$ 205,625 00
Cash in the company's principal office	\$ 2,334 82	
Cash deposited with Union Trust Co., New York	16,771 69	
Total cash items		19,106 51

428 METROPOLITAN PLATE GLASS INSURANCE CO.

Interest due and accrued on stocks and bonds	375 00
Gross premiums in course of collection, not more than three months due	9,530 19
All other property belonging to the company	5,690 67
<hr/>	
Aggregate amount of all the assets of the company, stated at their actual value	\$ 240,327 37

III. LIABILITIES.

Net amount of unpaid losses	\$ 3,643 48
Gross premiums received and receivable upon all unexpired risks, running one year or less from date of policy, \$129,390.61; unearned premiums (50 per cent.)	64,695 30
Due and accrued for salaries, rent and miscellaneous expenses	3,519 50
Due and to become due for commissions on uncollected premiums	2,495 50
<hr/>	
Total amount of liabilities, except capital stock and net surplus	\$ 74,353 78
Joint stock capital, actually paid up in cash	100,000 00
Surplus, beyond capital and all other liabilities	65,973 59
<hr/>	
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$ 240,327 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	\$ 7,242 17
Gross premiums on risks written and renewed during the year	138,115 32
Total	\$ 145,357 49
Deduct premiums and bills in course of collection at this date	9,980 22
<hr/>	
Entire premiums collected during the year	\$ 135,377 27
Deduct re-insurance, rebate, abatement and return premiums	8,724 71
<hr/>	
Net cash actually received for premiums	\$ 126,652 56
Received for interest and dividends on stocks, bonds, collateral loans and from all other sources	7,584 17
<hr/>	
Aggregate amount of income received during the year in cash	\$ 134,236 73

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$2,525.70, losses occurring in previous years)	\$ 63,757 07
Deduct amounts received for salvages and amounts received for re-insurances in other companies	11,137 94
<hr/>	
Net amount paid during the year for losses	\$ 52,619 13

METROPOLITAN PLATE GLASS INSURANCE CO. 429

Cash dividends actually paid stockholders	10,000 00
Paid for commissions and brokerage	32,700 50
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés	26,175 19
Paid for State, National and local taxes in this and other States	1,002 79
Aggregate amount of actual expenditures during the year in cash	\$ 122,497 62

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year	\$3,811,512 00	\$ 115,048 17
Written or renewed during the year	4,590,180 00	138,115 32
Totals	\$8,401,692 00	\$ 253,163 49
Deduct those expired and marked off as terminated	4,106,133 00	123,772 88
Net amount in force December 31, 1886	\$4,295,559 00	\$ 129,390 61

Answers to General Interrogatories.

Total amount of premiums received from the organization of the com- pany to date	\$ 957,956 00
Losses paid from organization to date	319,840 00
Total amount of cash dividends declared since the company com- menced business	107,000 00
Total amount of the company's stock owned by the directors at par value	52,500 00
Losses incurred during the year	53,736 91
Amount deposited in different States and countries for the security of all policy-holders:	
New York	100,000 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 32,813 80
Premiums received	1,043 03
Losses paid	582 82
Losses incurred	582 82

Standard Life & Accident Ins. Co.,

OF

DETROIT, MICHIGAN.

Incorporated May 29, 1884

D. M. FERRY President.

STEWART MARKS, Secretary.

I. CAPITAL.

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

II. ASSETS.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due	\$ 213,800 00
Interest due and accrued on said bond and mortgage loans	2,032 03
Value of premises mortgaged	\$ 469,906 00
Cash in company's principal office	\$ 6,459 53
Cash deposited in People's Savings Bank	48,966 05
Total cash items	\$ 55,425 68
Gross premiums in course of collection, not more than three months due	34,523 20
Amount of premiums unpaid on policies issued more than three months	\$ 318 98
Aggregate amount of all the assets of the company, stated at their actual value	\$ 305,780 91

III. LIABILITIES.

Net amount of unpaid losses	\$ 19,000 00
Gross premiums received and receivable upon all unexpired accident risks, running one year or less from date of policy, \$143,027.73; unearned premiums (50 per cent)	71,513 87
All other demands against the company, absolute and contingent	13,417 63
Total amount of liabilities, except capital stock and net surplus	\$ 103,931 50
Joint stock capital actually paid up in cash	200,000 00
Surplus beyond capital and all other liabilities	1,849 41
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$ 305,780 91

IV. INCOME DURING THE YEAR.

Entire premiums collected during the year	\$ 131,195 13
Deduct re-insurance rebate abatement and return premiums	477 49

Net cash actually received for premiums	\$ 130,627 64
Received for interest on bonds and mortgages	9,039 98
Received for interest and dividends on stocks, bonds and collateral loans	1,678 12
Income received from all other sources	37,998 75
Received for increased capital	\$ 90,000 00
Aggregate amount of income actually received during the year in cash	\$ 179,344 49

V. EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	\$ 50,320 27
Paid for commissions and brokerage	50,824 06
Paid for salaries, fees and other charges of officers, clerks, agents and all other employes	7,923 23
Paid for State, National and local taxes in this and other States	1,525 94
All other payments and expenditures	10,950 74
Aggregate amount of actual expenditures during the year in cash	\$ 121,544 24

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Accident risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year	\$ 5,478,150	\$ 44,005 54
Written or renewed during the year	17,028,550	190,182 78
Totals	\$ 22,506,700	\$ 234,188 32
Deduct those expired and marked off as terminated	8,727,450	91,160 59
In force at the end of the year	\$ 13,779,250	\$ 143,027 73
Deduct amount re-insured	5,000	18 75
Net amount in force December 31, 1886	\$ 13,774,250	\$ 143,008 98
Unearned premiums		71,513 87

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 166,926 81
Losses paid from organization to date	57,774 47
Total amount of the company's stock owned by the directors at par value	139,500 00
Losses incurred during the year: accident	50,320 27
Amount deposited in different States and countries for the security of all the company's policy-holders	137,600 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 617,000 00
Premiums received	7,599 41
Losses paid	4,396 82
Losses incurred	7,965 31

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 1886.

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.
			in the State during 1886.	in the State during 1886.			
Accident Insurance Company of North America, Canada	\$ 1,772,250 00	\$ 19,505 56	1.10		\$ 14,706 50	75.40	\$ 16,706 50
American Surety Company, New York	48,644 00	377 00	.77				
Employers' Liability Assurance Corporation, England	No business	in the State	during	1886.			
Equitable Accident Insurance Company, Ohio	No business	in the State	during	1886.			
Fidelity and Casualty Company, New York	3,531,511 00	26,924 44	.76		24,455 47	90.83	24,455 47
Lloyd's Plate Glass Insurance Company, New York	15,240 05	746 74	4.90		275 02	36.83	275 02
Metropolitan Plate Glass Insurance Company, New York	32,813 80	1,043 03	3.18		582 82	55.88	582 82
Pacific Mutual Life Insurance Company, California	2,850,500 00	15,702 41	.55		3,854 42	24.55	3,854 42
Standard Life and Accident Company, Michigan	617,000 00	7,599 41	1.39		4,396 82	57.86	7,965 31
Travelers' Insurance Company, Connecticut	8,627,700 00	84,523 09	.98		62,908 20	74.43	66,908 20
Totals	\$ 17,495,658 85	\$ 156,421 68	.89		\$ 111,179 25	71.08	\$ 120,747 74

TABLE II
 HOWING, PRIMARY AND CLASSIFICATION OF GROSS ASSETS, LIABILITIES, INCOME, DISBURSEMENTS, AND AMOUNT OF RISKS IN FORCE, OF CASUALTY AND ACCIDENT COMPANIES DOING BUSINESS IN COLORADO, FOR THE YEAR ENDING DECEMBER 31, 1986

NAME OF COMPANIES	Gross assets	Gross liabilities except capital and surplus	Capital	Surplus	Premiums received	Total income	Losses paid	Dividends paid	Expenses	Total disbursements	Risks in force
Accident Insurance Company of North America, Canada	\$ 298,662 79	\$ 167,048 93	\$ 157,560 00	\$ *	\$ 368,397 67	\$ 376,600 81	\$ 185,017 71	\$	\$ 191,041 58	\$ 176,059 29	\$ 28,520,425 00
American Surety Company, New York	643,281 35	93,040 87	500,000 00	50,240 48	181,936 41	206,986 15	16,705 70	103,285 16	19,734 52	119,990 86	18,752,940 00
Employers' Liability Assurance Corporation, England	111,490 37	9,605 35	100,000 00	1,885 02	13,848 65	15,348 65	49 26	6,000 00	69,817 88	19,783 78	2,842,398 00
Equitable Accident Insurance Company, Ohio	226,095 94	80,524 06	100,000 00	45,571 88	114,244 43	116,085 46	35,901 09	20,000 00	256,815 35	111,718 97	9,659,200 00
Fidelity and Casualty Company, New York	578,105 05	292,829 92	250,000 00	35,275 13	520,151 03	537,595 11	250,689 93	20,000 00	256,815 35	527,505 28	68,272,090 04
Lloyd's Plate Glass Insurance Company, New York	247,648 30	121,439 86	100,000 00	26,208 44	191,742 19	198,649 17	82,007 74	10,000 00	87,062 23	179,069 97	6,122,569 00
Metropolitan Plate Glass Insurance Company, New York	240,327 37	74,353 78	100,000 00	65,973 59	126,652 56	134,236 73	52,619 13	10,000 00	59,878 48	122,497 61	4,295,559 00
Standard Life and Accident Insurance Company, Michigan	305,780 91	103,931 50	200,000 00	1,849 41	130,627 64	269,344 49	50,320 27	71,223 97	121,544 24	13,774,250 00	
Totals	\$ 2,651,392 08	\$ 942,774 27	\$ 1,597,560 00	\$ 227,003 95	\$ 1,647,600 58	\$ 1,854,826 59	\$ 673,310 83	\$ 46,000 00	\$ 858,859 17	\$ 1,578,170 00	\$ 152,239,431 04

* Impairment \$45,946 14

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	James Ferrier	E. Rawlings, Man. Dirce.
American Surety Company	New York, N. Y.	Richard A. Elmer	Frederick F. Nugent
Employers Liability Assurance Corporation	London, England	Edicott & Macomber	U. S. M'g'rs, Boston, Mass.
Equitable Accident Insurance Company	Cincinnati, Ohio	W. A. Goodman	Clarence Pumphrey
Fidelity and Casualty Company	New York, N. Y.	Wm. M. Richards	John M. Craue
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 Hartean	John H. Taylor
Pacific Mutual Life Insurance Company	San Francisco, California	George A. Moore	J. N. Patton
Standard Life and Accident Company	Detroit, Michigan	D. M. Perry	Stewart Marks
Travelers Insurance Company	Hartford, Connecticut	James G. Batterson	Rodney Dennis

LIST OF AGENTS.

LIST OF LOCAL AGENTS FOR 1887.

Fire, and Fire & Marine Companies.

COMPILED FROM THE RECORDS OF THIS OFFICE, GIVING NAME,
PLACE OF BUSINESS AND COMPANIES REPRESENTED
BY EACH AGENT LICENSED.

COMPANIES.	AGENTS.	LOCATION.
Ætna Ins. Co. of Hartford, Conn . . .	W. W. & I. B. Strait	Pueblo
	Wells, Coates & Co	Colorado Sp'gs
	Wm. H. McClure	Cañon City
	Geo. E. Crater	Denver
	Jay H. Boughton	Fort Collins
	Jones & Mathews	Gunnison
	Edward L. Berthoud	Golden
	James F. Benedict	Greeley
	Geo. E. McClelland	Idaho Springs
	F. H. Stickney	Longmont
E. B. Stoddard	Trinidad	
Agricultural Ins. Co., Watertown, N. Y	Edward S. Rich	Denver
	Frederick G. Rowe	Colorado Sp'gs
	Adam C. Foote	Pueblo
Amazon Ins. Co., Cincinnati, Ohio	Packard & Wilson	Denver
	James W. Abbott	Ouray
	Orin S. Moore	Aspen
	Sheets & Burgess	Durango
	F. D. Catlin	Montrose
	H. T. DeLong	Grand Junction
	Friedenthal & Sindlinger	Buena Vista
	C. F. Lee	Leadville
	Henry O. Morris	Pueblo
	Ross & Hodges	Glenwood Sp'gs
	Charles H. Stickney	Longmont
	N. R. Twitchell	Salida
	John Tomay	Georgetown
	T. V. Wilson	Boulder
	Wells, Coates & Co	Colorado Sp'gs
	C. A. Brastow	Del Norte
	C. Golding Dwyre	Fort Collins
J. H. Robin	Silverton	
George Trommlitz	Lamar	
Shryock & Holdsworth	Trinidad	
American Ins. Co., Newark, N. J . . .	George E. Crater	Denver
	George E. McClelland	Idaho Springs
	Charles H. Mills	Colorado Sp'gs
	H. Clay Webster	Cañon City
	M. V. B. Benson	Pueblo
	James T. Budrow	Fort Collins
	Charles F. Lee	Leadville
	F. H. Stickney	Longmont
	Hill & Wood	Buena Vista
	Edwin L. Coates	Boulder
	Benedict & Mansfield	Greeley
	W. W. Roller	Salida
J. F. McFarland	Grand Junction	
Elijah Brigham	Trinidad	

LIST OF LOCAL AGENTS.

COMPANIES.	AGENTS.	LOCATION.
American Fire Insurance Company, New York, N. Y.	Packard & Wilson	Denver
American Fire Insurance Company, Philadelphia, Pennsylvania	Orin S. Moore	Aspen
	A. J. Mackey	Boulder
	Wm. Sabine	Alamosa
	Friedenthal & Sindlinger	Buena Vista
	H. C. Webster	Cañon City
	Harry Lake	Central City
	Wells, Coates & Co.	Colo. Springs
	Anthony Sweeney	Denver
	Sheets & Burgess	Durango
	Chas. P. Scott	Fort Collins
	Henry Seifried	Georgetown
	Jones & Mathews	Gunnison
	John L. Barrett	Greeley
	J. L. Hodges	Glenwood Sp'gs
	G. E. McClelland	Idaho Springs
	Ned Steel	Leadville
	Selig & Co.	Montrose
	W. W. & L. B. Strait	Pueblo
	W. W. Roller	Salida
	J. H. Robin	Silverton
	G. M. Dameron	W. Las Animas
	S. G. Devenish & Co.	Tin Cup
	E. B. Stoddard	Trinidad
	T. A. Davis	Telluride
	Kennedy & Work	Colo. Springs
	Buck & Clark	Pueblo
	C. Golding Dwyre	Fort Collins
American Central Insurance Com- pany, St. Louis, Missouri	W. W. & L. B. Strait	Pueblo
	Chas. P. Scott	Fort Collins
	A. L. Lawton	Colo. Springs
	Scott, Benedict & Co.	Greeley
	E. B. Stoddard	Trinidad
	Henry Seifried	Georgetown
	J. R. Wolverton	Loveland
	B. E. Seymour	Central City
	P. G. Scott	W. Las Animas
	H. Clay Webster	Cañon City
	W. W. Roller	Salida
	Porter, Raymond & Co.	Denver
	Edwin L. Coates	Boulder
	Eben White	Longmont
	C. Golding Dwyre	Fort Collins
Anglo-Nevada Assurance Corporation, San Francisco, California	Fritli & Zollars	Denver
	Stickley & Shaw	Leadville
	Newell & Whitmore	Central City
	Scott & Miller	Greeley
	J. T. Budrow	Fort Collins
	Orin S. Moore	Aspen
	H. A. Avery	Lake City
	Chas. H. Small	Pueblo
	T. A. Davis	Telluride
	E. L. Davis	Rico
	F. D. Catlin	Montrose
	Prewitt & Prewitt	Durango
	Vance & Stephenson	Akron
	John Potter	Colo. Springs
	E. Brigham	Trinidad
	Holt & Axtell	Crested Butte
	W. W. Stoddard	Ouray
	Wallace Bros. & Clark	Monte Vista
	Henry Seifried	Georgetown
	Chas. T. Sills	Gunnison
	G. E. McClelland	Idaho Springs
	S. B. Westerfield	Salida
	John A. Godfrey	Alamosa
	W. B. Fowler	Como

COMPANIES.	AGENTS.	LOCATION.
Armenia	H. J. C. Moore	Denver
Atlas Assurance Co., London, England	Frith & Zollars C. F. Lee John Potter C. H. Small	Denver Leadville Colo. Springs Pueblo
Boatman's Fire and Marine Ins. Co., Pittsburgh, Pennsylvania	Edwin L. Coates C. B. Morris W. J. Foster M. V. B. Benson Stickley & Shaw A. C. Foote The Colo. Ins. Agency Co.	Boulder Denver Colo. Springs Pueblo Leadville Pueblo Denver
Boylston Ins. Co., Boston, Mass	W. W. Brasie	Denver
British America Assurance Co. Tor- onto, Canada	C. H. Mills Sheets & Burgess L. Anfenger & Co Stickley & Shaw M. V. B. Benson N. R. Twitchell Rudolph Bros	Colo. Springs Durango Denver Leadville Pueblo Salida Salida
California Ins. Co., San Francisco, California	Porter, Raymond & Co Stickley & Shaw Prewitt & Prewitt M. V. B. Benson J. B. Bowne Jas. H. Robin C. H. Mills Chas. H. Stickney Al. Townsend & Son James M. Aldrich Hale & Hotchkiss Jay H. Boughton Henry Seifried A. W. Horn Geo. R. Cassidy F. D. Catlin Shuck & Wells C. Cicero Calkins J. H. Nicholson Eugene B. Stoddard Lee Kayser Hill & Wood John D. Bransford Spencer & Hopkins	Denver Leadville Durango Pueblo Salida Silverton Colo. Springs Longmont Golden Loveland Greeley Fort Collins Georgetown Idaho Springs Cañon City Montrose Central City Longmont Boulder Trinidad Del Norte Buena Vista Aspen Glenwood Spgs
Citizens' Ins. Co., St. Louis, Mo	H. L. Wadsworth	Denver
Citizens' Ins. Co., New York, N. Y	John W. Day A. L. Lawton Porter, Raymond & Co J. T. Budrow Scott, Benedict & Co Henry O. Morris E. Brigham	Boulder Colo. Springs Denver Fort Collins Greeley Pueblo Trinidad
City of London Fire Ins. Co., London, England	Hill & Wood Anthony Sweeney Scott, Benedict & Co Stickley & Shaw S. B. Westerfield	Buena Vista Denver Greeley Leadville Salida
Clinton Fire Ins. Co., New York, N. Y	Perkins, Hart & Co	Denver

LIST OF LOCAL AGENTS.

COMPANIES.	AGENTS.	LOCATION.
Commercial Ins. Co., San Francisco, Cala	Porter, Raymond & Co	Denver
	F. B. Alexander	Aspen
	Ballard & Blair	Black Hawk
	Friedenthal & Sindlinger	Buena Vista
	Prewitt & Prewitt	Durango
	C. Golding Dwyre	Fort Collins
	Henry Seifried	Georgetown
	John T. Russell	La Junta
	Buck & Steel	Leadville
	M. V. B. Benson	Pueblo
W. W. Roller	Salida	
Commercial Union Assurance Co., London, England	Orin S. Moore	Aspen
	Dabney & Borden	Boulder
	Hill & Wood	Buena Vista
	Fullerton & Seymour	Central City
	Mills & Dwinell	Colorado Sp'gs
	H. Clay Webster	Cañon City
	George E. Crater	Denver
	Prewitt & Prewitt	Durango
	C. Golding Dwyre	Fort Collins
	Scott, Benedict & Co	Greeley
	Rice & Hopkins	Glenwood Sp'gs
	George E. McClelland	Idaho Springs
	Hiram Sapp	Julesburg
	Frank H. Stickney	Longmont
	Charles F. Lee	Leadville
	W. W. & L. B. Strait	Pueblo
	William W. Roller	Salida
	Montgomery Bros	Silverton
	E. B. Stoddard	Trinidad
Giles M. Boss	Akron	
Jacob D. Turner	Lamar	
Daniel Johnson	Yuma	
Concordia Fire Insurance Co., Mil- waukee, Wisconsin	Orin S. Moore	Aspen
	Ed. S. Rich	Denver
	John Tomay	Georgetown
	Stickley & Shaw	Leadville
	Williams & Mallaby	South Pueblo
	John W. Day	Boulder
Connecticut Fire Insurance Co., Hart- ford, Connecticut	Dabney & Borden	Boulder
	W. H. McClure	Cañon City
	B. E. Seymour	Central City
	A. L. Lawton	Colorado Sp'gs
	Porter, Raymond & Co	Denver
	Charles P. Scott	Fort Collins
	Henry Seifried	Georgetown
	Alfred T. Bacon	Greeley
	Stickley & Shaw	Leadville
	Henry O. Morris	Pueblo
	Eugene B. Stoddard	Trinidad
	Seth Terry	Longmont
	H. B. Houston	Fort Collins
Continental Insurance Co., New York, New York	Hill & Wood	Buena Vista
	Edwin L. Coates	Boulder
	Shuck & Wells	Central City
	Charles H. Mills	Colorado Sp'gs
	H. C. Webster	Cañon City
	W. L. Malpuss	Como
	George E. Crater	Denver
	J. T. Bndrow	Fort Collins
	M. M. Jones, Jr	Gunnison
	F. L. Berthoud	Golden
	Benedict & Mansfield	Greeley
	M. L. Dolan	Grand Junction
G. E. McClelland	Idaho Springs	
F. H. Stickney	Longmont	

LIST OF LOCAL AGENTS.

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COMPANIES.	AGENTS.	LOCATION.
Continental Insurance Co., New York, New York	C. F. Lee	Leadville
	Henry O. Morris	Pueblo
	M. H. Smith	Sterling
	N. R. Twitchell	Salida
	E. Brigham	Trinidad
	A. B. Mathews	Gunnison
Farmers' and Mercants Insurance Co., Denver, Colorado	D. Talmage Mershon	Greeley
	E. L. Carleton	Denver
	Prewitt & Prewitt	Durango
	G. R. Cassedy	Cañon City
	George A. Kilgore	La Junta
	John Tomay	Georgetown
	J. T. Hod-hier	Platteville
	S. D. Karns	Deuel
	Thompson & Davies	Erie
	J. B. Sweet	Julesburg
	Charles H. Madely	Yuma
	H. G. Stites	Leadville
	John C. Abbott & Sons	Fort Collins
	H. V. Houck	Boulder
Robert Steele	Greeley	
F. D. Catlin	Montrose	
A. E. Ross	Fort Collins	
J. O. Dimick	Greeley	
Farragut Fire Insurance Co., New York, New York	Edward S. Rich	Denver
	Dabney & Borden	Boulder
Fire Association of Philadelphia, Pennsylvania	B. E. Seymour	Central City
	A. L. Lawton	Colo. Springs
	Anthony Sweeney	Denver
	J. T. Budrow	Fort Collins
	I. P. Buckles	Golden
	B. D. Sanborn	Greeley
	A. W. Horn	Idaho Springs
	O. A. McFarland	Longmont
	W. W. & L. B. Strait	Pueblo
	E. Brigham	Trinidad
The Fire Insurance Association, London, England	Anthony Sweeney	Denver
	A. L. Lawton	Colo. Springs
	J. T. Budrow	Fort Collins
	Henry Seifried	Georgetown
	Stickley & Shaw	Leadville
	N. R. Twitchell	Salida
Fireman's Fund Insurance Co. San Francisco, Cal.	Mrs. Geo. W. Rogers	Alamosa
	John W. Day	Boulder
	Hill & Wood	Buena Vista
	W. H. McClure	Cañon City
	B. E. Seymour	Central City
	A. L. Lawton	Colo. Springs
	A. R. King	Delta
	Ben. H. Wilson & Bro	Denver
	Sheets & Burgess	Durango
	J. T. Budrow	Fort Collins
	Henry Seifried	Georgetown
	I. P. Buckles	Golden
	Benedict & Mansfield	Greeley
	Dunham & Shackelford	Gunnison
	W. A. Marsh	Grand Junction
	G. E. McClelland	Idaho Springs
	G. F. Marbut	La Veta
	J. T. Russell	La Junta
	Buck & Steel	Leadville
	S. H. Dobbins	Longmont
	Clarence L. Smith	Loveland
McConnell & McClure	Montrose	
W. W. Rowan	Ouray	

LIST OF LOCAL AGENTS.

COMPANIES.	AGENTS.	LOCATION.
Fireman's Fund Insurance Co., San Francisco, Cal.	W. W. & L. B. Strait	Pueblo
	L. H. Decker	Saguache
	W. W. Roller	Salida
	W. P. Alexander	Silver Cliff
	E. B. Stoddard	Trinidad
	Chas. F. Painter	Telluride
	J. C. Braley	Villa Grove
Franklin Fire Insurance Co., Philadelphia, Penn	P. G. Scott	West Las Animas
	Cobb, Winne & Wilson	Denver
	Henry O. Morris	Pueblo
German Ins Co., Freeport, Ill.	Henry Le B. Wills	Colo. Springs
	Harry G. Shuck	Central City
	W. R. Thomas	Fort Collins
	F. B. Davis	Longmont
	Chas. H. Thompson	Julesburg
	O. S. Moore	Aspen
	Hill & Wood	Buena Vista
	J. H. O'Brien	Boulder
	A. L. Lawton	Colo. Springs
	H. L. Wadsworth	Denver
	John Tomay	Georgetown
	J. W. Barnes	Golden
	A. H. Hotchkiss	Greeley
	J. S. Allison	Idaho Springs
	Chas. F. Lee	Leadville
	Clarence L. Smith	Loveland
H. H. Grafton	Manitou	
A. C. Foote	Pueblo	
W. W. Roller	Salida	
Elijah Brigham	Trinidad	
German Fire Ins. Co., Peoria, Ill	J. Martin Wetzel	Alamosa
	J. H. O'Brien	Boulder
	F. G. Rowe	Colo. Springs
	H. L. Wadsworth	Denver
	Thos. A. Good	Del Norte
	Dunham & Shackelford	Gunnison
	J. W. Barnes	Golden
	Thos. Davenport	Greeley
	O. D. Russell	Grand Junction
	Chas. A. Cobb	Loveland
	A. K. Bay	Longmont
	Buck & Steel	Leadville
	A. C. Foote	Pueblo
	Frank Curtis	Pitkin
	Williams & Mallaby	South Pueblo
	Chas. O. Unfug	Walsenburg
Harry G. Shuck	Central City	
German Fire, Pittsburgh, Penna	Perkins, Hart & Co	Denver
German American Ins. Co., New York, N. Y	O. S. Moore	Aspen
	Andrew J. Mackey	Boulder
	Hill & Wood	Buena Vista
	H. Clay Webster	Cañon City
	B. E. Seymour	Central City
	Mills & Dwinell	Colo. Springs
	W. L. Malpass	Como
	J. T. Budrow	Fort Collins
	Edward I. Berthoud	Golden
	J. F. McFarland	Grand Junction
	B. D. Sanborn	Greeley
	Chas. T. Sills	Gunnison
	Geo. E. McClelland	Idaho Springs
	C. F. Lee	Leadville
F. H. Stickney	Longmont	
W. W. & L. B. Strait	Pueblo	

COMPANIES.	AGENTS.	LOCATION.
German American Ins. Co., New York, N. Y.	W. W. Roller M. H. Smith E. B. Stoddard O. C. Tinkham Geo. E. Crater John M. Wray Richard C. Diehl	Salida Sterling Trinidad Loveland Denver Elbert Montrose
Germania Fire Ins. Co., New York, N. Y.	Ballard & Blair Thos. V. Wilson Hill & Wood W. H. McClure A. L. Lawton Porter, Raymond & Co Henry Seifried Scott, Benedict & Co Eben White Henry O. Morris	Black Hawk Boulder Buena Vista Cañon City Colo. Springs Denver Georgetown Greeley Longmont Pueblo
Glens Falls Ins. Co. Glens Falls, N. Y.	Wells, Coates & Co Ben H. Wilson & Bro Prewitt & Prewitt A. J. Park W. W. & L. B. Strait S. B. Westerfield	Colo. Springs Denver Durango Greeley Pueblo Salida
Granite State Fire Ins. Co., Ports- mouth, N. H.	W. W. Brasie	Denver
Hamburg-Bremen Fire Ins Co., Ham- burg, Germany	Henry Le B. Mills L. Aufenger & Co W. N. Rohrer J. L. Barrett Buck & Steel E. Brigham Prewitt & Prewitt	Colo. Springs Denver Durango Greeley Leadville Trinidad Durango
Hanover Fire Ins. Co., New York N. Y.	John W. Day A. L. Lawton Porter, Raymond & Co J. T. Budrow Scott Benedict & Co Henry O. Morris E. Brigham W. W. Brasie	Boulder Colo. Springs Denver Fort Collins Greeley Pueblo Trinidad Denver
Hartford Fire Insurance Co., Hart- ford, Connecticut	Edward L. Berthoud Anthony Sweeney Charles E. Day George E. McClelland N. R. Twitchell Dabney & Borden Montgomery Bros Thomas A. Good Stickley & Shaw Scott Benedict & Co B. E. Seymour Charles H. Mills William H. McClure William P. Alexander Sheets & Burgess C. Golding Dwyre W. W. & L. B. Strait Elijah Brigham Frank Clendenin	Golden Denver Longmont Idaho Springs Salida Boulder Silverton Del Norte Leadville Greeley Central City Colo. Springs Cañon City Silver Cliff Durango Fort Collins Pueblo Trinidad Rocky Ford
Hibernia Insurance Co. New Or- leans, Louisiana	The Colo. Ins. Agency Co. Robert Steele & Co G. R. Cassedy M. V. B. Benson J. E. Rudolph & Bro H. G. Stites	Denver Greeley Cañon City Pueblo Salida Leadville

LIST OF LOCAL AGENTS.

COMPANIES.	AGENTS.	LOCATION.
Home Insurance Co., New York, New York	Dabney & Borden	Boulder
	William H. McClure	Cañon City
	Bennett E. Seymour	Central City
	Charles H. Mills	Colo. Springs
	Anthony Sweeney	Denver
	Prewitt & Prewitt	Durango
	J. H. Boughton	Fort Collins
	Edward L. Berthoud	Golden
	Benedict & Mansfield	Greeley
	Charles E. Day	Longmont
	Charles A. Cobb	Loveland
	Buck & Steel	Leadville
	W. W. & L. B. Strait	Pueblo
	S. B. Westerfield	Salida
E. B. Stoddard	Trinidad	
Home Mutual Insurance Co., San Francisco, California	John W. Day	Boulder
	Friedenthal & Sindlinger	Buena Vista
	Bennett E. Seymour	Central City
	Andrew L. Lawton	Colo. Springs
	Sheets & Burgess	Durango
	John H. Farrar	Evans
	Jay H. Boughton	Fort Collins
	Henry Seifried	Georgetown
	Ross & Hodges	Glenwood Sp'gs
	Burton D. Sanborn	Greeley
	Charles T. Sills	Gunnison
J. T. Russell	La Junta	
Williams & Mallaby	Pueblo	
Eugene B. Stoddard	Trinidad	
Cobb, Winne & Wilson	Denver	
Howard Insurance Co., New York, New York	Anthony Sweeney	Denver
Imperial Fire Insurance Co., London, England	J. D. Bransford	Aspen
	John W. Day	Boulder
	James K. Darnell	Breckenridge
	Friedenthal & Sindlinger	Buena Vista
	William H. McClure	Cañon City
	B. E. Seymour	Central City
	Henry Le B. Wills	Colo. Springs
	Thomas Hookey	Crested Butte
	Charles A. Brastow	Del Norte
	Anthony Sweeney	Denver
	Sheets & Burgess	Durango
	Jay H. Boughton	Fort Collins
	Henry Seifried	Georgetown
	M. F. Hopkins	Glenwood Sp'gs
	H. T. DeLong	Grand Junction
	T. C. Morley	Greeley
	Dunham & Shackelford	Gunnison
	G. E. McClelland	Idaho Springs
	J. T. Russell	La Junta
	C. F. Lee	Leadville
	Descent & Mapes	Lamar
	F. D. Catlin	Montrose
	W. W. Rowan	Ouray
Henry O. Morris	Pueblo	
W. W. Roller	Salida	
James H. Robin	Silverton	
E. Brigham	Trinidad	
Insurance Co. of North America, Philadelphia, Pennsylvania	John D. Bransford	Aspen
	Hill & Wood	Buena Vista
	Andrew J. Mackey	Boulder
	W. H. McClure	Cañon City
	Chas. H. Mills	Colo. Springs
	B. E. Seymour	Central City
	Thos. Hookey	Crested Butte
	Thos. A. Good	Del Norte

COMPANIES.	AGENTS.	LOCATION.
Insurance Co. of North America. Philadelphia, Pennsylvania	Ben. H. Wilson & Bro.	Denver
	Sheets & Burgess	Durango
	R. J. Van Valkenburg	Erie
	J. H. Boughton	Fort Collins
	M. E. Hopkins	Glenwood Sp'gs
	E. L. Berthoud	Golden
	Henry Seifried	Georgetown
	Jones & Mathews	Gunnison
	B. D. Sanborn	Greeley
	J. F. McFarland	Grand Junction
	G. E. McClelland	Idaho Springs
	W. S. Ball	Julesburg
	Mapes & Descent	Lamar
	Chas. E. Day	Longmont
	Stickley & Shaw	Leadville
	Chas. A. Cobb	Loveland
	C. E. McConnell	Montrose
	W. W. Rowan	Ouray
	M. V. B. Benson	Pueblo
	Linwood O. Towne	Rico
	N. R. Twitchell	Salida
	Montgomery Bros	Silverton
	L. B. Schwanbeck	Saguache
	R. L. Rowden	Sterling
	E. B. Stoddard	Trinidad
	Chas. F. Painter	Telluride
Chas. H. Madely	Yuma	
Lancashire Insurance Company, Man- chester, England	Dabney & Borden	Boulder
	A. L. Lawton	Colo. Springs
	Porter, Raymond & Co.	Denver
	Albert J. Park	Greeley
	Eben White	Longmont
	Henry O. Morris	Pueblo
	Eugene B. Stoddard	Trinidad
Lion Fire Ins. Co., London, England.	Wm Sabine	Alamosa
	Ed. M. Brown	Animas Forks
	John D. Bransford	Aspen
	Norman P. White	Bonanza
	Dabney & Borden	Boulder
	Jas. K. Darnell	Breckenridge
	Hill & Wood	Buena Vista
	Geo. R. Cassedy	Cañon City
	Harry Lake	Central City
	W. S. Smith	Chaffee
	Henry Le B. Wills	Colo Springs
	Geo. H. Barnes	Crested Butte
	Thos. A. Good	Del Norte
	Cobb, Winne & Wilson	Denver
	Sheets & Burgess	Durango
	E. A. Thompson	Erie
	Wm. McFie	Evans
	W. R. Thomas	Fort Collins
	Henry Seifried	Georgetown
	M. E. Hopkins	Glenwood Sp'gs
	H. T. DeLong	Grand Junction
	John L. Barrett	Greeley
	Chas. T. Sills	Gunnison
	H. H. Newton	Idaho Springs
	J. T. Russell	La Junta
	L. A. Roberts & Co.	Lake City
	Buck & Steel	Leadville
	Calkins & Woy	Longmont
	J. R. Wolverton	Loveland
Chas. H. Morrison	Lamar	
Wm. S. Smith	Maysville	
C. E. McConnell	Montrose	
W. W. Rowan	Ouray	
Williams & Mallaby	Pueblo	

COMPANIES.	AGENTS.	LOCATION.
Lion Fire Ins. Co., London, England .	John A. Hall, Jr.	Robinson
	A. Helmer	St. Elmo
	N. R. Twitchell	Salida
	Montgomery Bros	Silverton
	E. B. Stoddard	Trinidad
	P. G. Scott	W. Las Animas
	W. P. Alexander	West Cliff
Liverpool and London and Globe, Liverpool, England	Wm. Sabine	Alamosa
	John D. Bransford	Aspen
	John A. Ellett	Boulder
	Friedenthal & Sindlinger	Buena Vista
	Wm. H. McClure	Cañon City
	B. E. Seymour	Central City
	A. L. Lawton	Colo. Springs
	Thos. A. Good	Del Norte
	Cobb, Winne & Wilson	Denver
	Sheets & Burgess	Durango
	James T. Budrow	Fort Collins
	Ross & Hodges	Glenwood Sp'gs
	B. S. Greathouse	Golden
	B. D. Sanborn	Greeley
	Jones & Mathews	Gunnison
	W. A. Marsh	Grand Junction
	I. N. Smith	Idaho Springs
	Buck & Steel	Leadville
	Chas. E. Day	Longmont
	Clarence L. Smith	Loveland
	F. D. Catlin	Montrose
	James W. Abbott	Ouray
	W. W. & L. B. Strait	Pueblo
W. W. Roller	Salida	
James H. Robin	Silverton	
E. B. Stoddard	Trinidad	
London Assurance Corporation, London, England	Cobb, Winne & Wilson	Denver
London and Lancashire Fire Insurance Co., Liverpool, England	Henry Le B. Wills	Colo. Springs
	Anthony Sweeney	Denver
	John L. Barrett	Greeley
	W. W. & L. B. Strait	Pueblo
Mercantile Ins. Co., Cleveland, Ohio .	Phelps, Norris & Co.	Denver
The Merchants Ins. Co., Newark, New Jersey	A. L. Lawton	Colo. Springs
	Anthony Sweeney	Denver
	I. P. Buckles	Golden
	Stickley & Shaw	Leadville
	Williams & Mallaby	South Pueblo
	Wooten & Brigham	Trinidad
Michigan Fire and Marine Insurance Co., Detroit, Michigan	Perkins, Hart & Co.	Denver
Milwaukee Mechanics Insurance Co., Milwaukee, Wisconsin	A. L. Lawton	Colo. Springs
	G. R. Cassedy	Cañon City
	Edward S. Rich	Denver
	Hale & Hotchkiss	Greeley
	Carlos J. Stolbrand	Fort Collins
National Fire Insurance Co., Hartford, Conn.	Henry Le B. Wills	Colo. Springs
	Packard & Wilson	Denver
	W. W. & L. B. Strait	Pueblo
	Elijah Brigham	Trinidad

COMPANIES.	AGENTS.	LOCATION.
National Assurance Co. of Ireland, Dublin, Ireland	Frith & Zollars	Denver
	Orin S. Moore	Aspen
	Holt & Axtell	Crested Butte
	Prewitt & Prewitt	Durango
	Henry Seifried	Georgetown
	C. F. Lee	Leadville
	O. C. Tinkham	Loveland
	W. W. Roller	Salida
	E. L. Davis	Rico
	T. A. Davis	Telluride
	Ballard & Blair	Black Hawk
	A. W. Horn	Idaho Springs
	H. A. Avery	Lake City
	Newell & Whitmore	Central City
	F. D. Catlin	Montrose
	W. P. Alexander	Silver Cliff
	C. Golding Dwyre	Fort Collins
	W. W. Stoddard	Ouray
	Scott & Miller	Greeley
	Kennedy & Work	Colo. Springs
E. Brigham	Trinidad	
Williams & Mallaby	Pueblo	
New Hampshire Fire Insurance Co., Manchester, N. H.	Frith & Zollars	Denver
New York Bowery Fire Insurance Co., New York, N. Y.	Frith & Zollars	Denver
Niagara Fire Ins. Co., New York, N. Y.	Ed. C. Willis	Berthoud
	Hill & Wood	Buena Vista
	H. Clay Webster	Cañon City
	Harry Lake	Central City
	Henry Le B. Wills	Colo. Springs
	Cobb, Winne & Wilson	Denver
	Jas T. Budrow	Fort Collins
	Henry Seifried	Georgetown
	E. L. Berthoud	Golden
	Jas F. McFarland	Grand Junction
	Chas. T. Sills	Gunnison
	G. E. McClelland	Idaho Springs
	F. H. Stickney	Longmont
	Clarence L. Smith	Loveland
	Henry O. Morris	Pueblo
	W. W. Roller	Salida
	Montgomery Bros	Silverton
	E. B. Stoddard	Trinidad
	J. D. Bransford	Aspen
	Graham & Cooper	Lamar
	Ned Steel	Leadville
	Scott, Benedict & Co	Greeley
	Prewitt & Prewitt	Durango
	Goodale & Cooper	Lamar
Northwestern Nat. Ins. Co., Mil., Wis.,	E. B. Stoddard	Trinidad
	Edward S. Rich	Denver
	J. T. Budrow	Fort Collins
	Chas. E. Day	Longmont
	John W. Day	Boulder
	I. P. Buckles	Golden
	B. D. Sanborn	Greeley
	Chas. H. Mills	Colo. Springs
	W. W. & L. B. Strait	Pueblo
	Geo. R. Cassidy	Cañon City
	Chas. A. Cobb	Loveland
Northern Assurance Co., London Eng	Hill & Wood	Buena Vista
	Geo. R. Cassidy	Cañon City
	B. E. Seymour	Central City
	Henry Le B. Wills	Colo. Springs
	L. Anfenger & Co	Denver

COMPANIES.	AGENTS.	LOCATION.
Northern Assurance Co., London, Eng.	Sheets & Burgess	Durango
	Jay H. Boughton	Fort Collins
	Morley & Steele	Greeley
	G. E. McClelland	Idaho Springs
	Buck & Steel	Leadville
	Henry O. Morris	Pueblo
	S. B. Westerfield	Salida
North British and Mercantile Ins. Co., London and Edinburgh	Elijah Brigham	Trinidad
	A. J. Mackey	Boulder
	H. Clay Webster	Cañon City
	Fullerton & Seymour	Central City
	A. L. Lawton	Colo. Springs
	Cobb, Winne & Wilson	Denver
	Jay H. Boughton	Fort Collins
	Benedict & Mansfield	Greeley
	W. W. & L. B. Strait	Pueblo
	E. B. Stoddard	Trinidad
	Hill & Wood	Buena Vista
	Dunham & Shackelford	Gunnison
	Stickley & Shaw	Leadville
	Henry Seifried	Georgetown
	F. H. Stickney	Longmont
	James M. Aldrich	Loveland
	Sheets & Burgess	Durango
	N. R. Twitchell	Salida
McConnell & McClure	Montrose	
Montgomery Bros	Silverton	
Thos. A. Good	Del Norte	
G. E. McClelland	Idaho Springs	
Norwich Union Fire Ins. Society, Nor- wich, England	John D. Bransford	Aspen
	Cobb, Winne & Wilson	Denver
	Dabney & Borden	Boulder
	Henry Le B. Wills	Colo. Springs
	Williams & Mallaby	Pueblo
	Chas. E. Day	Longmont
	Jay H. Boughton	Fort Collins
	Henry Seifried	Georgetown
	W. H. McClure	Cañon City
	E. B. Stoddard	Trinidad
	Montgomery Bros	Silverton
	Win. Sabine	Alamosa
	Thos. A. Good	Del Norte
	Harry Lake	Central City
	Sheets & Burgess	Durango
	Ned Steel	Leadville
Scott, Benedict & Co	Greeley	
John Potter	Colo. Springs	
Oakland Home Ins. Co., Oakland, Cala	Friedenthal & Sindlinger	Buena Vista
	Edward S. Rich	Denver
	Stickley & Shaw	Leadville
	M. V. B. Benson	Pueblo
Oregon Fire and Marine Ins. Co., Portland, Oregon	Robert Steel	Greeley
	H. B. Houston	Fort Collins
	Perkins, Hart & Co	Denver
Orient Insurance Co., Hartford, Con- necticut	Giles M. Boss	Akron
	Newell & Whitmore	Central City
	Charles H. Mills	Colo. Springs
	Porter, Raymond & Co	Denver
	J. H. Boughton	Fort Collins
	Albert J. Park	Greeley
	M. V. B. Benson	Pueblo
	S. B. Westerfield	Salida
E. Brigham	Trinidad	
Pennsylvania Insurance Co., Pitts- burgh, Pennsylvania	L. Anfenger & Co	Denver
	Stickley & Shaw	Leadville
	A. C. Foote	Pueblo

LIST OF LOCAL AGENTS.

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COMPANIES.	AGENTS.	LOCATION.	
Pennsylvania Fire Insurance Co., Philadelphia, Pennsylvania	John D. Bransford	Aspen	
	Hill & Wood	Buena Vista	
	Andrew J. Mackey	Boulder	
	W. H. McClure	Cañon City	
	Charles H. Mills	Colo. Springs	
	Harry Lake	Central City	
	Thomas Hookey	Crested Butte	
	Thomas A. Good	Del Norte	
	Ben. H. Wilson & Bro	Denver	
	Sheets & Burgess	Durango	
	Jay H. Boughton	Fort Collins	
	M. E. Hopkins	Glenwood Sp'gs	
	E. L. Berthoud	Golden	
	Henry Seifried	Georgetown	
	Jones & Mathews	Gunnison	
	B. D. Sanborn	Greeley	
	J. F. McFarland	Grand Junction	
	George E. McClelland	Idaho Springs	
	W. S. Ball	Julesburg	
	Mapes & Descent	Lamar	
	Charles E. Day	Longmont	
	Stickley & Shaw	Leadville	
	Charles A. Cobb	Loveland	
	C. E. McConnell	Montrose	
	W. W. Rowan	Ouray	
	M. V. B. Benson	Pueblo	
	Linwood O. Towne	Rico	
N. R. Twitchell	Salida		
Montgomery Bros	Silverton		
L. B. Schwanbeck	Saguache		
R. L. Rowden	Sterling		
Elijah Brigham	Trinidad		
Charles F. Painter	Telluride		
Phenix Insurance Co., Brooklyn, New York	Hill & Wood	Buena Vista	
	Andrew J. Mackey	Boulder	
	William H. McClure	Cañon City	
	B. E. Seymour	Central City	
	Henry Le B. Wills	Colo. Springs	
	Cobb, Winne & Wilson	Denver	
	Sheets & Burgess	Durango	
	J. T. Budrow	Fort Collins	
	Henry Seifried	Georgetown	
	E. L. Berthoud	Golden	
	Dunham & Shackelford	Gunnison	
	B. D. Sanborn	Greeley	
	D. W. Irwin	Akron	
	H. K. Linger	Lamar	
	Hiram Sapp	Julesburg	
	Stickley & Shaw	Leadville	
	Charles E. Day	Longmont	
	Charles A. Cobb	Loveland	
	W. W. & L. B. Strait	Pueblo	
	N. R. Twitchell	Salida	
	Montgomery Bros	Silverton	
	Charles L. Allen	Sterling	
	E. B. Stoddard	Trinidad	
	Phoenix Ins. Co., Hartford, Conn	Anthony Sweeney	Denver
		Wm. Sabine	Mamasa
		Burton D. Sanborn	Greeley
		W. W. & L. B. Strait	Pueblo
E. B. Stoddard		Trinidad	
Bennett E. Seymour		Central City	
E. L. Berthoud		Golden	
Chas. P. Scott		Fort Collins	
Jones & Mathews		Gunnison	
Henry A. Avery		Lake City	
S. H. Dobbins		Longmont	
Chas. A. Brastow	Del Norte		

LIST OF LOCAL AGENTS.

COMPANIES.	AGENTS.	LOCATION.
Phoenix Ins. Co., Hartford, Conn.	W. N. Rohrer	Durango
	C. H. Mills	Colo. Springs
	Buck & Steel	Leadville
	W. H. McClure	Cañon City
	John W. Day	Boulder
	Clarence L. Smith	Loveland
	P. G. Scott	W. Las Animas
	R. E. Smith	Coal Creek
	Rudolph Kreimmling	Dillon
	H. C. Sherman	Evans
	G. A. Kilgore	La Junta
	Andrews & Chambers	Louisville
	R. C. Diehl	Montrose
W. H. Schenck	Sterling	
Phoenix Assurance Company, London, England	Ben. H. Wilson & Bro	Denver
	Hill & Wood	Buena Vista
	W. W. & L. B. Strait	Pueblo
	E. B. Stoddard	Trinidad
	Henry Le B. Wills	Colo. Springs
	Henry Seifried	Georgetown
	Rudolph Bros	Salida
	John W. Day	Boulder
	J. T. Budrow	Fort Collins
	Mrs. Letitia C. Rogers	Alamosa
	L. B. Schwanbeck	Saguache
	Thos. C. Morley	Greeley
	Providence Washington Insurance Co., Providence, R. I.	Ned Steel	Leadville
Hill & Wood		Buena Vista
W. W. Roller		Salida
H. H. Grafton		Manitou
Dunham & Shackelford		Gunnison
Packard & Wilson		Denver
Montgomery Bros		Silverton
J. R. Wolverton		Loveland
T. C. Morley		Greeley
Chas. H. Stickney		Longmont
John D. Bransford		Aspen
Jas. W. Abbott		Ouray
Henry O. Morris		Pueblo
Wells, Coates & Co.		Colo. Springs
John Tomay		Georgetown
Ross & Hodges		Glenwood Sp'gs
Horace T. DeLong		Grand Junction
Sheets & Burgess		Durango
Chas. A. Brastow		Del Norte
T. V. Wilson		Boulder
Slater & Aldrich		Monte Vista
C. Golding Dwyre		Fort Collins
Origin Hall		Idaho Springs
Frauk D. Catlin	Montrose	
L. E. Loveland	Julesburg	
M. H. Smith	Sterling	
Shryock & Holdsworth	Trinidad	
Addison V. Scott	Lamar	
Prussian National Ins. Co., Stettin, Prussia	W. J. Foster	Colo. Springs
	M. V. B. Benson	Pueblo
	Jones & Mathews	Gunnison
	Harry G. Shuck	Central City
	Orin S. Moore	Aspen
	L. Anfenger & Co	Denver
Queen Insurance Co., Liverpool, Eng- land	Hill & Wood	Buena Vista
	F. L. Coates	Boulder
	H. Clay Webster	Cañon City
	A. L. Lawton	Colo. Springs
	Anthony Sweeney	Denver
	J. H. Boughton	Fort Collins

COMPANIES.	AGENTS.	LOCATION.
Queen Insurance Co., Liverpool, Eng- land	Henry Seifried	Georgetown
	B. D. Sanborn	Greeley
	Stickley & Shaw	Leadville
	Henry O. Morris	Pueblo
	N. R. Twitchell	Salida
	Williams & Mallaby	South Pueblo
	E. Brigham	Trinidad
Royal Insurance Co., Liverpool, Eng	John W. Day	Boulder
	H. Clay Webster	Cañon City
	B. E. Seymour	Central City
	Henry Le B. Wills	Colo. Springs
	Cobb, Winne & Wilson	Denver
	J. T. Bndrow	Fort Collins
	John L. Barrett	Greeley
	Geo. E. McClelland	Idaho Springs
	Samuel H. Dobbins	Longmont
	W. W. & L. B. Strait	Pueblo
	E. B. Stoddard	Trinidad
Scottish Union and National Insur- ance Co., of Edinburgh, Scotland	J. D. Bransford	Aspen
	Hill & Wood	Buena Vista
	John A. Ellett	Boulder
	Harry G. Schuck	Central City
	Kennedy & Work	Colo. Springs
	W. H. McClure	Cañon City
	Porter, Raymond & Co.	Denver
	Sheets & Burgess	Durango
	Willis R. Thomas	Fort Collins
	Henry Seifried	Georgetown
	T. C. Morley	Greeley
	Rice & Hopkins	Glenwood Sp'gs
	Ned Steel	Leadville
	J. R. Wolverton	Loveland
	F. B. Davis	Longmont
	W. A. Eckerly	Montrose
	J. W. Abbott	Ouray
	M. V. B. Benson	Pueblo
	N. R. Twitchell	Salida
	E. Brigham	Trinidad
J. H. Robin	Silverton	
Security Insurance Co., New Haven, Connecticut	Packard & Wilson	Denver
	John D. Bransford	Aspen
	John Tomay	Georgetown
	Ross & Hodges	Glenwood Sp'gs
	Friedenthal & Sindlinger	Buena Vista
	Jas. W. Abbott	Ouray
	H. H. Grafton	Manitou
	Horace T. DeLong	Grand Junction
	Prewitt & Prewitt	Durango
	Jas. H. Robin	Silverton
	Chas. A. Brastow	Del Norte
	John Potter	Colo. Springs
	Frank B. Davis	Longmont
	Slater & Aldrich	Monte Vista
	John H. Bowen	Central City
	Origin Hall	Idaho Springs
	Frank D. Catlin	Montrose
Shryock & Holdsworth	Trinidad	
Addison V. Scott	Lamar	
South British Fire and Marine Ins. Co., Auckland, New Zealand	Frith & Zollars	Denver
	Prewitt & Prewitt	Durango
	H. A. Avery	Lake City
	Orin S. Moore	Aspen
	Arthur Hotchkiss	Greeley
	O. C. Tinkham	Loveland
	Newell & Whitmore	Central City
Henry Seifried	Georgetown	

LIST OF LOCAL AGENTS.

COMPANIES.	AGENTS.	LOCATION.
South British Fire and Marine Ins. Co., Auckland, New Zealand	W. W. Stoddard	Ouray
	Holt & Axtell	Crested Butte
	C. F. Lee	Leadville
	A. C. Foote	Pueblo
	W. W. Roller	Salida
	W. P. Alexander	Silver Cliff
	James H. Robin	Silverton
	T. A. Davis	Telluride
	E. L. Davis	Rico
	Mills & Dwinell	Colo. Springs
	Ballard & Blair	Black Hawk
	A. W. Horn	Idaho Springs
	F. D. Catlin	Montrose
	Vance & Stephenson	Akron
	Wallace Bros. & Clark	Monte Vista
	H. B. Houston	Fort Collins
	E. Brigham	Trinidad
Williams & Mallaby	Pueblo	
Springfield Fire and Marine Ins. Co., Springfield, Mass	Wm. Sabine	Alamosa
	John D. Bransford	Aspen
	Dabney & Borden	Boulder
	Hill & Wood	Buena Vista
	Wm. H. McClure	Cañon City
	B. E. Seymour	Central City
	A. L. Lawton	Colo. Springs
	Thos. A. Good	Del Norte
	Cobb, Winne & Wilson	Denver
	Sheets & Burgess	Durango
	J. T. Budrow	Fort Collins
	E. L. Berthoud	Golden
	Henry Seifried	Georgetown
	Benedict & Mansfield	Greeley
	Jones & Mathews	Gunnison
	Wm. H. Pound	Julesburg
	Buck & Steel	Leadville
	Chas. E. Day	Longmont
	Walter S. Phipany	Loveland
	C. E. McConnell	Montrose
	Henry O. Morris	Pueblo
	W. W. Roller	Salida
	Montgomery Bros	Silverton
	Martin H. Smith	Sterling
E. B. Stoddard	Trinidad	
J. D. Turner	Lamar	
State Investment and Insurance Co., San Francisco, Cal	Porter, Raymond & Co	Denver
State Insurance Co., Des Moines, Iowa	J. R. Curtis	Loveland
	Will W. Maish	Denver
	R. W. Sweetland	Denver
	J. M. Swem	Denver
	W. W. Dunbar	Denver
	John T. Russell	La Junta
	Graham & Cooper	Lamar
	L. Stearns	Alamosa
	A. G. Webster	Castle Rock
	John Potter	Colo. Springs
	E. S. Armstrong	Hillside
	O. D. Shields	Loveland
	J. D. Mandeville	Fort Collins
	Harvey Hilton	Fort Collins
	H. B. Houston	Fort Collins
	Alva E. Ross	Fort Collins
	J. B. Sweet	Julesburg
	Ebbs & Taylor	Sterling
	Sam T. McCreery	Fort Morgan
	A. J. Park	Greeley
	Slater & Aldrich	Monte Vista
Joseph Woods	Longmont	

COMPANIES.	AGENTS.	LOCATION.
State Insurance Co., Des Moines, Iowa	Perry M. Keene	Monument
	H. H. Barnes	Yuma
	Sprague & Loomis	Colo. Springs
	W. W. & L. B. Strait	Pueblo
Sterling Fire, New York, N. Y	The Colo. Ins. Agency Co.	Denver
St. Paul Fire and Marine Insurance Co., St. Paul, Minn	Wm. Sabine	Alamosa
	John D. Bransford	Aspen
	Dabney & Borden	Boulder
	Friedenthal & Sindlinger	Buena Vista
	B. E. Seymour	Central City
	A. L. Lawton	Colo. Springs
	Thos. A. Good	Del Norte
	Sheets & Burgess	Durango
	John H. Farrar	Evans
	J. H. Boughton	Fort Collins
	Ross & Hodges	Glenwood Sp'gs
	Arthur Hotchkiss	Greeley
	George W. Pettit	Gunnison
	G. E. McClelland	Idaho Springs
	Henry Seifried	Georgetown
	John T. Russell	La Junta
	Buck & Steel	Leadville
	Charles E. Day	Longmont
	Clarence L. Smith	Loveland
	C. E. McConnell	Montrose
	W. W. Rowan	Ouray
	Henry O. Morris	Pueblo
	W. W. Roller	Salida
	Montgomery Bros	Silverton
	Packard & King	Sterling
	E. B. Stoddard	Trinidad
	W. L. Malpass	Como
James T. Smith	Fairplay	
Cobb, Winne & Wilson	Denver	
Horace T. De Long	Grand Junction	
Sun Insurance Co., San Francisco Cal	H. L. Wadsworth	Denver
	John Tomay	Georgetown
	Williams & Mallaby	Pueblo
	C. H. Mills	Colo. Springs
	E. Brigham	Trinidad
	C. C. Calkins	Longmont
Sun Fire Office Co., London, England	Packard & Wilson	Denver
	Wells, Coates & Co.	Colo. Springs
	H. O. Morris	Pueblo
	N. R. Twitchell	Salida
	C. F. Lee	Leadville
	John Tomay	Georgetown
	J. S. Allison	Idaho Springs
	Hale & Hotchkiss	Greeley
	C. H. Stickney	Longmont
	T. V. Wilson	Boulder
	Ross & Hodges	Glenwood Sp'gs
	J. H. Robin	Silverton
	Chas. A. Brastow	Del Norte
	C. Golding Dwyre	Fort Collins
	Prewitt & Prewitt	Durango
	F. O. Blake	Boulder
John D. Bransford	Aspen	
Shryock & Holdsworth	Trinidad	
Traders Insurance Co., Chicago, Ills.	J. D. Bransford	Aspen
	Friedenthal & Sindlinger	Buena Vista
	Henry Le B. Wills	Colo. Springs
	B. E. Seymour	Central City
	Thos. A. Good	Del Norte
Sheets & Burgess	Durango	

LIST OF LOCAL AGENTS.

COMPANIES.	AGENTS.	LOCATION.
Traders Insurance Co., Chicago, Ills. . .	John H. Farrar	Evans
	Jas. T. Budrow	Fort Collins
	Jas. F. Smith	Fairplay
	Henry Seifried	Georgetown
	B. F. Greathouse	Golden
	Benedict & Mansfield	Greeley
	Buck & Steel	Leadville
	Clarence L. Smith	Loveland
	John T. Russell	La Junta
	Chas. E. McConnell	Montrose
	James W. Abbott	Ouray
	Williams & Mallaby	Pueblo
	James H. Robin	Silverton
	N. R. Twitchell	Salida
	Packard & King	Sterling
	E. B. Stoddard	Trinidad
Cobb, Winne & Wilson	Denver	
Union Ins. Co., San Francisco, Cal. . . .	W. P. Alexander	West Cliff
	Frith & Zollars	Denver
	Mills & Dwinell	Colo. Springs
	Arthur Hotchkiss	Greeley
	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
	H. A. Avery	Lake City
	Newell & Whitmore	Central City
	F. D. Catlin	Montrose
	Orin S. Moore	Aspen
	T. A. Davis	Telluride
	E. L. Davis	Rico
	Vance & Stephenson	Akron
	Holt & Axtell	Crested Butte
	W. W. Stoddard	Ouray
	Prewitt & Prewitt	Durango
	Hope & Sherman	Delta
	John A. Godfrey	Alamosa
	Wallace Bros. & Clark	Monte Vista
	W. B. Fowler	Como
	Williams & Mallaby	Pueblo
	Union Fire and Marine Insurance Co., Christchurch, New Zealand . . .	Porter, Raymond & Co. . . . .	Denver
Stickley & Shaw		Leadville
Prewitt & Prewitt		Durango
M. V. B. Benson		Pueblo
J. B. Bowne		Salida
James H. Robin		Silverton
Charles H. Mills		Colo. Springs
James M. Aldrich		Loveland
C. Cicero Calkins		Longmont
Hale & Hotchkiss		Greeley
John D. Bransford		Aspen
Henry Seifried		Georgetown
A. W. Horn		Idaho Springs
George R. Cassedy		Cañon City
F. D. Catlin		Montrose
Harry G. Shuck		Central City
J. H. Nicholson		Boulder
Al. Townsend & Son		Golden
Willis R. Thomas		Fort Collins
Lee Kayser		Del Norte
Hill & Wood		Buena Vista
Spencer & Hopkins		Glenwood Sp'gs

COMPANIES.	AGENTS.	LOCATION.
United States Fire Insurance Co., New York, New York	Packard & Wilson	Denver
	Washington Fire and Marine Insur- ance Co., Boston, Massachusetts	J. D. Bransford Dabney & Borden James K. Darnell Friedenthal & Sindlinger George R. Cassidy Newell & Whitmore Henry Le B. Wills Thomas A. Good Anthony Sweeney Sheets & Burgess J. H. Boughton M. E. Hopkins H. T. DeLong Hale & Hotchkiss Jones & Mathews H. H. Newton John T. Russell C. F. Lee C. E. Day Charles M. Morrison Jos. Selig & Co W. W. & L. B. Strait S. B. Westerfield James H. Robin E. Brigham P. G. Scott James H. McDonald . . . . .	Aspen Boulder Breckenridge Buena Vista Cañon City Central City Colo. Springs Del Norte Denver Durango Fort Collins Glenwood Sp'gs Grand Junction Greeley Gunnison Idaho Springs La Junta Leadville Longmont Lamar Montrose Pueblo Salida Silverton Trinidad W. Las Animas West Cliff
Western Assurance Comp'y, Toronto, Canada	Wm Sabine	Alamosa
	John D. Bransford Dabney & Borden Friedenthal & Sindlinger Wm. H. McClure B. E. Seymour A. L. Lawton Thos. A. Good Thos. A. Good Sheets & Burgess John H. Farrar James F. Smith Jay H. Boughton Henry Seifried Ross & Hodges E. I. Berthoud H. T. DeLong B. D. Sanborn Dunham & Shackelford Liddle Bros. John T. Russell Buck & Steel Chas. E. Day W. S. Phipany C. E. McConnell James W. Abbott Williams & Mallaby S. B. Westerfield Montgomery Bros. Knud Patton E. B. Stoddard Cobb, Winne & Wilson	Aspen Boulder Buena Vista Cañon City Central City Colo. Springs Del Norte Monte Vista Durango Evans Fairplay Fort Collins Georgetown Glenwood Sp'gs Golden Grand Junction Greeley Gunnison Julesburg La Junta Leadville Longmont Loveland Montrose Ouray Pueblo Salida Silverton Sterling Trinidad Denver
Westchester Fire Insurance Company New York, N. Y.	Packard & Wilson	Denver
	James W. Abbott John D. Bransford C. A. Brastow F. D. Catlin Friedenthal & Sindlinger H. H. Grafton	Ouray Aspen Del Norte Montrose Buena Vista Manitou

LIST OF LOCAL AGENTS.

COMPANIES.	AGENTS.	LOCATION.
Westchester Fire Insurance Company, New York, N. Y.	C. F. Lee	Leadville
	Prewitt & Prewitt	Durango
	Ross & Hodges	Glenwood Sp'gs
	James H. Robin	Silverton
	C. Golding Dwyre	Fort Collins
	John Tomay	Georgetown
	H. T. DeLong	Grand Junction
	John Potter	Colo. Springs
	Frank B. Davis	Longmont
	Origin Hall	Idaho Springs
	J. H. Bowen	Central City
	Henry O. Morris	Pueblo
Shryock & Holdsworth	Trinidad	
Henry J. Gochmour	Lamar	
Williamsburgh City Fire Insurance Company, Brooklyn, N. Y.	Porter, Raymond & Co.	Denver
	F. G. Rowe	Colo. Springs
	Buck & Clark	Pueblo
Western Home Insurance Company, Sioux City, Iowa	Perkins, Hart & Co.	Denver

FIDELITY, CASUALTY AND ACCIDENT COMPANIES' AGENTS

FOR 1887.

NAMES OF COMPANIES.	AGENTS.	LOCATION.
Accident Ins. Co. of North America, Montreal, Canada	Bowen & Co H. O. Morris Benedict & Mansfield John A. Ellett E. J. DesMoineaux Frank D. Ball Wells, Coates & Co W. L. Johnson E. B. Stoddard N. R. Twitchell James H. Robin George E. Robin William F. Doeltz	Denver Pueblo Greeley Boulder Idaho Springs Franktown Colo. Springs South Pueblo Trinidad Salida Silverton Telluride Aspen
American Surety Co., New York, New York	S. A. Sheppard & Co	Denver
Employers' Liability, London, Eng . .	Joseph H. Harrison Stickley & Shaw Albion D. Foster Meyer Harrison W. J. Foster	Denver Leadville Denver Denver Colo. Springs
Fidelity and Casualty Co., New York, New York	Packard & Wilson Henry O. Morris S. B. Westerfield George O. Keeler John D. Bransford John Tomay Arthur Hotchkiss Prewitt & Prewitt Wooten & Brigham J. H. Robin O. D. Shields William Sabine Henry W. Grenckel	Denver Pueblo Salida Leadville Aspen Georgetown Greeley Durango Trinidad Silverton Loveland Alamosa Lamar
Lloyds Plate Glass Insurance Co., New York, New York	Fullerton & Seymour Henry Seifried Cobb, Winne & Wilson M. V. B. Benson Wells, Coates & Co G. E. McClelland F. H. Stickney	Central City Georgetown Denver Pueblo Colo. Springs Idaho Springs Longmont
Metropolitan Plate Glass Insurance Co., New York, New York Standard Life and Accident Co., De- troit, Michigan	George N. Billings Joseph E. Bates Robert Steele A. P. Johnson C. H. Small & Co	Denver Denver Greeley Cañon City Pueblo

PART II.

FIFTH ANNUAL REPORT

OF THE

SUPERINTENDENT OF INSURANCE

OF THE

STATE OF COLORADO.

PART II.

LIFE INSURANCE.

MADE FROM ANNUAL STATEMENTS FOR
THE YEAR ENDING DEC. 31, 1886.

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 FEB-
RUARY, 1888, SHOWING THEIR CON-
DITION ON THE 31st DAY OF
DECEMBER, 1886.

The Connecticut Mutual Life Insurance Company,

OF

HARTFORD, . CONNECTICUT.

Incorporated June 15, 1846

JACOB L. GREENE, President.

WILLIAM G. ABBOT, Secretary.

I. CAPITAL.

Mutual.

II. INCOME DURING THE YEAR 1886.

Premiums received without deductions for commissions or other expenses	\$ 2,921,064 92
Premiums paid by dividends and surrendered policies	<u>1,543,478 75</u>
Total premium income	\$ 4,464,543 67
Received for interest on:	
Mortgage and collateral loans	1,656,637 08
Bonds owned and dividends on stock	526,867 22
Premium notes, loans or liens	145,521 79
Other debts due the company (deposits)	38,582 14
Received as discount on claims paid in advance	18,481 69
Received for rents for use of company's property	427,090 11
Balance of profit and loss account	<u>147,282 92</u>
Total income	\$ 7,425,006 62
Amount of net or invested assets December 31, of previous year	<u>52,942,452 10</u>
Total	\$ 60,367,458 72

III. DISBURSEMENTS DURING THE YEAR 1886.

Paid for losses and additions	\$ 2,763,607 69
Premium notes used in payment of the same	55,636 15
Paid for matured endowments	686,234 11
Premium notes used in payment of the same	<u>7,543 89</u>
Total amount paid for losses and matured endowments	\$ 3,513,021 84
Paid for surrendered policies	81,368 93
Premium notes used in purchase of surrendered policies, and voided by lapse	49,207 18
Cash surrender values, including re-converted additions, applied in payment of premiums	<u>452,270 98</u>

Dividends paid policy-holders	1,145,052 87	
Premium notes used in payment of dividends to policy-holders	44,078 84	
Paid for salaries and commissions to agents	261,497 74	
Paid for traveling expenses	10,109 75	
Paid for medical examiners' fees	16,603 61	
Paid for salaries and other compensation of officers and office employes	106,438 93	
Paid for taxes, licenses, fines and fees	321,916 21	
Paid for rent	3,592 00	
Paid for advertising	62,417 75	
Paid for printing, stationery, law and miscellaneous expenses	228,692 27	
Total disbursements		\$ 6,296,268 90
Balance		\$ 54,071,189 82

IV. INVESTED ASSETS.

Cost value of real estate (unincumbered)	\$ 10,311,817 86
Loans on bond and mortgage (first liens) on real estate	29,445,320 17
Loans on collaterals	385,933 00
Premium notes, loans or liens on policies in force	2,257,210 24
Cost value of stocks and bonds owned absolutely	10,250,650 00
Cash deposited in bank	1,413,982 12
Agents' ledger balances	6,276 43
Total net or invested assets	\$ 54,071,189 82

V. OTHER ASSETS.

Interest due and accrued on:	
Bond and mortgage loans	\$ 704,180 72
Stocks and bonds	117,957 27
Collateral loans	4,419 37
Premium notes, loans or liens	167,921 46
Rents due and accrued on company's property or lease	12,570 65
Market value of stocks and bonds over cost	545,426 55
Gross deferred premiums on policies in force Dec. 31, 1886	\$ 105,104 13
Deduct twenty per cent. for average loading on above gross amount	26,276 03
Net amount of deferred premiums	\$ 78,828 10
Total assets	\$55,702,493 94

VI. ITEMS NOT ADMITTED.

Agents' balances	\$ 6,276 43
Total assets (less items not admitted)	\$55,696,217 51

VII. LIABILITIES.

Present value of all outstanding policies in force Dec. 31, 1886, com- puted according to the American experience table of mortality, with 4½ per cent. interest	\$46,616,118 00
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Death losses due and unpaid	\$ 17,925 75	
Matured endowments due and unpaid	7,894 00	
Death losses and matured endowments in process of adjustment or adjusted and not due	205,356 00	
Death losses and other policy claims resisted by the company	10,000 00	
Total policy claims		\$ 241,175 75
Unpaid dividends of surplus or other description of profits due policy-holders		148,866 66
Reserve on account of lapsed policies		300,938 00
Premiums paid in advance and surrender values, applicable in payment of premiums		92,060 13
Liabilities on policy-holders' account		\$47,399.15 ^s 54
Gross surplus on policy-holders' account		8,297,058 97
Total liabilities		\$55,696,217 51

VIII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand Dec. 31, of previous year	\$2,430,563 01	
Premium notes, loans or liens received during the year	12,409 00	
Total		\$2,442,972 01
Deductions during the year:		
Amount of notes, loans or liens used in payment of losses and claims	\$ 63,180 04	
Amount of notes, loans or liens used in purchase of surrendered policies or voided by lapse	61,616 18	
Amount of notes, loans or liens used in payment of dividends to policy-holders	44,078 84	
Amount of notes, loans or liens redeemed by maker, in cash	16,886,71	
Total reduction of premium note account		\$ 185,761 77
Balance of note assets at the end of the year		\$2,257,210 24

IX. EXHIBIT OF POLICIES.

CLASSIFICATION.	Whole Life Policies.		Endowment Policies.		Totals.	
	No.	Amount.	No.	Amount.	No.	Amount.
	Policies and additions in force at the end of the previous year	57,501	\$ 140,662,467	5,494	\$ 10,639,121	62,995	$ 151,301,588
New policies issued	2,848	6,798,306	268	515,374	3,116	7,313,680
Old policies revived	296	910,150	27	69,000	323	979,150
Old policies transferred . . . . .	. . . . .	. . . . .	1	3,000	1	3,000
Totals	60,645	\$ 148,370,923	5,790	\$ 11,226,495	66,435	\$ 159,597,418
Deduct policies ceased to be in force:						
By death	1,117	2,761,262	36	88,844	1,153	2,850,106
By maturity (endowment) . . . . .	. . . . .	. . . . .	374	691,980	374	691,980
By surrender	678	2,147,660	67	179,500	745	2,327,160
By lapse	850	2,040,650	73	150,500	923	2,191,150
By change and decrease . . . . .	. . . . .	397,867	. . . . .	25,232	. . . . .	423,099
By transfer	1	3,000	. . . . .	. . . . .	1	3,000
Not taken	183	493,000	29	89,000	212	582,000
Total terminated	2,829	\$ 7,843,439	579	\$ 1,225,056	3,408	\$ 9,068,495
Net numbers and amounts in force December 31, 1886	57,816	\$ 140,527,484	5,211	\$ 10,001,439	63,027	\$ 150,528,923

COLORADO BUSINESS.

Business in the State during the Year 1886.

	No.	Amount.
Policies in force December 31, of previous year	51	\$ 214,000 00
Policies issued during the year	1	10,000 00
Totals	52	\$ 224,000 00
Deduct policies ceased to be in force during the year	1	14,000 00
Policies in force December 31, 1886	51	\$ 210,000 00
Losses incurred during the year		18,000 00
Losses paid during the year		18,000 00
Premiums received		6,586 05

Continental Life Insurance Co.,

OF

HARTFORD, . CONNECTICUT.

Incorporated July, 1862.

JAMES S. PARSONS, President.

ROBERT E. BEECHER, Secretary.

I. CAPITAL.

Amount of capital stock paid up in cash \$ 300,000 00

II. INCOME DURING THE YEAR 1886.

Cash received for premiums, without deductions for commissions or other expenses	\$ 168,564 32
Premium notes, loans or liens taken in part payment for premiums	8,032 63
Premiums paid by surrendered policies	8,167 58
Total	\$ 184,764 53
Deduct amount paid for re insurance	309 61
Total premium income	\$ 184,454 92
Received for interest on :	
Mortgage loans	2,374 32
Bonds owned and dividends on stock	54,436 67
Premium notes, loans or liens	23,649 66
For rents	880 76
For profits on bonds, stocks or real estate sold	38 94

474 CONTINENTAL LIFE INSURANCE COMPANY.

Total income	\$ 265,835 27
Amount of net or invested assets Dec. 31, of previous year	1,973,964 14
Total	\$2,239,799 41

III. DISBURSEMENTS DURING THE YEAR 1886.

Paid for losses and additions	\$ 67,860 39
Premium notes, loans or liens used in payment of the same	5,420 25
Paid for matured endowments and additions	91,027 75
Premium notes, loans or liens used in payment of same	22,736 61
Total amount actually paid for losses and matured endowments	\$ 187,045 00
Paid to annuitants	80 00
Paid for surrendered policies	15,812 74
Premium notes, loans or liens used in purchase of surrendered policies	18,709 48
Cash surrender values, applied in payment of premiums	8,167 58
Cash dividends paid policy-holders	11,984 05
Paid for commissions to agents	15,303 48
Paid for salaries and traveling expenses of managers of agencies, and general, special and local agents	28,520 74
Paid for medical examiners' fees	1,892 65
Paid for salaries and other compensation of officers and other employés	17,591 50
Paid for taxes, licenses, fines and fees	4,683 00
Paid for rent	4,381 44
Paid for furniture, fixtures and safes	394 35
Paid for advertising	1,261 98
Paid for postage, stationery, printing and miscellaneous expenses	8,394 96
Total disbursements	324,222 95
Balance	\$1,915,576 46

IV. INVESTED ASSETS.

Cost value of real estate (unincumbered)	\$ 245,602 40
Loans on bond and mortgage (first liens) on real estate	277,658 60
Loans on collaterals	9,500 00
Premium notes, loans or liens on policies in force	410,430 10
Cost value of stocks and bonds owned absolutely	736,381 09
Cash in company's office	22,648 27
Cash deposited in bank	14,168 55
Bills receivable	189,198 13
Agents' ledger balances	1,163 00
Furniture, fixtures and safes	8,826 32
Total net or invested assets	\$1,915,576 46

V. OTHER ASSETS.

Interest due and accrued on:	
Bonds and mortgages	\$ 89,838 13
Stocks and bonds	14,808 00
Premium notes, loans or liens	150,864 73

Rents due and accrued on company's property or lease	6,388 48
Market value of real estate over cost	6,288 65
Market value of stocks and bonds over cost	99,663 75
Gross premiums due and unreported on policies in force December 31, 1886 \$	15,788 13
Gross deferred premiums on policies in force December 31, 1886	20,606 78
Total \$	36,394 91
Deduct 20 per cent. for average loading on above gross amount	7,278 98
Net amount of uncollected and deferred premiums	29,115 93
Total assets	\$2,312,544 13

VI. ITEMS NOT ADMITTED.

Furniture, fixtures and safes \$	8,826 32
Agents' balances	1,163 00
Bills receivable	189,198 13
Total	199,187 45
Total assets (less items not admitted)	\$2,113,356 68

VII. LIABILITIES.

Present value of outstanding policies in force on December 31, 1886, computed according to the American experience table of mortality, with 4½ per cent. interest	\$1,837,284 00
Claims for death losses and matured endowments in pro- cess of adjustment, or adjusted and not due \$	61,651 00
Claims for death losses and other policy claims resisted by the company	17,000 00
Total policy claims	78,651 00
Reserve on accident business (50 per cent. on premiums in force)	3,432 60
Liabilities on policy-holders' account	\$1,919,367 60
Gross surplus on policy-holders' account	193,989 08
Total liabilities	\$2,113,356 68

VIII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31, of previous year \$	450,935 76
Premium notes, loans or liens received during the year	8,033 13
Total \$	458,968 89
Deductions during the year :	
Amount of notes, loans or liens used in pay- ment of losses and claims \$	28,156 86
Amount of notes, loans or liens used in pur- chase of surrendered policies, or voided by lapse	18,709 48
Amount of notes, loans or liens redeemed by maker in cash	1,672 45
Total reduction of premium note account	48,538 79
Balance of note assets at the end of the year \$	410,430 10

COLORADO BUSINESS.

Business in the State during the Year 1886.

	<i>No.</i>	<i>Amount.</i>
Policies in force December 31, of previous year	5	\$ 17,000 00
Policies issued during the year	10	45,000 00
Totals	15	\$ 62,000 00
Deduct policies ceased to be in force during the year	5	24,000 00
Policies in force Dec. 31, 1886	10	\$ 38,000 00
Losses paid during the year		None
Losses incurred during the year		None
Premiums received during the year		1,646 73

The Equitable Life Assurance Society of the United States,

OF

NEW YORK, . NEW YORK.

Incorporated July 26, 1859.

HENRY B. HYDE, President.

WILLIAM ALEXANDER, Secretary.

I. CAPITAL.

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

II. INCOME DURING THE YEAR 1886.

New premiums, without deductions for commissions or other expenses	\$4,522,630 22
Renewal premiums, without deductions for commissions or other expenses	11,346,319 21
Annuities	404,085 82
Total	\$16,273,035 25
Deduct amount paid for re-insurance	880 63
Total premium income	\$16,272,154 62
Received for interest on mortgage loans	905,749 49
Received for interest and dividends on stocks, bonds and other loans	2,213,067 75
Received for rents	482,761 33
Total income	\$19,873,733 19
Amount of net or invested assets December 31, of previous year	62,087,513 85
Total	\$81,961,247 04

III. DISBURSEMENTS DURING THE YEAR 1886.

Paid for losses and additions	\$4,895,272	59
Paid for matured endowments and additions	436,407	34
Paid to annuitants	112,659	37
Paid for surrendered policies	1,033,009	79
Paid dividends to policy-holders	1,859,258	81
Paid dividends to stockholders	7,000	00
Paid for commissions to agents	1,389,588	92
Paid for salaries and traveling expenses of managers of agencies, and general, special and local agents	110,493	51
Paid for medical examiners' fees	170,737	98
Paid for salaries and other compensations of officers and office employes	353,135	77
Paid for taxes, licenses, fees and fines	169,400	17
Paid for rent	43,126	25
Paid for commuting commissions	450,058	37
Paid for advertising	90,906	85
Paid for printing, stationery and other miscellaneous expenses	643,931	02
Total disbursements	\$11,764,986	74
Balance	\$70,196,260	30

IV. INVESTED ASSETS.

Cost value of real estate (unincumbered)	\$16,428,225	32
Loans on bond and mortgage (first liens) on real estate	19,881,470	94
Loans on collaterals	1,392,606	00
Cost value of stocks and bonds owned absolutely	25,817,022	86
Cash in company's office and in course of transmission	1,162,988	58
Cash deposited in bank	4,692,401	49
Agents' ledger balances	70,030	66
All other items including committed commissions	751,514	45
Total net or invested assets	\$70,196,260	30

V. OTHER ASSETS.

Interest due and accrued on bonds and mortgages and all other securities	\$ 552,457	71
Rents due and accrued on the company's property or lease	87,929	61
Market value of bonds and stocks over cost value	2,894,052	14
Gross premiums due and unreported on policies in force December 31, 1886	\$ 334,135	00
Gross deferred premiums on policies in force Dec. 31, 1886	1,445,638	00
Total	\$1,779,773	00
Deduct twenty per cent. for average loading on above gross amount	355,955	00
Net amount of uncollected and deferred premiums	\$1,423,818	00
Total assets	\$75,154,517	76

VI. ITEMS NOT ADMITTED.

Commuted commissions and miscellaneous items	\$ 751,514 45
Agents' balances	70,030 66
Total	\$ 821,545 11
Total assets (less items not admitted)	\$74,332,972 65

VII. LIABILITIES.

Present value of all outstanding policies in force on the 31st day of December, 1886, computed according to the American experience table of mortality, with 4½ per cent. interest	\$54,524,308 00
Death losses and matured endowments in process of adjustment, or adjusted and not due	\$ 221,066 00
Death losses resisted by the company	10,000 00
Total policy claims	\$ 231,066 00
Dividends or surplus or other description of profits due policy-holders	86,997 00
Amount of any other liability of the company	48,865 00
Liabilities on policy-holders' account	\$54,891,186 00
Gross surplus on policy-holders' account	19,441,786 65
Total liabilities	\$74,332,972 65
Estimated surplus accrued on tontine or other policies, the profits upon which are especially reserved for that class of policies	\$11,822,003 00
Estimated surplus accrued on all other policies	7,619,783 65

VIII. EXHIBIT OF POLICIES.

CLASSIFICATION.	Whole life policies.		Endowment policies.		All other policies.		Reversionary add'ns.		Totals.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
Policies and additions in force										
December 31, of previous year	83,702	\$ 399,405,214	11,125	\$ 40,414,210	1,045	\$ 2,241,391		\$ 5,277,431	95,872	\$ 357,338,246
New policies issued	23,072	90,219,462	3,923	15,431,500	314	714,448			27,309	106,395,410
Old policies revived	657	2,953,740	102	441,500	18	54,000			777	3,449,240
Additions by dividends								1,725,553		1,725,553
Totals	107,431	\$ 492,578,416	15,150	\$ 56,287,210	1,377	\$ 3,509,839		\$ 7,002,984	123,958	\$ 468,878,449
Deduct policies ceased to be in force:										
By death									1,179	5,027,096
By maturity. (endowment)									144	424,935
By expiry (term)									48	240,500
By surrender									1,369	7,189,094
By lapse									7,266	25,101,638
Not taken									3,660	19,116,088
Total terminated	11,458	\$ 47,122,749	2,011	\$ 7,800,559	197	\$ 691,812		\$ 1,484,231	13,666	\$ 57,099,351
Net numbers and amounts in force Dec. 31, 1886	95,973	\$ 355,455,667	13,139	\$ 48,486,651	1,180	\$ 2,318,027		\$ 5,518,753	110,292	\$ 411,779,098

COLORADO BUSINESS.

Business in the State during the Year 1886.

	<i>No.</i>	<i>Amount.</i>
Policies in force December 31, of previous year	803	\$3,473,151 00
Policies issued during the year	157	650,179 00
Totals	960	\$4,123,330 00
Deduct policies ceased to be in force during the year	134	550,439 00
Policies in force December 31, 1886	826	\$3,572,891 00
Losses and claims unpaid December 31, of previous year	2	5,500 00
Losses and claims incurred during the year	13	55,942 00
Totals	15	\$ 61,442 00
Losses and claims paid during the year	15	61,442 00
Premiums received during the year		129,758 92

Hartford Life and Annuity Ins. Co.,

OF

HARTFORD, . . CONNECTICUT,

Incorporated May, 1866.

F. R. FOSTER, President

STEPHEN BALL, Secretary.

I. CAPITAL STOCK.

Amount of capital stock actually paid up in cash \$ 250,000 00

II. INCOME DURING THE YEAR 1886.

Premiums received, without deductions, for commissions		
or other expenses	\$ 19,075 62	
Deduct amount paid for re-insurance	264 49	
Total premium income	\$ 18,811 13	
Received for interest on:		
Mortgage loans	\$ 17,812 70	
Bonds owned and dividends on stock	8,044 00	
Premium notes, loans or liens	5,509 86	
Other debts due the company	162 52	
Received for rents	3,698 55	
Received for payments upon assessment certificates	845,593 11	

Total income	\$ 899,631 87
Amount of net or invested assets Dec. 31 of previous year	1,258,030 95
Total	\$2,157,662 82

III. DISBURSEMENTS DURING THE YEAR 1886.

Paid for losses and additions	\$ 11,111 00
Paid for matured endowments and additions	1,200 00
Total amount paid for losses and matured endowments	\$ 12,311 00
Paid for claims on assessment department certificates	535,140 00
Paid for surrendered policies	40,047 22
Dividends paid policy-holders	39,371 40
Dividends paid stockholders	20,000 00
Paid for commissions to agents	100,532 97
Paid for salaries and traveling expenses of managers of agencies and general, special and local agents	7,529 66
Paid for medical examiners' fees	15,881 53
Paid for salaries and other compensation of officers and office employes	33,787 61
Paid for taxes, licenses, fines and fees	6,023 63
Paid for rent	4,943 54
Paid for advertising	2,024 99
Paid for loss on real estate	4,131 00
Paid for postage, printing and miscellaneous expenses	17,196 00
Total disbursements	\$ 838,920 55
Balance	\$1,318,742 27

IV. INVESTED ASSETS.

Cash value of real estate (unincumbered)	\$ 243,767 26
Loans on bond and mortgage (first liens) on real estate	212,195 16
Loans on collaterals	2,000 00
Loans in cash on this company's policies, assigned as collateral	98,952 50
Cash value of stocks and bonds owned absolutely	208,483 25
Cash in the company's office	2,409 64
Cash deposited in banks	65,135 89
Accumulated reserve funds of the company's assessment department, deposited with the Security Company, of Hartford, trustee	485,798 57
Total net or invested assets	\$1,318,742 27
Deduct depreciation from cost of assets to bring the same to market value	9,955 50
Total net or invested assets (less depreciation)	\$1,308,786 77

V. OTHER ASSETS.

Interest due and accrued on bonds and mortgages	\$	4,627	89
Gross premiums due and unreported on policies in force Dec. 31, 1886	\$	1,900	00
Gross deferred premiums on policies in force Dec. 31, 1886		1,789	14
Total	\$	3,689	14
Deduct 20 per cent. for average loading on above gross amount		737	83
Net amount of uncollected and deferred premiums	\$	2,951	31
Mortuary claims against certificates in force in assessment department not yet assessed		166,406	30
Total assets	\$	1,482,772	27

VI. LIABILITIES.

Present value of all outstanding policies in force on the 31st day of December, 1886, computed according to the American experience table of mortality, with 4½ per cent. interest	\$	489,611	00
Deduct net value of risks re-insured in other companies		4,339	00
Net premium reserve	\$	485,272	00
Advanced assessments		12,949	38
Assessment department death losses unassessed and unpaid		137,000	00
Accumulated funds of the company's assessment department		485,798	57
Liabilities on policy-holders' account	\$	1,121,019	95
Surplus on policy-holders' account		361,752	32
Total liabilities	\$	1,482,772	27

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	1,051	\$ 1,281,258	27	\$ 21,005	92	\$ 149,400	1,170	\$ 1,455,872
Old policies revived	1	1,000					1	1,000
Old policies increased	1	1,091			2	3,000	3	4,091
Additions by dividends							420	420
Totals	1,053	\$ 1,283,349	27	\$ 21,005	94	\$ 152,400	1,174	\$ 1,461,383
Deduct policies ceased to be in force :								
By death	11	10,585					11	10,585
By expiry (term)					12	13,000	12	13,000
By maturity (endowment)			2	1,200			2	1,200
By surrender	101	115,808	2	2,400	3	6,000	106	124,678
By charge and decrease	2	3,000					2	3,000
Total terminated	114	\$ 129,393	4	\$ 3,600	15	\$ 19,000	133	\$ 152,463
Net Nos. and amounts in force at end of the year .	939	\$ 1,153,956	23	\$ 17,405	79	\$ 133,400	1,041	\$ 1,306,920
Policies re-insured							5	\$ 18,043

VIII. EXHIBIT OF CERTIFICATES.

Assessment System.

	<i>No.</i>	<i>Amount.</i>
Certificates in force at the end of the previous year	18,750	\$ 50,609,000
Issued during the year	4,444	11,574,000
Totals	23,194	\$ 62,183,000
Deduct certificates ceased to be in force:		
By death	210	564,000
By lapse	2,794	8,050,000
Certificates in force December 31, 1886	20,190	\$ 53,569,000

COLORADO BUSINESS.

Business in the State during the Year 1886.

	<i>No.</i>	<i>Amount.</i>
Certificates in force on the 31st day of December of the previous year	70	\$ 239,500 00
Certificates issued during the year	9	29,000 00
Total	79	\$ 268,500 00
Deduct certificates ceased to be in force during the year	8	30,000 00
In force December 31, 1886	71	\$ 238,500 00
Losses paid		
Losses incurred		
Premiums received		3,969 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 1886.

Premiums received, without deductions for commissions or other expenses	\$ 547,993 41
Premium notes, loans or liens taken in part payment for premiums	131,847 52
Received from annuities	1,000 00
Total premium income	\$ 680,840 93

Received for interest on mortgage loans, bonds and dividends on stock	228,499 11
Received for interest on premium notes, loans or liens	40,085 19
Received for rent of company's property	816 88
Received for profits on bonds, stocks or real estate sold	115,495 03
Total income	\$1,065,737 14
Amount of net or invested assets Dec. 31, of previous year	5,270,484 05
Total	\$6,336,221 19

III. DISBURSEMENTS DURING THE YEAR 1886.

Paid for losses and additions	\$ 314,136 29
Premium notes, loans or liens used in payment of the same	21,922 71
Paid for matured endowments and additions	69,667 23
Premium notes, loans or liens used in payment of the same	9,407 77
Total	\$ 415,134 00
Paid to annuitants	438 24
Paid for surrendered policies	44,476 48
Premium notes, loans or liens used in purchase of surrendered policies	27,407 12
Dividends paid policy-holders	45,166 80
Premium notes, loans or liens used in payment of dividends to policy-holders	70,930 34
Dividends paid stockholders	15,000 00
Paid for commissions to agents	89,796 52
Paid for salaries and traveling expenses of managers of agencies and general, local and special agents	37,232 96
Paid for medical examiners' fees	7,391 00
Paid for salaries and other compensation of officers and office employes	33,945 51
Paid for taxes, licenses, fines and fees	5,907 83
Paid for rent	6,842 35
Paid for advertising	6,514 03
Paid for postage, printing, stationery and miscellaneous expenses	5,109 12
Total disbursements	\$ 811,292 30
Balance	\$5,524,928 89

IV. INVESTED ASSETS.

Cash value of real estate (unincumbered)	\$ 196,077 64
Loans on bond and mortgage (first liens) on real estate	1,097,100 00
Loans on collaterals	453,850 00
Premium notes, loans or liens on policies in force	647,672 88
Cash value of stocks and bonds owned absolutely	3,067,094 97
Cash in office and deposited in bank	58,086 90
Agents' ledger balances	5,046 50
Total net or invested assets	\$5,524,928 89

V. OTHER ASSETS.

Interest due and accrued on:		
Bonds and mortgages	\$	3,355 50
Stocks and bonds		41,955 34
Collateral loans		7,339 44
Rents due and accrued on the company's property or lease		1,567 09
Market value of stocks and bonds over cost		170,787 53
Gross premiums due and unreported on policies in force		
Dec. 31, 1886	\$	102,034 21
Gross deferred premiums on policies in force Dec. 31, 1886		36,659 50
Total	\$	138,693 71
Deduct 20 per cent. for average loading on above gross amount		27,738 74
Net amount of uncollected and deferred premiums	\$	110,954 97
Total assets	\$	5,860,888 76

VI. ITEMS NOT ADMITTED.

Agents' balances	\$	5,046 50
Total assets (less items not admitted)	\$	5,855,842 26

VII. LIABILITIES.

Present value of all outstanding policies in force Dec. 31, 1886, computed according to the American experience table of mortality, with 4½ per cent. interest	\$	4,235,497 00
Claims for death losses in process of adjustment or adjusted and not due		14,650 00
Premium obligations in excess of the net value of policies		18,523 88
Premiums paid in advance		563 23
Liabilities on policy-holders' account	\$	4,269,234 11
Surplus on policy-holders' account		1,586,608 15
Total liabilities	\$	5,855,842 26

VIII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand Dec. 31, of previous year	\$	669,146 25
Premium notes, loans or liens received during the year		131,847 52
Total	\$	800,993 77
Deductions during the year:		
Amount of notes, loans or liens used in payment of losses and claims	\$	31,327 48
Amount of notes, loans or liens used in purchase of surrendered policies and voided by lapse		27,407 12
Amount of notes, loans or liens used in payment of dividends to policy-holders		70,930 34
Amount of notes, loans or liens redeemed by the maker, in cash		23,655 95
Total reduction of premium note account	\$	153,320 89
Balance of note assets at end of the year	\$	647,672 88

VI. 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	6,810	\$ 13,021,974	2,631	\$ 4,764,515	6	\$ 32,927	9,947	\$ 17,819,416
New policies issued	1,238	2,919,054	679	1,196,036	1	Annuity	1,918	4,115,090
Policies transferred			4	3,385			4	3,385
Old policies revived	13	32,500	7	7,000			20	39,500
Old policies increased		1,000		1,000				2,000
Additions by dividends						4,822		4,822
Totals	8,061	\$ 15,974,528	3,321	\$ 5,971,936	7	\$ 37,749	11,389	\$ 21,984,213
Deduct policies ceased to be in force:								
By death	127	301,759	18	34,300			145	336,059
By maturity (endowment)			47	78,801		274	47	79,075
By surrender	319	722,439	175	350,944			494	1,073,383
By lapse	121	234,200	112	167,000			233	401,200
By change and decrease		21,250		8,500				29,750
By transfer	4	3,385					4	3,385
Not taken	155	385,800	126	225,500			281	611,300
Total terminated	726	\$ 1,668,833	478	\$ 865,045		\$ 274	1,204	\$ 2,534,152
Net numbers and amounts in force Dec. 31, 1886	7,335	\$ 14,305,695	2,843	\$ 5,106,891	7	\$ 37,475	10,185	\$ 19,450,061

COLORADO BUSINESS.

Business in the State during the Year.

	No.	Amount.
Policies in force December 31 of the previous year	15	\$ 52,000 00
Policies issued during the year	15	94,000 00
Totals	30	\$ 146,000 00
Deduct policies ceased to be in force during the year	9	35,000 00
Policies in force December 31, 1886	21	\$ 111,000 00
Losses and claims incurred during the year	1	2,500 00
Losses and claims paid during the year	1	2,500 00
Premiums received		5,972 92

Manhattan Life Insurance Co.,

OF

NEW YORK, . NEW YORK.

Incorporated 1850.

JAMES M. McLEAN, President.

HENRY Y. WEMPLE, Secretary.

I. CAPITAL STOCK.

Amount of capital stock paid up in cash \$100,000 00

II. INCOME DURING THE YEAR 1886.

Premiums received without deduction for commissions or other expenses	\$1,103,317 93
Premium notes, loans or liens taken in part payment for premiums	38,518 60
Total premium income	\$1,141,835 63
Received for interest on :	
Bond and mortgage loans	167,357 53
Bonds owned and dividends on stock	96,265 80
Premium notes, loans or liens and deferred premiums	74,110 61
Other debts due the company	124,625 67
Received as discount on claims paid in advance	462 44
Received for rents for use of company's property	67,392 34

Total income	\$1,672,050 02
Amount of net or invested assets December 31, of previous year	10,695,438 85
Total	\$12,367,488 87

III. DISBURSEMENTS DURING THE YEAR 1886.

Paid for losses and additions	\$ 666,204 98
Premium notes, loans or liens used in payment of the same	49,030 02
Paid for matured endowments and additions	76,222 50
Premium notes, loans or liens used in payment of the same	5,490 50
Total	\$ 796,948 00
Add awaiting claimant in 1885, paid in 1886	968 86
Total amount actually paid for losses and matured endowments	\$ 797,916 86
Paid to annuitants	3,179 03
Paid for surrendered policies	124,602 10
Premium notes, loans or liens used in purchase of surrendered policies or voided by lapse	39,981 19
Dividends paid policy-holders	214,622 42
Premium notes used in payment of dividends to policy-holders	7,265 54
Dividends paid to stockholders	40,000 00
Paid for commissions to agents	145,672 18
Paid for salaries and traveling expenses of managers of agencies, general, special and local agents	8,691 78
Paid for medical examiners' fees	11,174 50
Paid for salaries and other compensation of officers and office employes	68,508 19
Paid for taxes, fees, licenses and fines	11,114 38
Paid for rent	13,000 00
Paid for commuting commissions	7,218 52
Paid for advertising	15,330 24
Paid for expenses on real estate	23,389 65
Paid for law agency and office expenses	18,501 85
Total disbursements	1,550,168 43
Balance	\$10,817,320 44

IV. INVESTED ASSETS.

Cost value of real estate (unincumbered)	\$ 778,113 37
Loans on bond and mortgage (first liens) on real estate	3,456,795 15
Loans on collaterals	3,426,762 50
Premium notes, loans or liens on policies in force	1,057,745 73
Cost value of stocks and bonds owned absolutely	1,901,932 98
Cash in the company's office	1,928 87
Cash deposited in bank	194,041 84
Total net or invested assets	\$10,817,320 44

V. OTHER ASSETS.

Interest due and accrued on :		
Bonds and mortgages	\$	63,034 14
Collateral loans.		25,297 41
Premium notes, loans or liens		10,722 24
Market value of stocks and bonds over cost		229,780 52
Gross premiums due and unreported on policies in force		
Dec. 31, 1886	\$	93,651 19
Gross deferred premiums on policies in force Dec. 31, 1886		111,227 60
Total	\$	204,878 79
Deduct twenty per cent. for average loading on above gross amount		40,975 76
Net amount of uncollected and deferred premiums		163,903 03
Total assets	\$	11,310,057 78

VI. LIABILITIES.

Present value of all outstanding policies in force on the 31st day of December, 1886, computed according to the American experience table of mortality, with 4½ per cent. interest		8,787,762 00
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due		185,443 00
Amount of unpaid dividends or surplus or other description of profits to policy-holders		74,447 43
Amount of any other liability of the company		57,300 00
Liability on policy holders' account	\$	9,104,952 43
Gross surplus on policy-holders' account		2,205,105 35
Belonging exclusively to tontine policy holders, \$14,880.55.		
Belonging to others than tontine policy-holders, \$2,190,224.80.		
Total liabilities	\$	11,310,057 78

VII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand Dec. 31, of previous year	\$	1,037 136 15
Premium notes, loans or liens received during the year		38,518 60
Total		1,475,654 75
Deductions during the year :		
Amount of notes, loans or liens used in payment of losses and claims	\$	54,520 52
Amount of notes, loans or liens used in purchase of surrendered policies or voided by lapse		39,981 19
Amount of notes, loans or liens used in payment of dividends to policy-holders		7,265 54
Amount of notes, loans or liens redeemed by maker in cash		16,141 77
Total reduction of premium note account		117,909 02
Balance of note assets at the end of the year	\$	1,057,745 73

VIII. EXHIBIT OF POLICIES.

CLASSIFICATION.	Whole life policies.		Endowment policies.		Totals.	
	No.	Amount.	No.	Amount.	No.	Amount.
Policies and additions in force at end of the previous year	10,449	\$ 28,682,067	2,032	\$ 5,785,072	12,481	\$ 34,467,139
New policies issued	1,030	3,177,675	1,051	2,743,554	2,081	5,921,229
Totals	11,479	\$ 31,859,742	3,083	\$ 8,528,626	14,562	\$ 40,388,368
Deduct policies ceased to be in force :						
By death					223	715,235
By maturity (endowment)					55	81,713
By surrender					129	385,080
By lapse					545	1,374,557
By change and decrease					102	360,150
Not taken					370	1,219,744
Total terminated	813	\$ 2,432,573	611	\$ 1,703,906	1,424	\$ 4,136,479
Net Nos. and amounts in force, Dec. 31, 1886	10,666	29,427,169	2,472	6,824,720	13,138	36,251,889

COLORADO BUSINESS.

Business in the State during the Year 1886.

	<i>No.</i>	<i>Amount.</i>
Policies in force Dec. 31 of previous year	26	\$ 51,507 00
Policies issued during the year	5	10,000 00
Totals	31	\$ 61,507 00
Deduct policies ceased to be in force during the year	2	3,500 00
Policies in force December 31, 1886	29	\$ 58,007 00
Losses paid during the year		None
Losses incurred during the year		None
Premiums received		226 82

Mutual Life Insurance Company of New York,

OF

NEW YORK, . NEW YORK.

Incorporated April, 1842.

RICHARD A. McCURDY, President.

WILLIAM J. EASTON, Secretary.

I. CAPITAL STOCK.

Mutual.

II. INCOME DURING THE YEAR 1886.

Premiums received without deduction for commissions or other expenses	\$15,594,231 75
Received from annuities	40,488 91
Total premium income	\$15,634,720 66
Received for interest on:	
Bond and mortgage loans	2,777,165 31
Bonds owned and dividends on stock	2,153,492 62
Other debts due the company	184,755 28
Received for rents of company's property	387,042 80
Total income	\$ 21,137,176 67
Amount of net or invested assets December 31, of previous year	99,865,644 11
Total	\$121,002,820 78

III. DISBURSEMENTS DURING THE YEAR 1886.

Paid for losses and additions	\$5,492,920 00	
Paid for matured endowments and additions	1,693,549 38	
Total amount paid for losses and matured en- dowments	\$7,186,469 38	
Paid to annuitants	28,210 89	
Paid for surrendered policies and additions	3,215,180 23	
Dividends paid policy-holders	2,699,243 24	
Paid for commissions to agents	1,732,632 83	
Paid for salaries and expenses of law department	118,620 42	
Paid for medical examiners' fees and salaries	114,322 51	
Paid for salaries and other compensation of officers and office employes	313,661 31	
Paid for taxes, licenses, fees and fines	277,169 85	
Paid for rent	85,671 00	
Premium charged off on securities	52,566 14	
Paid for advertising	71,543 14	
Paid for printing, stationery and miscellaneous expenses	387,795 53	
Total disbursements		\$ 16,283,086 47
Balance		\$104,719,734 31

IV. INVESTED ASSETS.

Cash value of real estate (unincumbered)	\$10,591,286 32	
Loans on bond and mortgage (first liens) on real estate	50,118,949 66	
Loans on collaterals	6,179,917 25	
Par value of stocks and bonds owned absolutely	35,341,400 00	
Cash in company's office and deposited in bank	2,306,203 08	
Suspense account	167,615 91	
Agents' ledger balances	21,362 09	
Total net or invested assets		\$104,719,734 31

V. OTHER ASSETS.

Interest due and accrued on bonds and mortgages		\$ 1,166,870 65
Market value of stocks and bonds over par		6,730,241 00
Gross premiums due and unreported on policies in force December 31, 1886	\$ 248,546 95	
Gross deferred premiums due and unreported on poli- cies in force December 31, 1886	1,316,570 33	
Total	\$1,565,117 28	
Deduct 20 per cent. for average loading on above gross amount	313,023 46	
Net amount of uncollected and deferred premiums		\$ 1,252,093 82
Total assets		\$113,868,939 78

VI. ITEMS NOT ADMITTED.

Agents' balances	\$ 21,362 09
Suspense account	167,615 91
Total	\$ 188,978 00
Total assets (less items not admitted)	\$113,679,961 78

VII. LIABILITIES.

Present value of all outstanding policies in force on the 31st day of December, 1886, estimated according to the American experience table of mortality, with 4 per cent. interest	\$ 98,713,371 00
Claims for death losses due and unpaid (uncalled for)	\$ 94,568 00
Claims for matured endowments due and unpaid (uncalled for)	44,184 25
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due	\$65,059 00
Total policy claims	\$ 1,003,511 25
Premiums paid in advance and non-forfeiture clause	116,583 84
Liabilities on policy-holders' account	\$ 99,833,766 09
Gross surplus on policy-holders' account	13,846,195 69
Total liabilities	\$113,679,961 78

VIII. EXHIBIT OF POLICIES

	No.	Amount.
Policies in force December 31, of previous year	120,882	\$342,198,568 00
Additions in force December 31, of previous year		26,753,769 00
Totals	120,882	\$368,952,337 00
Policies issued during the year	17,930	\$ 50,198,502 00
Policies revived during the year	726	2,125,030 00
Additions credited during the year		4,503,482 00
Totals	18,656	\$ 56,827,014 00
Policies ceased to be in force during the year:		
By death	1,661	\$ 4,862,313 00
By maturity (endowment)	648	1,465,220 00
By expiry (term)	77	300,250 00
By surrender	2,413	7,301,655 00
By lapse	2,730	6,969,305 00
By decrease		319,500 00
Not taken	2,163	6,463,640 00
Additions terminated by death, maturity, surrender and lapse		4,321,294 00
Totals	9,992	\$ 32,003,177 00

Policies and Additions in force December 31, 1886.

	No.	Amount.	Additions.	Total.
Whole life policies	100,266	\$ 291,121,507	\$ 24,510,163	\$ 315,631,970
Endowment policies	29,566	75,710,710	2,424,106	78,134,816
All other policies	14	7,700	1,688	9,388
Totals	129,846	\$ 366,840,217	\$ 26,935,957	\$ 393,776,174

COLORADO BUSINESS.

Business in the State during the Year 1886.

	<i>No.</i>	<i>Amount.</i>
Policies in force December 31, of previous year	751	\$2,147,676 00
Policies issued during the year	123	320,991 00
Totals	874	\$2,468,667 00
Deduct policies ceased to be in force during the year	65	157,884 00
In force December 31, 1886	809	\$2,310,783 00
Losses incurred during the year	17	39,784 00
Losses paid during the year	17	39,784 00
Premiums received during the year . . . . .	. . .	74,203 03

Mutual Benefit Life Insurance Co.,

OF

NEWARK, . NEW JERSEY.

Incorporated January 31, 1845.

AMZI DODD, President.

EDWARD L. DOBBINS, Secretary.

I. CAPITAL STOCK.

Mutual.

II. INCOME DURING THE YEAR 1886.

Premiums received without deduction for commissions or other expenses	\$2,916,596 04
Premium notes taken in part payment for premiums . . .	402,924 89
Premiums paid by dividends	1,053,750 75
Premiums paid by surrendered policies	218,886 16
Cash received for annuities	38,504 82
Total premium income	\$4,630,662 66
Received for interest on:	
Bond and mortgage loans	1,080,101 02
Bonds and dividends on stock	578,566 08
Premium notes, loans or liens	249,091 89
Other debts due the company	130,629 46

Received as discount on claims paid in advance	632 40
Received for rent of company's property	33,303 51
Total income	\$ 6,702,987 02
Amount of net or invested assets December 31, of previous year	38,046,075 14
Total	\$ 44,749,062 16

III. DISBURSEMENTS DURING THE YEAR 1886.

Paid for losses and additions	\$2,572,385 52
Premium notes used in payment of the same	139,054 21
Paid for matured endowments and additions	203,995 27
Premium notes used in payment of the same	6,334 23
Total amount paid for losses and matured endowments	\$2,921,769 23
Paid to annuitants	15,684 07
Paid for surrendered policies	214,226 79
Premium notes used in purchase of surrendered policies or voided by lapse	138,084 02
Cash surrender values, including re-converted additions applied in payment of premiums	218,886 16
Dividends paid policy-holders	1,158,127 30
Premium notes used in payment of dividends	22,071 14
Paid for commissions to agents and agency expenses	468,337 54
Paid for medical examiners' fees	36,279 10
Paid for salaries and other compensation of officers and office employes	120,616 39
Paid for taxes, licenses, fees and fines	152,329 16
Paid for advertising, legal and miscellaneous expenses	74,679 38
Premiums paid on bonds purchased	106,856 05
Total disbursements	\$ 5,647,946 33
Balance	\$ 39,101,115 83

IV. INVESTED ASSETS.

Value of real estate (minicumbered)	\$ 200,000 00
Loans on bond and mortgage (first liens) on real estate	19,848,923 99
Loans on collaterals	2,091,500 00
Loans on the company's policies assigned as collateral	543,350 79
Premium notes, loans or liens on policies in force	4,247,228 49
Par value of stocks and bonds owned absolutely	9,713,402 73
Cash in the company's office	156,803 92
Cash deposited in bank	635,239 11
Real estate purchased on foreclosure	1,570,169 05
Agents' ledger balances and cash obligations	9,747 63
Premiums in course of transmission	84,750 12
Total net or invested assets	\$ 39,101,115 83

V. OTHER ASSETS.

Interest due and accrued on:	
Bonds and mortgages	\$ 328,712 22
Bonds and dividends on stocks	125,105 11
Collateral loans	14,942 15
Premium notes, loans or liens	116,798 78
Market value of stocks and bonds over par	838,575 00

Gross premiums due and unreported on policies in force December 31, 1886	\$ 90,323 53
Gross deferred premiums on policies in force December 31, 1886	285,945 30
Total	\$ 376,268 83
Deduct 20 per cent. for average loading on above gross amount	75,253 77
Net amount of uncollected and deferred premiums	\$ 301,015 06
Total assets	\$40,826,264 15

VI. ITEMS NOT ADMITTED.

Agents' balances and cash obligations	\$ 9,747 63
Total assets (less items not admitted)	\$40,816,516 52

VII. LIABILITIES.

Present value of all outstanding policies in force December 31, 1886, computed according to the American experience table of mortal- ity, with 4½ per cent. interest	\$34,861,189 00
Claims for death losses and matured endowments in pro- cess of adjustment, or adjusted and not due	\$ 201,874 93
Claims for death losses resisted by the company	32,000 00
Total policy claims	\$ 233,874 93
Amount of all unpaid dividends or surplus, or other description of profits due policy-holders	203,202 18
Premiums paid in advance	9,251 10
Liabilities on policy-holders' account	\$35,307,517 21
Gross surplus on policy-holders' account	5,508,999 31
Total liabilities	\$40,816,516 52

VIII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31, of previous year	\$4,207,348 22
Premium notes, loans or liens received during the year	402,924 89
Total	\$4,610,273 11
Deductions during the year:	
Amount of notes, loans or liens used in pay- ment of losses and claims	\$ 143,388 44
Amount of notes, loans or liens used in pur- chase of surrendered policies, or voided by lapse	138,084 02
Amount of notes, loans or liens used in pay- ment of dividends to policy-holders	22,071 14
Amount of notes, loans or liens redeemed by maker in cash	57,501 02
Total reduction of premium note account	\$ 363,044 62
Balance of note assets at end of the year	\$4,247,228 49

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	41,546	\$ 113,782,591	8,028	\$ 19,421,766	2,272	\$ 6,212,450	51,846	$ 139,416,807
New policies issued	2,791	7,255,060	2,360	5,204,075	879	2,234,325	6,030	14,693,460
Old policies revived	23	86,900	12	31,500	. . . . .	. . . . .	35	118,400
Old policies increased . . . . .	. . . . .	1,575	3	8,520	. . . . .	. . . . .	3	10,095
Additions by dividends . . . . .	. . . . .	7,872	. . . . .	5,075	. . . . .	. . . . .	. . . . .	12,947
Totals	44,360	\$ 121,133,998	10,403	\$ 24,670,936	3,151	\$ 8,446,775	57,914	\$ 154,251,709
Deduct policies ceased to be in force:								
By death	805	2,483,434	52	128,250	32	104,300	889	2,715,984
By maturity (endowment) . . . . .	. . . . .	. . . . .	136	216,430	. . . . .	. . . . .	136	216,430
By expiry (term) . . . . .	. . . . .	. . . . .	. . . . .	. . . . .	479	1,300,400	479	1,300,400
By surrender	1,191	3,089,767	359	945,067	18	41,200	1,568	4,076,034
By lapse	471	1,097,350	296	632,075	. . . . .	. . . . .	767	1,729,425
Not taken	170	380,480	218	456,000	54	190,300	442	1,026,780
Total terminated	2,637	\$ 7,051,031	1,061	\$ 2,377,822	583	\$ 1,636,200	4,281	\$ 11,065,953
Net numbers and amounts in force Dec. 31, 1886	41,723	114,082,967	9,342	22,293,114	2,568	6,810,575	53,633	143,186,656
Annuity bonds in force . . . . .	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .	47	19,639

COLORADO BUSINESS.

Business in the State during the Year 1886.

	<i>No.</i>	<i>Amount.</i>
Policies in force Dec, 31, of previous year	57	\$ 139,961 00
Policies issued during the year	2	5,645 00
Totals	59	\$ 145,606 00
Deduct policies ceased to be in force	2	3,000 00
Policies in force Dec 31, 1886	57	\$ 142,606 00
Losses incurred		None
Losses paid		None
Premiums received		2,095 00

New York Life Insurance Co.,

OF

NEW YORK, . . NEW YORK.

Incorporated, 1841.

WILLIAM H. BEERS, President.

RUFUS W. WEEKS, Actuary.

I. CAPITAL.

(Mutual.)

II. INCOME DURING THE YEAR 1886.

Premiums received, without deductions for commissions or other expenses	\$14,024,499 84
Premium notes taken in part payment of premiums	68,477 74
Received for annuities	1,180,686 32
Total	\$15,273,663 90
Deduct amount of premiums paid to other companies for re-insurance	113,195 39
Total premium income	\$15,160,468 51
Received for interest on mortgage loans	925,816 92
Bonds owned and dividends on stock	2,142,628 04
Premium notes, loans or liens	42,912 03
Other debts due the company	117,276 97
Rents for use of company's property	82,656 68
Profits on bonds, stocks or real estate sold	359,998 68

NEW YORK LIFE INSURANCE COMPANY.

501

Total income	\$18,831,757 83
Amount of net or invested assets December 31, of previous year	61,623,472 67
Total	\$80,455,230 50

III. DISBURSEMENTS DURING THE YEAR 1886.

Losses and additions (including premium notes, \$17,338.26)	\$2,799,035 97
Matured endowments and additions (including premium notes, \$619.99)	559,075 01
Total	\$3,358,110 98
Deduct amount received from other companies for losses or claims on policies of this company re-insured	42,000 00
Total amount actually paid for losses and matured endowments	\$3,316,110 98
Annuitants	921,762 39
Surrendered policies	1,315,117 91
Dividends paid to policy-holders	2,074,238 51
Commissions to agents	1,814,904 80
Salaries and traveling expenses of managers of agencies, and general, special and local agents	90,000 00
Medical examiners' fees	140,380 10
Salaries and other compensation of officers and other office employes	296,065 39
Taxes, licenses, fires and fees	129,947 45
Advertising	89,050 20
Office, law and agency expenses	622,629 38
Total disbursements	\$10,810,207 41
Balance	\$69,645,023 09

IV. INVESTED ASSETS.

Cost value of real estate (unincumbered)	\$6,839,974 22
Loans on bond and mortgage (first liens) on real estate	15,223,775 00
Loans on collaterals	4,450,000 00
Premium notes, loans or liens on policies in force	408,619 44
Cost value of bonds and stock owned absolutely	39,522,443 99
Cash in company's office	3,640 46
Cash deposited in banks	3,029,664 67
Agents' ledger balances	161,905 31
Total net or invested assets	\$69,645,023 09

V. OTHER ASSETS.

Interest due and accrued on bonds and mortgages	\$ 217,191 16
Interest due and accrued on bonds and stocks	258,345 42
Rents due and accrued on company's property or lease	10,960 52
Market value of bonds and stocks over cost	3,601,820 89
Gross premiums due and unreported on policies in force December 31, 1886	\$ 646,437 14
Gross deferred premiums on policies in force December 31, 1886	1,041,666 15
Total	\$1,688,103 29
Deduct 20 per cent. for average loading on above gross amount	337,620 66
Net amount of uncollected and deferred premiums	\$1,350,482 63
Total assets	\$75,083,832 71

VI. ITEMS NOT ADMITTED.

Agents' balances	\$ 161,905 31
Total assets (less items not admitted)	\$74,921,927 40

VII. LIABILITIES.

Present value of all the outstanding policies in force on the 31st day of December, 1886, computed according to the American experience table of mortality, with 4½ per cent. interest	\$59,102,317 00
Deduct net value of risks of this company re-insured in other solvent companies	368,611 00
Net premium reserve	\$58,733,706 00
Matured endowments due and unpaid (claims not presented)	\$ 37,890 00
Death losses and matured endowments in process of adjustment, or adjusted and not due	537,971 71
Death losses and other policy claims resisted by the company	20,000 00
Annuity claims unpaid (not called for)	9,318 74
Total policy claims	\$ 605,181 15
Premiums paid in advance	33,720 72
Liability on policy-holders' account	\$59,372,607 87
Gross surplus on policy-holders' account:	
Belonging exclusively to Tontine policy-holders	\$ 4,176,425 25
Belonging exclusively to other than Tontine policy-holders	11,372,894 28
	15,549,319 53
Total liabilities	\$74,921,927 40

VIII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31, of previous year	\$ 416,034 15
Premium notes, loans or liens received during the year	68,477 74
Total	\$ 484,511 89
Deductions during the year:	
Amount of notes, loans or liens used in payment of losses and claims	\$ 17,958 25
Amount of notes, loans or liens used in purchase of surrendered policies	5,988 92
Amount of notes, loans or liens used in payment of dividends to policy-holders	2,195 29
Amount of notes, loans or liens voided by lapse of policies	1,752 48
Amount of notes, loans or liens redeemed by maker in cash	47,997 51
Total reduction of premium note account	75,892 45
Balance of note assets at end of the year	\$ 408,619 44

COLORADO BUSINESS.

Business in the State during the Year 1886.

	No.	Amount.
Policies in force December 31, of previous year	472	\$1,747,000 00
Policies issued during the year	47	239,200 00
Totals	519	\$1,986,200 00
Deduct policies ceased to be in force during the year	97	321,975 00
Policies in force December 31, 1886	422	\$1,664,225 00
Losses and claims unpaid December 31, of previous year	1	875 63
Losses incurred during the year	7	27,637 09
Totals	8	\$ 28,512 72
Losses paid during the year	6	23,512 72
Premiums received		30,262 20

Northwestern Mutual Life Insurance Company,

OF

MILWAUKEE, . . . WISCONSIN.

Incorporated March, 1857.

H. L. PALMER, President.

J. W. SKINNER, Secretary.

I. CAPITAL STOCK.

Mutual.

II. INCOME DURING THE YEAR 1886.

New premiums received without deduction for commissions or other expenses	\$1,039,577 02
Renewal premiums without deductions for commissions or other expenses	3,376,911 63
Total premium income	\$4,416,488 65
Received for interest on:	
Bond and mortgage loans	1,230,186 38
Bonds owned	32,951 31
Premium notes, loans, or liens	87,990 24
Other debts due the company	61,687 84
Received as discount on claims paid in advance	921 33
Received for rents for use of company's property	40,571 42

Total income	\$ 3,870,797 07
Amount of net or invested assets Dec. 31, of previous year	23,420,872 24
Total	\$29,291,669 31

III. DISBURSEMENTS DURING THE YEAR 1886.

Paid for losses and additions	\$ 1,000,568 76
Paid for matured endowments and additions	343,613 30
Total amount paid for losses and matured endowments	\$ 1,344,182 06
Paid for surrendered policies	232,099 11
Premium notes, loans, or liens, voided by lapse	10,813 80
Dividends paid policy-holders	820,903 92
Paid for commissions to agents	590,054 29
Paid for salaries and traveling expenses of managers of agencies, and general, special and local agents	25,780 49
Paid for medical examiners' fees and salaries	46,251 89
Paid for salaries and other compensation of officers and office employes	125,616 87
Paid for taxes, licenses, fines, and fees	79,402 25
Paid for rent	4,969 31
Paid for commuting commissions	11,749 12
Paid for furniture, fixtures, and safes	14,250 10
Paid for advertising	7,113 11
Paid for postage, stationery, and miscellaneous expenses	163,400 99
Debit balance of profit and loss account	93,919 39
Total disbursements	\$ 3,576,506 70
Balance	\$25,715,162 61

IV. INVESTED ASSETS.

Cost value of real estate (unincumbered)	\$ 1,569,316 91
Loans on bond and mortgage (first liens) on real estate	21,123,758 27
Premium notes, loans, or liens on policies in force	1,056,378 95
Par value of stocks and bonds owned absolutely	550,325 00
Cash in company's office	161,307 14
Cash deposited in bank	1,232,272 50
Bills receivable	1,074 33
Agents' ledger balances	20,729 51
Total net or invested assets	\$25,715,162 61

V. OTHER ASSETS.

Interest due and accrued on bonds and mortgages	\$ 353,970 79
Interest due and accrued on premium notes, loans or liens	42,526 84
Rents due and accrued on company's property or lease	4,997 80
Market value of stocks and bonds over par	56,846 89
Gross premiums due and unreported on policies in force Dec. 31, 1886	\$ 152,147 98
Gross deferred premiums on policies in force Dec. 31, 1886	468,319 00
Total	\$ 620,466 98
Deduct 20 per cent. for average loading on above gross amount	124,093 59
Net amount of uncollected and deferred premiums	\$ 496,373 39
Total assets	\$26,669,878 38

VI. ITEMS NOT ADMITTED.

Agents' balances	\$ 20,729 51
Bills receivable	1,074 33
Total	\$ 21,803 84
Total assets (less items not admitted).	\$26,648,074 54

VII. LIABILITIES.

Present value of all outstanding policies on the 31st day of December, 1886, computed according to the Actuaries table of mortality, with 4½ per cent. interest	\$21,963,674 00
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due	\$ 124,663 47
Claims for death losses and other policy claims resisted by the company	55,000 00
Total policy claims	\$ 179,663 4
Amount of unpaid dividends, or surplus, or other description of profits due policy-holders	7,000 00
Amount of any other liability of the company	90,359 84
Liability on policy-holders' account	\$22,240,697 31
Gross surplus on policy-holders' account	4,407,377 23
Total liabilities	\$26,648,074 54

VIII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand Dec. 31, of previous year.	\$1,156,215 05
Premium notes, loans or liens received during the year	130,904 91
Total	\$ 1,287,119 96
Deductions during the year:	
Amount of notes, loans or liens used in payment of losses and claims.	\$ 51,198 66
Amount of notes, loans or liens used in purchase of surrendered policies and voided by lapse	35,975 67
Amount of notes, loans or liens used in payment of dividends to policy holders	114,142 22
Amount of dividends redeemed by maker in cash and cancelled by change	29,424 46
Total reduction of premium note account	230,741 01
Balance of note assets at end of the year	\$ 1,056,378 95

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	38,218	\$ 83,864,203	11,451	\$ 23,362,872	431	\$ 3,483,786	50,100	$ 110,710,861
New policies issued	9,201	23,407,138	2,094	4,497,382	63	178,100	11,358	28,082,620
Old policies revived	185	470,770	69	135,620	. . . . .	7,000	254	613,399
Old policies increased	19	. . . . .	. . . . .	. . . . .	. . . . .	6,775	19	6,775
Additions by dividends . . . . .	. . . . .	47,137	. . . . .	40,933	. . . . .	2,655,809	. . . . .	2,743,879
Totals	47,623	\$ 107,789,248	13,614	\$ 28,036,816	494	\$ 6,331,470	61,731	\$ 142,157,534
Deduct policies ceased to be in force:								
By death	393	811,880	76	\$ 136,794	5	\$ 30,494	474	\$ 979,168
By maturity (endowment) . . . . .	. . . . .	. . . . .	247	312,079	. . . . .	. . . . .	247	312,079
By expiry (term) . . . . .	. . . . .	. . . . .	. . . . .	. . . . .	14	2,685,253	14	2,685,253
By surrender	347	738,049	279	556,840	. . . . .	5,916	626	1,300,805
By lapse	2,248	5,135,771	493	889,011	34	88,000	2,775	6,112,782
By change and decrease . . . . .	. . . . .	226,608	14	95,000	1	. . . . .	15	321,608
Not taken	827	2,273,261	203	459,079	6	83,596	1,036	2,815,936
Total terminated	3,815	\$ 9,185,569	1,312	\$ 2,448,803	60	\$ 2,893,259	5,187	\$ 14,527,631
Net numbers and amounts in force Dec. 31, 1886	43,808	\$ 98,603,679	12,302	\$ 25,588,013	434	\$ 3,438,211	56,544	\$ 127,629,903

COLORADO BUSINESS.

Business in the State during the Year 1886.

	No.	Amount.
Policies in force December 31, of previous year	583	\$1,699,267 00
Policies issued during the year	274	1,060,435 00
Totals	857	\$2,759,702 00
Deduct policies ceased to be in force during the year	106	389,025 00
Policies in force December 31, 1886	751	\$2,370,677 00
Losses and claims unpaid December 31, of previous year	3	\$ 8,000 00
Losses incurred during the year	8	23,613 00
Totals	11	\$ 31,613 00
Losses paid during the year	7	11,613 00
Premiums received		\$1,336 76

Pacific Mutual Life Insurance Co.,
OF
SAN FRANCISCO, CALIFORNIA.

Incorporated December 28, 1867.

GEORGE A. MOORE, President.

J. N. PATTON, Secretary.

I. CAPITAL.

Amount of capital actually paid up in cash \$100,000 00

II. INCOME DURING THE YEAR 1886.

Premiums received without deductions for commissions or other expenses: Life, \$291,490.39; accident, \$63,014.20	\$ 354,504 59
Premium notes taken in part payment of life premiums	46,173 07
Received from annuities	10,000 00
Total	\$ 410,677 66
Deduct amount paid for re-insurance: Life, \$839.18; accident, \$997.17. Total	1,836 35
Total premium income	\$ 408,841 31
Received for interest on:	
Bond and mortgage loans	74,275 43
Bonds owned and dividends on stock	624 00
Premium notes, loans or liens	3,783 50
Other debts due the company	1,966 57

Total income	\$ 489,490 81
Amount of net or invested assets December 31, of previous year	1,220,461 41
Total	\$1,709,952 22

III. DISBURSEMENTS DURING THE YEAR 1886.

Paid for losses and additions: Life, \$100,949; accident, \$25,426.05. Total	\$ 126,375 05
Paid for matured endowments and additions	8,850 60
Total	\$ 135,225 65
Deduct amount received from other companies for losses re-insured: Accident	287 85
Total paid for losses and matured endowments	\$ 134,937 80
Paid to annuitants	2,450 00
Paid for surrendered policies	59,198 79
Dividends paid policy-holders	29,743 93
Dividends paid stockholders	10,000 00
Paid for commissions to agents	36,340 38
Paid for salaries and traveling expenses of managers of agencies, and general, special and local agents	10,654 73
Paid for medical examiners' fees	2,641 50
Paid for salaries and other compensation of officers and office employes	24,953 69
Paid for taxes, licenses, fines and fees	1,574 43
Paid for rent	3,588 50
Paid for advertising	3,066 24
Paid for printing, stationery and miscellaneous expenses	10,596 34
Profit and loss account	2,571 21
Total disbursements	\$ 332,317 54
Balance	\$1,377,634 68

IV. INVESTED ASSETS.

Cost value of real estate (unincumbered)	\$ 142,557 72
Loans on bond and mortgage (first liens) on real estate	1,034,381 88
Loans on collaterals	5,211 94
Loans on this company's policies, assigned as collateral	25,641 59
Premium notes, loans or liens on policies in force	54,527 88
Cost value of stocks and bonds owned absolutely	30,790 00
Cash in the company's office	6,344 31
Cash deposited in bank	68,375 64
Bills receivable	1,126 49
Agents' ledger balances	5,233 02
Office furniture, fixtures and safes	3,444 21
Total net or invested assets	\$1,377,634 68

V. OTHER ASSETS.

Interest due and accrued on:	
Bonds and mortgages	\$ 57,060 15
Stocks and bonds	188 35
Collateral loans	1,674 60
Premium, notes, loans or liens	7,568 98
Market value of stocks and bonds over cost	600 00

Gross premiums due and unreported on policies in force December 31, 1886: Life, \$32,437.10; accident, \$18,005.28. Total	\$ 50,442 38
Gross deferred premiums on policies in force December 31, 1886: Life	14,300 96
Total	\$ 64,743 34
Deduct 20 per cent. for average loading on above gross amount: Life, \$9,347.61; accident, \$4,501.32. Total	13,848 93
Net amount of uncollected and deferred premiums	\$ 50,894 41
Agency supplies	3,000 00
Total assets	\$1,498,621 17

VI. ITEMS NOT ADMITTED.

Furniture, fixtures and safes	\$ 3,444 21
Agents' balances	5,233 02
Bills receivable	1,126 49
Supplies, printed matter and stationery	3,000 00
Total	\$ 12,803 72
Total assets (less items not admitted)	\$1,485,817 45

VII. LIABILITIES.

Accident reserve—50 per cent. of premiums in force	\$ 35,900 00
Deduct re-insurance thereon	724 00
Net amount of accident reserve	\$ 35,176 00
Present value of life policies in force Dec. 31, 1886, com- puted according to the American experience table of mortality, with 4½ per cent. interest	\$1,286,764 00
Deduct re-insurance thereon	17,037 00
Net value of all outstanding policies	\$1,269,727 00
Claims for matured endowments due and unpaid (uncalled for)	258 00
Liabilities on policy-holders' account	\$1,305,161 00
Gross surplus on policy-holders' account	180,656 45
Total liabilities	\$1,485,817 45

VIII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31, of previous year	\$ 64,100 84
Premium notes, loans or liens received during the year	46,173 09
Total	\$ 110,273 91
Deductions during the year:	
Amount of notes, loans or liens used in pay- ment of losses and claims	\$ 1,212 10
Amount of notes, loans or liens used in pur- chase of surrendered policies and voided by lapse	12,778 86
Amount of notes, loans or liens used in pay- ment of dividends to policy-holders	1,227 96
Amount of notes, loans or liens redeemed by the maker in cash	40,527 11
Total reduction of premium note account	\$ 55,746 03
Balance of note assets at the end of the year	\$ 54,527 88

IX. EXHIBIT OF POLICIES.

CLASSIFICATION	Whole life policies.			Endowment policies.			All other policies.			Totals.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	
Policies and additions in force at the end of the previous year (life)	2,475	\$ 6,448,227	351	\$ 806,960	244	\$ 580,300	3,070	\$ 7,835,487			
Policies and additions in force at the end of the previous year (accident)	1,492	3,792,000					1,492	3,792,000			
Policies issued during the year (life)	390	1,016,950	98	207,362	1	2,700	489	1,227,011			
Policies issued during the year (accident)	5,246	13,065,250					5,246	13,065,250			
Old policies revived (life)	10	22,000	4	17,000			14	39,000			
Old policies increased (life)	1	1,000					1	1,000			
Additions by dividends (life)		7,500		2,178				9,678			
Totals (life)	2,876	\$ 7,495,677	453	\$ 1,033,500	245	\$ 583,000	3,574	\$ 9,112,177			
Totals (accident)	6,738	16,857,250					6,738	16,857,250			
Deduct policies ceased to be in force:											
By death (life)	30	82,607	5	12,000	2	4,000	37	98,607			
By death (accident)	3	8,500					3	8,500			
By maturity (endowment) (life)			8	8,500			8	8,500			
By expiry (term) (life)					9	15,000	9	15,000			
By expiry (term) (accident)	2,595	7,438,000					2,595	7,438,000			
By surrender (life)	88	249,170	34	85,000	1	5,000	123	339,170			
By surrender (accident)	163	262,000					163	262,000			
By lapse (life)	118	325,000	35	79,500	8	16,500	161	421,000			
By change and decrease (life)		8,500	1	3,000			1	11,500			
Not taken (life)	43	132,500	7	12,000			50	144,500			
Not taken (accident)	495	888,400					496	888,400			
Total terminated (life)	279	\$ 797,777	90	\$ 200,000	20	\$ 40,500	389	\$ 1,038,277			
Total terminated (accident)	3,257	8,596,900					3,257	8,596,900			
Net numbers and amounts in force December 31, 1886 (life)	2,597	6,697,900	363	833,500	225	542,500	3,185	8,073,900			
Net numbers and amounts in force December 31, 1886 (accident)	3,481	8,260,350					3,481	8,260,350			
Policies re-insured (life)	2	28,471					2	28,471			

COLORADO BUSINESS.

Business in the State during the Year 1886.

	No.	Amount.
Policies in force Dec. 31, of the previous year (life)	5	\$ 9,000 00
Policies in force Dec. 31, of the previous year (accident)	68	237,500 00
Policies issued during the year (life)	3	9,000 00
Policies issued during the year (accident)	1,343	2,850,500 00
Total (life)	8	\$ 18,000 00
Total (accident)	1,411	3,088,000 00
Deduct policies ceased to be in force (accident)	438	\$ 95,000 00
Policies in force Dec. 31, 1886 (life)	8	\$ 18,000 00
Policies in force Dec. 31, 1886, (accident)	973	2,138,000 00
Losses incurred during the year (accident)		3,854 42
Losses paid during the year (accident)		3,854 42
Premiums received (life)		235 04
Premiums received (accident)		15,702 41
Total		\$ 15,937 45

Penn Mutual Life Insurance Co.

OF

PHILADELPHIA, PENNSYLVANIA.

Incorporated February 24, 1847.

EDWARD M. NEEDLES, President.

HENRY C. BROWN, Secretary.

I. CAPITAL STOCK.

Mutual.

II. INCOME DURING THE YEAR 1886.

Premiums received without deductions for commissions or other expenses	\$1,962,492 18
Premium notes taken in part payment of premiums	100,481 38
Total	\$2,062,973 56
Deduct premiums paid for re-insurance	4,804 27
Total premium income	\$2,058,169 29

PENN MUTUAL LIFE INSURANCE COMPANY. 513

Received for interest on:	
Bonds and mortgages	158,585 67
Bonds owned and dividends on stock	303,494 42
Premium notes, loans or liens	36,766 96
Collateral loans	35,079 92
General account	2,568 30
Received for rents for use of company's property	30,882 73
Received for profits on bonds, stocks or real estate sold	83,247 25
<hr/>	
Total income	\$2,708,794 54
Amount of net or invested assets December 31, of previous year	9,737,915 37
<hr/>	
Total	\$12,446,709 91

III. DISBURSEMENTS DURING THE YEAR 1886.

Paid for losses and additions	\$ 635,284 60
Premium notes used in payment of the same	9,663 40
Paid for matured endowments and additions	65,998 67
Premium notes used in payment of the same	616 33
<hr/>	
Total	\$ 711,563 00
Deduct amount received from other companies for losses re-insured	12,000 00
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Total amount paid for losses and matured endowments	\$ 699,563 00
Paid for surrendered policies	165,271 56
Premium notes used in purchase of surrendered policies and voided by lapse	8,275 74
Dividends paid policy-holders	343,738 14
Premium notes used in payment of dividends to policy-holders	62,276 84
Paid for commissions to agents	190,156 74
Paid for salaries and traveling expenses of managers of agencies, and general, special and local agents	92,736 78
Paid for medical examiners' fees	25,130 27
Paid for salaries and other compensation of officers and office employes	58,591 85
Paid for taxes, licenses, fines and fees	52,676 99
Paid for rent	13,480 70
Paid for furniture, fixtures and safes	1,205 30
Paid for advertising, printing and supplies	19,175 99
Paid for postage, fire insurance and miscellaneous expenses	29,671 26
Paid for legal expenses	5,590 88
<hr/>	
Total disbursements	\$1,767,542 04
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Balance	\$10,679,167 87

IV. INVESTED ASSETS.

Cost value of real estate (unincumbered)	\$ 841,606 39
Loans on bond and mortgage (first liens) on real estate	3,006,456 99
Loans on collaterals	393,900 00
Loans on this company's policies assigned as collateral	231,947 00

514 PENN MUTUAL LIFE INSURANCE COMPANY.

Premium notes, loans or liens on policies in force	598,727 43
Cost value of bonds and stocks owned absolutely	5,365,466 25
Cash in the company's office	2,594 72
Cash deposited in bank	180,555 25
Bills receivable	31,722 60
Agents' ledger balances	6,745 70
Sundry accounts	19,445 54
Total net or invested assets	\$10,679,167 87
Deduct depreciation from cost of assets to bring same to market value	12,500 00
Total net or invested assets (less depreciation)	\$10,666,667 87

V. OTHER ASSETS.

Interest due and accrued on:	
Bonds and mortgages	\$ 41,531 17
Stocks and bonds	4,599 38
Collateral loans	6,853 33
Rents due and accrued on company's property or lease	7,355 51
Market value of stocks and bonds over cost	463,534 75
Gross premiums due and unreported on policies in force	
December 31, 1886	\$ 112,023 59
Gross deferred premiums on policies in force Dec. 31, 1886	162,443 41
Total	\$ 274,467 00
Deduct 20 per cent. for average loading on above gross amount	54,893 40
Net amount of uncollected and deferred premiums	219,573 60
Total assets	\$11,410,115 61

VI. ITEMS NOT ADMITTED.

Bills receivable	\$ 31,722 60
Agents' balances	6,745 70
Sundry accounts	19,445 54
Total	\$ 57,913 84
Total assets (less items not admitted)	\$11,352,201 77

VII. LIABILITIES.

Present value of all outstanding policies in force December 31, 1886, computed according to the American experience-table of mortality, with 4 1/2 per cent. interest	\$ 8,915,771 00
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due	43,337 07
Amount of all unpaid dividends or surplus, or other description of profits due policy-holders	33,091 73
Life rate endowment fund	167,054 64
Premiums paid in advance	11,504 08
Outstanding scrip	9,090 00
Liabilities on policy-holders' account	\$ 9,179,848 52

Gross surplus on policy-holders' account:

Belonging exclusively to tontine policy-holders	\$ 6,911 08	
Belonging to other than tontine policy-holders	2,165,442 17	
Total		2,172,353 25
Total liabilities		\$11,352,201 77

VIII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31. of previous year	\$ 592,262 94	
Premium notes, loans or liens received during the year	108,212 90	
Total		\$ 700,475 84
Deductions during the year:		
Amount of premium notes, loans or liens used in payment of losses and claims	\$ 10,279 73	
Amount of premium notes, loans or liens used in purchase of surrendered policies or voided by lapse	19,028 22	
Amount of premium notes, loans or liens used in payment of dividends	62,276 84	
Amount of premium notes, loans or liens redeemed by maker in cash	10,163 62	
Total reduction of premium note account		\$ 101,748 41
Balance of note assets at the end of the year		\$ 598,727 43

COLORADO BUSINESS.

Business in the State during the Year 1886.

	No.	Amount.
Policies in force December 31, of previous year	74	\$ 189,600 00
Policies issued during the year	75	245,000 00
Totals	149	\$ 434,000 00
Deduct policies ceased to be in force during the year	26	79,500 00
Policies in force December 31, 1886	123	\$ 354,500 00
Losses incurred during the year	1	500 00
Losses paid during the year		None
Premiums received		9,408 98

Provident Savings Life Assurance Society,

OF

NEW YORK, . NEW YORK.

Incorporated February 25, 1875.

SHEPPARD HOMANS, President.

WILLIAM E. STEVENS, Secretary.

I. CAPITAL STOCK.

Amount of capital stock actually paid up in cash \$ 100,000 00

II. INCOME DURING THE YEAR 1886.

Premiums received, without deduction for commissions or other expenses	\$ 448,976 24
Premiums paid by dividends	200,384 73
Total	\$ 649,260 97
Deduct amount paid for re-insurance	434 47
Total premium income	\$ 648,826 50
Received for interest on :	
Bond and mortgage loans	1,650 00
Bonds and dividends on stocks	5,985 00
Deposits with Trust Co	995 99
Total income	\$ 657,457 49
Amount of net or invested assets December 31, of previous year	217,404 45
Total	\$ 874,861 94

III. DISBURSEMENTS DURING THE YEAR 1886.

Paid for losses and additions	\$ 203,218 00
Paid for surrendered policies	7,356 53
Dividends applied in payment of premiums	200,284 73
Dividends paid stockholders	6,325 00
Paid for commissions to agents	75,079 23
Paid for traveling expenses of managers of agencies, and general, local and special agents	5,878 02
Paid for medical examiner's fees	2,696 85
Paid for salaries and other compensation of officers and office employes	22,009 66
Paid for taxes, licenses, fines and fees	4,853 62
Paid for rent	8,463 65
Cash advanced agents, to be repaid out of future com- missions	11,642 68
Paid for furniture, fixtures and safes	1,343 50
Paid for advertising	6,044 86
Paid for printing, stationery and miscellaneous expenses	15,175 33
Total disbursements	\$ 570,371 66
Balance	\$ 304,490 28

IV. INVESTED ASSETS.

Loans on bond and mortgage (first liens) on real estate	\$ 80,500 00
Loans 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	155,268 75
Cash in the company's office	502 21
Cash deposited in bank	39,307 61
Bills receivable	131 82
Agents' ledger balances	28,041 34
Total net or invested assets	\$ 304,490 28
Deduct depreciation from cost of assets, to bring same to market value	1,348 75
Total net or invested assets (less depreciation)	\$ 303,141 53

V. OTHER ASSETS.

Interest due and accrued on :	
Bonds and mortgages	\$ 868 32
Stocks and bonds	733 33
Premium notes, loans or liens	105 78
Gross premiums due and unreported on policies in force Dec. 31, 1886	\$ 16,323 55
Gross deferred premiums on policies in force Dec. 31, 1886	2,305 62
Total	\$ 18,629 17
Deduct 20 per cent. for average loading on above gross amount	3,925 83
Net amount of uncollected and deferred premiums	\$ 14,703 34
Total assets	\$ 319,552 30

VI. ITEMS NOT ADMITTED.

Agents' balances	\$ 28,041 34	
Bills receivable	131 82	
Total		28,173 16
Total assets (less items not admitted)	\$ 291,379 14	

VII. LIABILITIES.

Present value of all outstanding policies in force Dec. 31, 1886, computed according to the American experience table of mortality, with 4½ per cent. interest	\$ 91,348 00	
Claims for death losses and matured endowments in process of adjustment or adjusted, and not due	\$ 23,000 00	
Claims for death losses resisted by the company	15,000 00	
Total policy claims	\$ 38,000 00	
Liabilities on policy-holders' accounts	\$ 129,348 00	
Gross surplus on policy-holders' account	162,031 14	
Total liabilities	\$ 291,379 14	

VIII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens received during the year	\$ 563 55	
Balance note assets at the end of the year	563 55	

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	175	\$ 66,946	78	\$ 88,225	6,013	\$ 24,996,125	6,266	$ 25,151,296
New policies issued			14	13,100	3,601	15,117,000	3,615	15,130,100
Old policies revived					11	47,000	11	47,000
Old policies increased					4	19,000	4	19,000
Totals	175	\$ 66,946	92	\$ 101,325	9,629	\$ 40,179,125	9,896	\$ 40,347,396
Deduct policies ceased to be in force:								
By death	12	9,525			60	239,125	72	248,650
By expiry (term)					824	3,205,125	824	3,205,125
By surrender	8	9,650	15	14,100			23	23,750
By lapse	14	3,075	4	3,100			18	6,175
By change and decrease								107,000
Not taken			4	4,000	176	752,000	180	756,000
Total terminated	34	\$ 22,250	23	\$ 21,200	1,060	\$ 4,303,250	1,117	\$ 4,346,700
Net Nos. and amounts in force Dec. 31, 1886	141	\$ 44,696	69	\$ 80,125	8,569	\$ 35,875,875	8,779	\$ 36,000,696
Policies re-insured							22	\$ 98,500

COLORADO BUSINESS.

Business in the State during the Year 1886.

	No.	Amount.
Policies issued during the year	9	\$ 47,000 00
Deduct policies ceased to be in force during the year	3	10,000 00
Policies in force December 31, 1886	6	\$ 37,000 00
Losses incurred		None.
Losses paid		None.
Premiums received		281 22

The 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 1886.

Received for premiums without deduction for commissions or other expenses	\$2,931,256 07
Deduct premiums paid for re-insurance	4,244 41
Total premium income: Life, \$983,367.02; accident, \$1,943,644.64	\$2,927,011 66
Received for interest on:	
Bonds and mortgages	257,112 32
Bonds and dividends on stock	155,838 77
Other debts due the company	21,312 00
Received for rents for use of company's property	83,035 86
Received for profits on stocks, bonds or real estate sold	31,611 46
Total income	\$3,475,922 07
Amount of net or invested assets Dec. 31, of previous year	9,160,593 81
Total	\$12,636,425 88

III. DISBURSEMENTS DURING THE YEAR 1886.

Paid for losses and additions	\$1,200,344 69
Paid for matured endowments and additions	58,293 00
Total amount paid for losses and matured endowments	\$1,258,637 69
Paid to annuitants	150 00
Paid for surrendered policies	58,256 85
Dividends paid stockholders	84,000 00
Paid for commissions to agents	625,413 38
Paid for salaries and traveling expenses of managers of agencies, and general, special and local agents	123,812 71
Paid for medical examiners' fees	24,682 25
Paid for salaries and other compensation of officers and office employes	140,914 98
Paid for taxes, licenses, fines and fees	38,951 54
Paid for rent	27,636 25
Paid for furniture, fixtures and safes	2,440 31
Paid for advertising	103,414 17
Paid for stationery, postage and miscellaneous expenses	93,036 18
Total disbursements	\$ 2,581,346 31
Balance	\$10,055,079 57

IV. INVESTED ASSETS.

Cash value of real estate (unincumbered)	\$1,247,803 25
Loans on bond and mortgage (first liens) on real estate	3,483,446 85
Loans on collaterals	342,295 75
Loans on this company's policies, assigned as collateral	63,129 40
Cash value of stocks and bonds owned absolutely	3,867,107 58
Cash in the company's office	2,478 42
Cash deposited in bank	575,104 45
Bills receivable	190,899 87
Agents' ledger balances	282,814 00
Total net or invested assets	\$10,055,079 57
Deduct depreciation from cost of assets, to bring same to market value	735,210 65
Total net or invested assets (less depreciation)	\$9,319,868 92

V. OTHER ASSETS.

Interest accrued on bonds and mortgages	\$ 83,419 52
Gross premiums due and unreported on policies in force Dec. 31, 1886	\$ 81,006 57
Gross deferred premiums on policies in force Dec. 31, 1886	125,828 78
Total	\$ 206,835 35
Deduct 20 per cent for average loading on above gross amount	41,367 07
Net amount of uncollected and deferred premiums	\$ 165,468 28
Total assets	\$9,568,756 72

VI. ITEMS NOT ADMITTED.

Agents' balances	\$ 282,814 00
Bills receivable	190,899 87
Total	\$ 473,713 87
Total assets (less items not admitted)	\$9,095,042 85

VII. LIABILITIES.

Reserve for accident policies	\$ 677,457 68
Reserve for indemnity contracts of life policies	5,000 00
Present value of all outstanding policies in force on the 31st day of December, 1886, computed according to the American experience table of mortality, with 4½ per cent. interest	\$5,549,787 00
Deduct policies re-insured	22,420 00
Net value of policies in force	\$5,527,367 00
Claims for death losses and matured endowments in pro- cess of adjustment or adjusted and not due	\$ 132,487 33
Claims for death losses and other policy claims resisted by the company	114,700 00
Total policy claims	\$ 247,187 33
Due on account of salaries, rent and office expenses	10,000 00
Liabilities on policy-holders' account	\$6,467,012 01
Gross surplus on policy-holders' account	2,628,030 84
Total liabilities	\$9,095,042 85

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 (life)	12,465	\$ 22,372,122	4,010	\$ 7,078,724	95	\$ 355,285	16,570	\$ 29,806,131
Policies and additions in force at the end of the previous year (accident)	75,110	193,384,708					3,691	8,569,977
New policies issued (life)	2,296	5,325,406	1,265	2,604,071	130	640,500		
New policies issued (accident)	107,259	246,990,255					39	61,968
Old policies renewed (life)	30	48,501	9	13,467				3,254
Old policies increased (life)		3,254						
Totals (life)	14,791	\$ 27,749,283	5,284	\$ 9,696,262	225	\$ 995,785	20,300	\$ 38,441,330
Totals (accident)	182,369	440,374,963						
Deduct policies ceased to be in force:								
By death (life)	146	\$ 311,972	25	\$ 40,200		\$	171	\$ 352,172
By death (accident)	223	431,900						
By maturity (endowment)			44	56,855			44	56,855
By expiry (term) (life)					13	24,000	13	24,000
By expiry (accident)	108,357	233,590,953						
By surrender (life)	83	131,399	47	63,724			130	195,120
By lapse (life)	622	1,358,100	283	491,700	14	42,500	919	1,892,300
By change and decrease (life)	178	630,858	64	213,950			242	844,808
Not taken (life)	210	489,950	149	318,000	20	96,500	379	904,450
Total terminated (life)	1,239	\$ 2,922,279	612	\$ 1,184,426	47	\$ 163,000	1,898	\$ 4,269,705
Total terminated (accident)	108,580	234,022,853						
Net numbers and amounts in force December 31, 1886 (life)	13,552	\$ 24,827,004	4,672	\$ 8,511,836	178	\$ 832,785	18,402	\$ 34,171,625
Net numbers and amounts in force December 31, 1886 (accident) :	73,789	206,352,110						
Policies re-insured (life)	23	\$ 82,157	6	\$ 30,000	12	\$ 90,000	41	\$ 202,157

COLORADO BUSINESS.

Business in the State during the Year 1886.

	No.	Amount.
Policies in force December 31, of the previous year (life)	353	\$ 1,325,697 00
Policies in force December 31, of the previous year (accident)	2,014	6,239,920 00
Policies issued during the year (life)	124	602,245 00
Policies issued during the year (accident)	3,512	8,627,700 00
Totals (life)	477	\$ 1,927,942 00
Totals (accident)	5,526	14,867,620 00
Deduct policies ceased to be in force (life)	76	274,620 00
Deduct policies ceased to be in force (accident)	2,950	7,620,370 00
Policies in force December 31, 1886 (life)	401	\$ 1,653,322 00
Policies in force December 31, 1886 (accident)	2,950	7,247,250 00
Losses and claims unpaid Dec. 31, of previous year (life)	1	\$ 2,000 00
Losses incurred during the year (life)	14	22,711 78
Losses incurred during the year (accident)	1,020	66,908 20
Totals (life)	15	\$ 24,711 78
Totals (accident)	1,020	66,908 20
Losses paid during the year (life)	14	\$ 22,711 78
Losses paid during the year (accident)	1,018	62,908 20
Premiums received (life)		\$ 56,130 01
Premiums received (accident)		84,523 09
Total		\$ 140,653 10

Union Mutual Life Insurance Co.,

OF
PORTLAND, . . . MAINE.

Incorporated July 17, 1848.

JOHN E. DEWITT, President.

HENRY D. SMITH, Secretary.

I. CAPITAL STOCK.

Mutual.

II. INCOME DURING THE YEAR 1886.

Premiums received without deduction for commissions or other expenses	\$ 676,992 59
Received from annuities	1,470 58
Total	\$ 678,463 17
Deduct premiums paid for re-insurance	1,506 90
Total premium income	\$ 676,956 27
Received for interest on:	
Bonds and mortgages	48,461 55
Bonds owned and dividends on stock	109,829 23
Premium notes, loans or liens	39,543 65
Other debts due the company	10,663 80
Received as discount on endowments paid in advance	714 82
Received for rents for use of company's property	40,009 81
Profit and loss account	14,717 54
Total income	\$ 940,896 67
Amount of net or invested assets Dec. 31, of previous year	5,889,520 18
Total	\$6,830,416 85

III. DISBURSEMENTS DURING THE YEAR 1886.

Paid for losses and additions	\$ 356,223 15
Paid for matured and discounted endowments and addi- tions	187,904 74
Total amount paid for losses and endowments	\$ 544,127 89
Paid to annuitants	169 40
Paid for surrendered policies	19,558 70
Premium notes used in purchase of surrendered policies and voided by lapse	32,528 00

Cash surrender values, including reconverted additions applied in payment of premiums	27,128	21
Dividends paid policy-holders	42,326	43
Premium notes used in payment of dividends to policy-holders	15,827	00
Paid for commissions to agents	61,019	16
Paid for salaries and traveling expenses of managers of agencies, and general, special and local agents	86,830	78
Paid for medical examiners' fees	13,904	50
Paid for salaries and other compensation of officers and office employes	43,661	02
Paid for taxes, licenses, fines, and fees	13,991	10
Paid for rent	12,458	13
Paid for commuting commissions	2,116	40
Paid for furniture, fixtures, and safes	659	11
Paid for advertising	10,703	82
Paid for printing, stationery, and miscellaneous expenses	33,670	28
Total disbursements	960,679	93
Balance	\$5,869,736	92

IV. INVESTED ASSETS.

Appraised value of real estate (unincumbered)	\$ 1,624,402	24
Loans on bond and mortgage (first liens) on real estate	987,688	88
Loans on collaterals.	152,650	39
Loans on policies of this company assigned as collateral.	6,606	66
Premium notes, loans or liens on policies in force	597,078	00
Cash value of stocks and bonds owned absolutely	2,378,212	58
Cash in the company's office	874	46
Cash deposited in bank	107,351	55
Bills receivable	2,634	79
Agents' ledger balances	2,166	67
Cash paid into court to settle matured endowment No. 16,529	1,244	95
Cash in course of transmission	8,825	75
Total net or invested assets	\$ 5,869,736	92

V. OTHER ASSETS.

Interest due and accrued on:		
Bonds and mortgages	\$ 27,436	38
Stocks and bonds	20,101	18
Collateral and other loans	537	38
Premium notes, loans or liens	16,556	04
Rents due and accrued on company's property or lease	1,092	05
Market value of stocks and bonds over cost	95,886	51
Gross premiums due and unreported on policies in force Dec. 31, 1886.	\$ 41,369	99
Gross deferred premiums on policies in force Dec. 31, 1886.	75,083	74
Total	\$ 116,453	73
Deduct 20 per cent. for average loading on above gross amount	23,290	74
Net amount of uncollected and deferred premiums	93,162	99
Premiums to be deducted in settlement of policy claims	207	37
Total assets	\$6,124,716	82

VI. ITEMS NOT ADMITTED.

Agents' balances	\$ 2,166 67	
Bills receivable	2,634 79	
Total		\$ 4,801 46
Total assets (less items not admitted)		\$6,119,915 36

VII. LIABILITIES.

Present value of all outstanding policies in force on the 31st day of December, 1886, computed according to the American experience table of mortality, with 4½ per cent. interest	\$5,300,200 00	
Deduct amount re-insured	2,800 00	
Net premium reserve		\$5,297,400 00
Claims for death losses, due and unpaid	\$ 432 82	
Matured endowments, due and unpaid	7,396 10	
Death losses and matured endowments in process of adjustment, or adjusted and not due	29,222 21	
Death losses and other policy claims resisted by the company	11,584 18	
Death losses, upon which no proofs have been received	30,339 36	
Total policy claims		78,974 67
Premium obligations in excess of the net value of their policies		619 00
Unpaid dividends or surplus or other description of profits due policy- holders		5,460 38
Amount of all other liabilities		38,057 79
Liabilities on policy-holders' account		\$5,420,511 84
Gross surplus on policy-holders' account		699,403 52
Total liabilities		\$6,119,915 36

VIII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31, of previous year	\$ 668,166 00	
Premium notes, loans or liens received during the year	34,218 00	
Total		\$ 702,384 00
Deductions during the year :		
Amount of notes, loans or liens used in pay- ment of losses and claims	\$ 51,622 00	
Amount of notes, loans or liens used in pur- chase of surrendered policies or voided by lapse	32,528 00	
Amount of notes, loans or liens used in pay- ment of dividends to policy-holders	15,827 00	
Amount of notes, loans or liens redeemed by maker in cash	3,944 00	
Amount of notes, loans or liens transferred	1,385 00	
Total reduction of premium note account		105,306 00
Balance of note assets at the end of the year		\$ 597,078 00

IX. EXHIBIT OF POLICIES.

CLASSIFICATION.	Whole life policies.		Endowment policies.		All other policies.		Reversions.		Totals.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
Policies and additions in force at the end of the previous year	5,743	\$ 10,748,778	6,444	\$ 10,407,395	1,774	\$ 3,259,374	13,961	\$ 24,567,437	67	\$ 67
New policies issued	37	37,568	2,379	5,041,786	6	6,000	2,422	5,085,354	00	00
Old policies revived	5	11,500	42	78,600	1	1,000	48	92,510	02	02
Old policies increased			2				2			
Old policies transferred			3	4,500	1	3,000	4	7,500	00	00
Additions by dividends								40,936	78	78
Totals	5,785	\$ 10,797,846	8,870	\$ 15,532,281	1,782	\$ 3,269,374	16,437	\$ 29,793,738	47	47
Add policies transferred to Maine and Massachusetts, N. F. law extensions					385	704,240	385	704,240	00	00
Totals	5,785	\$ 10,797,846	8,870	\$ 15,532,281	2,167	\$ 3,973,614	16,822	\$ 30,497,978	47	47
Deduct policies ceased to be in force:										
By death	118	275,259	52	89,788	17	23,000	187	3,176	72	72
By maturity and discount			152	181,582			152	1,073	54	54
By expiry (term)					250	488,890	250	488,890	00	00
By lapse	42	100,500	764	1,374,475	8	8,500	814	1,484,075	05	05
By surrender	92	231,168	27	28,075	1	2,500	120	276,201	05	05
By re-conversion								2,397	71	71
By transfer	3	4,500	1	3,000			4	7,500	00	00
By decrease								58,499	00	00
Not taken	1	1,000	796	1,713,850	2	1,500	799	1,716,350	00	00
Totals	256	\$ 637,752	1,792	\$ 3,423,944	278	\$ 524,390	2,326	\$ 4,607,792	07	07
By policies transferred to Maine and Massachusetts, N. F. law extensions	82	146,140	303	558,100			385	704,240	00	00
Total terminated	338	\$ 783,892	2,095	\$ 3,982,044	278	\$ 524,390	2,326	\$ 5,312,032	07	07
Net Nos. and amounts in force Dec. 31, 1886	5,447	\$ 10,013,954	6,775	\$ 11,550,237	1,889	\$ 3,449,224	14,111	\$ 25,185,946	40	40
Policies re-insured	4	16,778			15	75,000	19	91,778	00	00

Three annuity policies of \$362.85 annually in force.

COLORADO BUSINESS.

Business in the State during the Year 1886.

	No.	Amount.
Policies in force December 31, of previous year	30	\$ 45,858 92
Policies issued during the year	104	217,138 53
Totals	134	\$ 262,997 45
Deduct policies ceased to be in force during the year	25	44,658 72
Policies in force Dec. 31, 1886	109	\$ 218,338 72
Losses incurred during the year		None
Losses paid during the year		None
Premiums received during the year		2,458 66

Washington Life Insurance Co.,

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 1886.

Premiums received without deductions for commissions or other expenses	\$1,506,698 70
Received from annuities	2,000 00
Total premium income	\$1,508,698 70

Received for interest on :		
Bonds and mortgages	296,021	42
Bonds and dividends on stocks	40,250	00
Other debts due the company	13,416	01
Received as discount on claims paid in advance	3,562	00
Received for rents for use of company's property	19,355	56
Received for profits on bonds, stocks, or real estate sold	34,512	82
		<hr/>
Total income		\$1,915,816 51
Amount of net or invested assets Dec. 31, of previous year		7,394,545 64
		<hr/>
Total		\$9,310,362 15

III. DISBURSEMENTS DURING THE YEAR 1886.

Paid for losses and additions	\$ 518,486	54
Paid for matured and discounted endowments and additions	152,718	86
		<hr/>
Total paid for losses and endowments	\$ 671,205	40
Paid to annuitants	4,543	99
Paid for surrendered policies and additions	285,022	99
Return premiums	1,503	86
Dividends paid policy-holders	149,107	00
Dividends paid stockholders	8,590	75
Paid for commissions to agents	102,087	68
Paid for salaries and traveling expenses of managers of agencies, and general, special, and local agents	32,573	24
Paid for medical examiners' fees	16,374	97
Paid for salaries and other compensation of officers and office employés	52,813	45
Paid for taxes, licenses, fines, and fees	15,121	53
Paid for rent	8,250	00
Paid for commuting commissions	55,499	13
Paid for advertising	17,206	21
Paid for printing, stationery, and miscellaneous expenses	76,830	59
		<hr/>
Total disbursements		1,496,730 79
		<hr/>
Balance		\$7,813,631 36

IV. INVESTED ASSETS.

Cost value of real estate (unincumbered)	\$ 430,216	57
Loans on bond and mortgage (first liens) on real estate	6,377,398	67
Loans on collaterals	5,000	00
Loans on this company's policies assigned as collateral	165,197	29
Cash value of stocks and bonds owned absolutely	659,703	42
Cash in the company's office	13,225	60
Cash deposited in bank	124,405	92
Agents' ledger balances	38,483	89
		<hr/>
Total net or invested assets		\$7,813,631 36

V. OTHER ASSETS.

Interest due and accrued on:		
Bonds and mortgages	\$	69,252 71
Stocks and bonds		2,916 67
Collateral loans		4,629 55
Market value of stocks and bonds over cost		167,546 58
Gross premiums due and unreported on policies in force		
December 31, 1886	\$	82,836 56
Gross deferred premiums on policies in force December		
31, 1886	181,709	35
Total	\$	264,545 91
Deduct 20 per cent. for average loading on above gross		
amount		52,909 18
Net amount of uncollected and deferred premiums	\$	211,636 73
Total assets	\$8,269,613	60

VI. ITEMS NOT ADMITTED.

Agents' balances	\$	38,483 89
Total assets (less items not admitted)	\$8,231,129	71

VII. LIABILITIES.

Present value of all outstanding policies in force December 31, 1886, computed according to the American experience table of mortality, with 4½ per cent. interest	\$7,219,901	00
Death losses due and unpaid	\$	11,012 00
Matured endowments due and unpaid		1,865 20
Death losses and matured endowments in process of ad- justment, or adjusted and not due		31,746 00
Death losses and other policy claims resisted by the com- pany		14,411 99
Total policy claims	\$	59,035 19
Amount of unpaid dividends to stockholders		528 50
Due and accrued for salaries, rent and office expenses		2,041 68
Premiums paid in advance		6,816 60
Liabilities on policy-holders' account	\$7,288,322	97
Gross surplus on policy-holders' account		942,806 74
Total liabilities	\$8,231,129	71

VIII. EXHIBIT OF POLICIES.

CLASSIFICATION.	Whole life policies.			Endowment policies.			Reversionary additions.			Totals.	
	No.	Amount.	No.	Amount.	Iife.	Endow-ment	Total.	No.	Amount.		
Policies and additions in force Dec. 31, of previous year	8,922	\$ 19,705,260	6,463	\$ 13,278,322	\$ 793,936	\$ 178,806	\$ 972,742	15,385	\$ 33,956,324		
New policies issued	1,218	2,706,165	1,872	4,216,461				3,090	6,922,626		
Old policies revived	82	200,813	94	305,000	6,836	2,924	9,760	176	515,573		
Additions by dividends					184,852	72,112	256,964		256,964		
Totals	10,222	\$ 22,612,238	8,429	\$ 17,799,783	\$ 985,624	\$ 253,842	\$ 1,239,466	18,651	\$ 41,651,487		
Deduct policies ceased to be in force:											
By death	147	405,451	55	96,206	19,948	1,831	21,779	202	523,436		
By surrender	295	673,076	196	406,317	163,301	45,768	209,069	491	1,288,462		
By lapse	363	782,521	570	1,143,553	7,921	5,533	13,454	933	1,939,528		
By maturity			63	103,657		11,725	11,725	63	115,382		
By discount			20	39,100		594	594	20	39,694		
Not taken	144	409,054	294	747,026	8,461	5,613	14,074	438	1,170,154		
Total terminated	949	\$ 2,270,102	1,198	\$ 2,535,859	\$ 199,631	\$ 71,064	\$ 270,695	2,147	\$ 5,076,656		
Net numbers and amounts in force Dec. 31, 1886	9,273	20,342,136	7,231	15,263,924	788,993	182,778	968,771	16,504	36,574,831		

COLORADO BUSINESS.

Business in the State during the Year 1886.

	<i>No.</i>	<i>Amount.</i>
Policies in force December 31, of previous year	245	\$ 546,910 00
Policies issued during the year	138	361,161 00
Totals	383	\$ 908,071 00
Deduct policies ceased to be in force during the year	71	188,928 00
Policies in force Dec. 31, 1886	312	\$ 719,143 00
Losses incurred during the year	2	\$ 4,500 00
Losses paid during the year	2	4,500 00
Premiums received		19,429 03

LIFE TABLES.

TABLE I.
SHOWING BUSINESS DONE IN COLORADO BY LIFE INSURANCE COMPANIES, DURING THE YEAR 1886.

NAMES OF COMPANIES.	Policies in force December 31, of previous year.		Policies issued during the year.		Policies terminated during the year.		Total number and amount of policies in force December 31, 1886.		Losses incurred during the year.	Losses paid during the year.	Premiums received.
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.			
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Connecticut Mutual, Conn	51	214,000 00	1	10,000 00	1	14,000 00	51	210,000 00	18,000 00	18,000 00	6,586 05
Continental, Connecticut	5	17,000 00	10	45,000 00	5	24,000 00	10	38,000 00	..	..	1,646 73
Equitable, New York	803	3,473,151 00	157	650,179 00	134	550,439 00	826	3,572,891 00	55,942 00	61,442 00	129,758 92
Hart. Life & Annu'ty, Conn	70	239,500 00	9	29,000 00	8	30,000 00	71	238,500 00	..	..	3,969 00
Home, New York	15	52,000 00	15	94,000 00	9	35,000 00	21	111,000 00	2,500 00	2,500 00	5,972 92
Manhattan, New York	26	51,507 00	5	10,000 00	2	3,500 00	29	58,007 00	..	..	226 82
Mutual Life, New York	751	2,147,676 00	123	320,991 00	65	157,884 00	809	2,310,783 00	39,784 00	39,784 00	74,203 03
Mutual Benefit, N. J.	57	139,961 00	2	5,645 00	2	3,000 00	57	142,606 00	..	..	2,095 00
New York Life, N. Y.	472	1,747,000 00	47	239,200 00	97	321,975 00	422	1,664,225 00	27,637 09	23,512 72	30,262 20
Northwest'n Mutual, Wis.	583	1,699,267 00	274	1,060,435 00	106	389,025 00	751	2,370,677 00	23,613 00	11,613 00	81,336 76
Pac. Mutual, Cala., Life	5	9,000 00	3	9,000 00	..	..	8	18,000 00	..	..	235 04
Pac. Mutual, Cala., Accid't	68	237,500 00	1,343	2,850,500 00	438	950,000 00	973	2,138,000 00	3,854 42	3,854 42	15,702 41
Penn Mutual, Penn	74	189,000 00	75	245,000 00	26	79,500 00	123	354,500 00	500 00	..	9,408 98
Provident Savings, N. Y.	..	..	9	47,000 00	3	10,000 00	6	37,000 00	..	..	281 22
Travelers, Conn., Life	353	1,325,697 00	124	602,245 00	76	274,620 00	401	1,653,322 00	22,711 78	22,711 78	56,130 01
Travelers, Conn., Accid't	2,014	6,239,920 00	3,512	8,627,700 00	2,576	7,620,370 00	2,950	7,247,250 00	66,908 20	62,908 20	84,523 09
Union Mutual, Maine	30	45,858 92	104	217,138 53	25	44,658 73	109	218,338 72	..	..	2,458 66
Washington, New York	245	546,910 00	138	361,161 00	71	188,928 00	312	719,143 00	4,500 00	4,500 00	19,429 03
Totals	5,622	\$18,374,947 92	5,951	\$15,424,194 53	3,644	\$10,696,899 73	7,929	\$23,102,242 72	\$ 265,950 49	\$ 250,826 12	\$ 524,225 87

TABLE II.
ASSETS CLASSIFIED.

NAMES OF 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, Conn	\$10,311,817 86	\$29,445,320 17	\$10,250,650 00	\$ 385,933 00	\$2,257,210 24	\$1,413,982 12	\$ 78,828 10	\$1,552,476 02	\$55,696,217 51
Continental, Conn.	245,602 40	277,658 60	736,381 09	9,500 00	410,430 10	36,816 82	29,115 93	367,851 74	2,113,356 68
Equitable, N. Y.	16,428,225 32	19,881,470 94	25,817,022 86	1,392,606 00	. . . . .	5,855,390 07	1,423,818 00	3,534,439 46	74,332,972 65
Hartford Life and Annuity, Conn	243,767 26	212,195 16	208,483 25	100,952 50	. . . . .	67,545 53	2,951 31	646,877 26	1,482,772 27
Home, N. Y	109,077 64	1,097,100 00	3,067,094 97	453,850 00	647,672 88	58,086 90	110,954 97	225,004 90	5,855,842 26
Manhattan, N. Y	778,113 37	3,456,795 15	1,901,932 08	3,426,762 50	1,057,745 73	195,970 71	163,903 03	328,834 31	11,310,057 78
Mutual Life, N. Y	10,591,286 32	50,118,949 66	38,341,400 00	6,172,917 25	. . . . .	2,300,203 08	1,282,093 82	7,897,111 65	113,679,961 78
Mutual Benefit, N. J.	1,770,169 05	19,848,923 99	9,713,402 73	2,634,850 79	4,247,228 49	792,043 03	391,915 06	1,508,883 38	40,816,516 52
New York Life, N. Y.	6,839,974 22	15,228,775 00	39,522,443 99	4,450,000 00	408,619 44	3,033,395 13	1,350,482 63	4,088,326 99	74,921,927 40
Northwestern Mutual, Wis	1,569,316 91	21,123,758 27	550,325 00	. . . . .	1,056,378 95	1,393,579 64	496,373 39	458,342 38	26,648,074 54
Pacific Mutual, Cal.	142,557 72	1,034,381 88	30,790 00	30,853 53	54,527 88	74,719 95	50,894 41	67,092 08	1,485,817 45
Penn Mutual, Pa	841,606 39	3,006,456 99	5,365,466 25	625,847 00	598,727 43	183,149 97	219,573 60	511,374 14	11,352,201 77
Provident Savings, N. Y . . . . .	. . . . .	80,500 00	155,268 75	175 00	563 55	39,809 82	14,703 34	358 68	291,379 14
Travelers', Conn	732,577 15	3,483,446 85	3,647,123 03	495,425 15	. . . . .	577,582 87	165,468 28	83,419 52	9,095,042 85
Union Mutual, Me.	1,624,402 24	687,688 88	2,378,212 58	159,257 05	597,078 00	108,226 01	93,162 99	171,887 61	6,119,915 36
Washington, N. Y.	430,216 57	6,377,398 67	659,703 42	170,197 29	. . . . .	137,631 52	211,636 73	244,345 51	8,231,129 71
Totals	\$52,745,710 42	\$175,660,820 21	\$139,345,700 90	\$20,419,127 06	\$11,336,182 69	\$16,274,043 17	\$5,964,975 59	\$21,686,625 63	\$443,433,185 67

LIABILITIES.

TABLE III.
LIABILITIES CLASSIFIED.

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	\$ 231,175 75	\$ 10,000 00	\$ 148,866 66	\$ 46,616,118 00	\$ 392,998 13	\$ 47,399,158 54	\$ 8,297,058 97	\$ 300,000 00
Continental, Connecticut	61,651 00	17,000 00	86,947 00	1,837,284 00	3,432 60	1,919,367 60	193,989 08	100,000 00
Equitable, New York	221,066 00	10,000 00	86,947 00	54,524,308 00	48,865 00	54,891,186 60	19,441,786 65	250,000 00
Hart, Life & Ann'y, Conn	137,000 00	..	..	485,272 00	498,747 95	1,121,019 95	361,752 32	125,000 00
Home, New York	14,650 00	..	..	4,235,497 00	19,087 11	4,269,334 11	1,586,668 15	100,000 00
Manhattan, New York	185,443 00	..	74,447 43	8,787,762 00	57,300 00	9,104,952 43	2,205,105 35	..
Mutual Life, New York	1,003,811 25	..	..	98,713,371 00	116,583 84	99,833,766 09	13,846,195 69	..
Mutual Benefit, N. J.	201,874 93	32,000 00	203,202 18	34,861,189 00	9,251 10	35,307,517 21	5,508,999 31	..
New York Life, New York	585,181 15	20,000 00	..	58,733,706 00	33,720 72	59,372,607 87	15,549,319 53	..
Northwestern Mutual, Wis	124,663 47	55,000 00	7,000 00	21,963,674 00	90,359 84	22,240,697 31	4,407,377 23	..
Pacific Mutual, California	258 00	..	..	1,304,993 00	..	1,305,161 00	180,656 45	100,000 00
Penn Mutual, Penn.	43,337 07	..	33,091 73	8,915,771 00	187,648 72	9,179,848 52	2,172,353 25	..
Provident Savings, N. Y.	23,000 00	15,000 00	..	91,348 00	..	129,348 00	162,031 14	100,000 00
Travelers', Connecticut	132,487 33	114,700 00	..	6,209,824 68	10,000 00	6,467,012 01	2,628,930 84	600,000 00
Union Mutual, Maine	67,390 49	11,584 18	5,460 38	5,297,490 00	38,676 79	5,420,511 84	699,403 52	..
Washington, New York	44,623 20	14,411 99	528 50	7,219,901 00	8,858 28	7,288,322 97	942,806 74	125,000 00
Totals	\$3,077,612 64	\$ 299,696 17	\$ 559,543 88	\$359,797,328 68	\$1,515,530 08	\$365,249,711 45	\$ 78,183,474 22	\$ 1,800,000 00

TABLE IV.

INCOME DURING THE YEAR 1886.

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	\$ 4,464,543 67	\$ 2,367,668 23	\$ 427,000 11	\$ 165,764 61	\$ 7,425,006 62	\$ 1,128,737 72
Continental, Connecticut	184,454 92	80,460 65	880 76	38 94	265,835 27	*
Equitable, New York	16,272,154 62	3,118,817 24	482,791 33	. . . . .	19,873,733 19	8,108,746 45
Hartford Life and Annuity, Connecticut	18,811 13	31,529 08	3,698 55	845,593 11	899,631 87	60,711 32
Home, New York	680,840 93	268,584 30	816 88	115,495 03	1,065,737 14	254,444 84
Manhattan, New York	1,141,835 03	462,359 61	67,392 34	462 44	1,672,050 02	121,881 59
Mutual Life, New York	15,634,720 66	5,115,413 21	387,042 80	. . . . .	21,137,176 67	4,854,090 20
Mutual Benefit, New Jersey	4,630,662 66	2,038,388 45	33,393 51	632 40	6,702,987 02	1,955,040 69
New York Life, New York	15,160,468 51	3,228,633 96	82,656 68	359,998 68	18,831,757 83	8,021,550 42
Northwestern Mutual, Wisconsin	4,416,488 65	1,412,815 77	40,571 42	921 23	5,870,797 07	2,294,290 37
Pacific Mutual, California	408,841 31	80,649 50	. . . . .	. . . . .	489,490 81	157,173 27
Penn Mutual, Pennsylvania	2,058,169 29	536,495 27	39,882 73	83,247 25	2,708,794 54	941,252 50
Provident Savings, New York	648,826 50	8,630 99	. . . . .	. . . . .	657,457 49	87,085 83
Travelers, Connecticut	2,927,011 66	434,263 09	83,035 86	31,611 46	3,475,922 07	884,575 76
Union Mutual, Maine	676,956 27	208,498 23	40,009 81	15,432 36	940,896 67	†
Washington, New York	1,598,698 70	349,687 43	19,355 56	38,074 82	1,915,816 51	419,085 72
Totals	\$ 70,833,485 11	\$ 19,742,835 01	\$ 1,699,498 34	\$ 1,657,272 33	\$ 93,933,090 79	\$ 28,398,666 68

* Excess of expenditures over income, \$58,387.68.

† Excess of expenditures over income, \$19,783.26.

EXPENDITURES.

TABLE V.
EXPENDITURES DURING THE YEAR 1886.

NAMES OF COMPANIES.	Losses and claims.	Lapsed, and surrendered policies.	Dividends to policy holders.	Dividends to stockholders.	Commissions	Salaries, medical fees and other charges of employes.	All other expenditures	Total expenditures
Connecticut Mutual, Conn.	\$ 3,513,021 84	\$ 582,847 09	\$ 1,189,131 71	\$	\$ 261,497 74	\$ 133,152 29	\$ 616,618 23	\$ 6,296,268 90
Continental, Connecticut	187,125 00	42,689 80	11,984 05	. . . . .	15,303 48	48,004 89	19,115 73	324,222 95
Equitable, New York	5,444,339 30	1,933,009 79	1,859,258 81	7,000 00	1,389,588 92	634,367 26	1,397,422 66	11,764,986 74
Hart. Life and Annuity, Conn.	547,481 00	40,047 22	39,371 40	20,000 00	100,532 97	57,198 80	34,319 16	838,920 55
Home, New York	415,572 24	71,883 60	116,097 14	15,000 00	89,796 47	78,569 47	24,373 33	811,292 30
Manhattan, New York	801,095 89	164,583 29	221,887 96	40,000 00	145,672 18	88,374 47	88,554 64	1,550,168 43
Mutual Life, New York	7,214,680 27	3,215,180 23	2,699,243 24	. . . . .	1,732,632 83	546,604 24	874,745 66	16,283,086 47
Mutual Benefit, New Jersey	2,937,453 30	571,196 97	1,180,198 44	. . . . .	468,337 54	156,895 49	333,864 59	5,647,946 33
New York Life, New York	4,237,873 37	1,315,117 91	2,074,238 81	. . . . .	1,814,904 80	526,445 49	841,627 03	10,810,207 41
Northwestern Mutual, Wis.	1,344,182 06	248,912 91	820,903 92	. . . . .	590,054 29	197,649 25	374,804 27	3,576,506 70
Pacific Mutual, California	137,387 80	59,198 79	29,743 93	10,000 00	36,340 38	38,249 92	21,396 72	332,317 54
Peer Mutual, Pennsylvania	699,563 00	173,547 30	406,014 98	. . . . .	190,156 74	176,458 90	121,801 12	1,767,542 04
Provident Savings, New York	203,218 00	7,356 53	200,284 73	6,325 00	75,079 23	30,584 53	47,523 64	570,371 66
Travelers, Connecticut	1,258,787 69	58,256 85	. . . . .	84,000 00	625,413 38	289,409 94	265,478 45	2,581,346 31
Union Mutual, Maine	544,297 29	79,214 91	58,153 43	. . . . .	61,019 16	144,396 30	73,598 84	960,679 93
Washington, New York	675,749 39	286,526 85	149,107 00	8,590 75	102,087 68	101,761 66	172,907 46	1,496,730 79
Totals	\$30,161,797 44	\$ 7,949,570 04	\$11,055,619 55	\$ 190,915 75	\$ 7,698,417 84	\$ 3,248,122 90	\$ 5,308,151 53	\$65,612,595 05

TABLE VI.

GIVING NAME OF COMPANY, LOCATION, NAME OF PRESIDENT AND SECRETARY

NAME OF COMPANY.	LOCATION.	PRESIDENT.	SECRETARY.
The Connecticut Mutual Life Insurance Company	Hartford, Conn	Jacob L. Greene	William G. Abbot
Continental Life Insurance Company	Hartford, Conn	James S. Parsons	Robert E. Beecher
The Equitable Life Assurance Society of the United States	New York, N. Y.	Henry B. Hyde	William Alexander
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.	James M. McLean	Henry Y. Wemple
Mutual Life Insurance Company of New York	New York, N. Y.	Richard A. McCurdy	William J. Easton
Mutual Benefit Life Insurance Company	Newark, N. J.	Amzi Dodd	Edward L. Dobbinus
New York Life Insurance Company	New York, N. Y.	William H. Beers	Rufus W. Weeks, Actn'y
Northwestern Mutual Life Insurance Company	Milwaukee, Wis.	H. L. Palmer	J. W. Skinner
Pacific Mutual Life Insurance Company	San Francisco, Cal	George A. Moore	J. N. Patton
Penn Mutual Life Insurance Company	Philadelphia, Pa	Edward M. Needles	Henry C. Brown
Provident Savings Life Assurance Society	New York, N. Y.	Sheppard Homans	William F. Stevens
Travelers Insurance Company	Hartford, Conn	James G. Batterson	Rodney Dennis
Union Mutual Life Insurance Company	Portland, Maine	James E. De Witt	Henry D. Smith
Washington Life Insurance Company	New York, N. Y.	W. A. Brewer, jr	William Haxtum

NAME, LOCATION AND OFFICERS.

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 1886.

Membership fees	\$ 18,320 85	
Annual dues	23,639 65	
Assessments	49,428 16	
Interest	3,045 56	
Guaranty trust fund reserve	35,827 25	
Total income		\$ 130,261 47
Invested assets Dec. 31, 1885		88,032 99
Total		\$ 218,293 46

II. DISBURSEMENTS DURING 1886.

Losses and claims	\$ 64,987 00	
Salaries to agents	4,082 63	
Commissions to agents	12,835 88	
Medical examiners' fees	2,709 00	
Salaries and other compensation of officers and employes	15,342 05	
Advertising and printing	2,033 66	
Rent and taxes	2,107 50	
Stamps, exchange and miscellaneous expenses	2,120 38	
Total disbursements		\$ 106,218 10
Balance		\$ 112,076 36

III. INVESTED ASSETS.

Cash in office	\$ 233 50	
Cash deposited in Merchants National Bank, St. Paul	5,589 01	
Total cash items		\$ 5,822 51
Cash value of stocks and bonds		106,253 85
Total		\$ 112,076 36

IV. OTHER ASSETS.

Guaranty trust fund notes not due	\$ 28,595 25
Agents' balances	1,599 20
Market value of bonds over cost	5,541 15
Assessments not due	34,253 96
Furniture and supplies	1,269 55
Total	<u>\$ 71,259 11</u>
Total invested and other assets	\$ 183,335 47

V. LIABILITIES.

Losses and claims not due	\$ 12,098 00
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VI. EXHIBIT OF CERTIFICATES.

	<i>No.</i>	<i>Amount.</i>
Certificates in force at the end of the previous year	3,190	\$6,380,000 00
Certificates issued during the year	1,079	2,158,000 00
Totals	4,269	<u>\$8,538,000 00</u>
Deduct certificates ceased to be in force:		
By death	34	68,000 00
By lapse	181	362,000 00
Totals	215	<u>\$ 430,000 00</u>
Certificates in force Dec. 31, 1886	4,054	8,108,000 00

Colorado Mutual Live Stock Insurance Association,
 OF
 LOVELAND, COLORADO.

Incorporated June 22, 1886.

R. S. COX, President.

O. C. TINKHAM, Secretary.

I. ASSETS.

Cash in the company's office	25 00
Cash deposited in Bank of Loveland	50 00
Bills receivable taken for live stock risks	3,324 31
Furniture and fixtures	500 00
Total assets	\$ 3,899 31

II. LIABILITIES.

Due for salaries, rent, and miscellaneous expenses	\$ 250 00
Due for borrowed money	440 00
Unearned premiums (50 per cent. of premiums received)	2,081 33
Total liabilities	\$ 2,771 33

IV. INCOME DURING 1886.

Bills receivable taken for premiums	\$ 3,324 31
Cash received for premiums	838 35
Total income	\$ 4,162 66

V. EXPENDITURES DURING 1886.

Losses paid	\$ 325 00
Commissions to agents	624 39
Taxes	60 15
Interest on borrowed money	22 50
Stationery, printing, furniture etc.,	246 91
Total expenditures	\$ 1,278 95

COLORADO BUSINESS.

Risks written	\$ 79,396 00
Premiums received	4,162 66
Losses paid	325 00
Losses incurred	325 00

Equitable Reserve Fund Life Association,

OF

NEW YORK, . . . NEW YORK.

Incorporated, 1883.

CHARLES M. HIBBARD, President,

O. S. BOGERT, Secretary.

I. INCOME DURING 1886.

Membership fees	\$ 6,225 00	
Annual dues	5,020 00	
Assessments	43,215 96	
Total income		\$ 54,460 96
Invested assets December 31, 1885		9,073 11
Total		\$ 63,534 07

II. DISBURSEMENTS DURING 1886:

Losses and claims	\$ 20,365 26	
Salaries to agents	6,225 00	
Commissions to agents	2,043 30	
Salaries and other compensation of officers and employes	530 00	
Advertising	44 00	
Rent and taxes	828 70	
Printing, blanks and miscellaneous expenses	1,714 84	
Total disbursements		\$ 31,751 10
Balance		\$ 31,782 97

III. INVESTED ASSETS.

Cash in company's office	\$ 925,20	
Cash deposited in bank:		
American Loan and Trust company	5,004 61	
Merchants' bank	23,280 62	
Greenwich bank	2,572 54	
Total		\$ 31,782 97

IV. LIABILITIES.

Losses and claims in process of adjustment	\$ 23,175 00	
Losses and claims due and unpaid	1,853 64	
Losses and claims resisted	1,083 09	
Total liabilities		\$ 26,111 73

V. EXHIBIT OF CERTIFICATES.

	<i>No.</i>	<i>Amount.</i>
Certificates in force at the end of the previous year	913	\$3,424,000 00
Certificates issued during the year	917	3,145,000 00
Totals	1,830	\$6,569,000 00
Deduct certificates ceased to be in force:		
By death	10	40,000 00
By lapse	348	1,326,500 00
Totals	358	\$1,366,500 00
Certificates in force December 31, 1886	1,472	\$5,202,500 00

Fidelity Mutual Life Association,

OF

PHILADELPHIA, PENN.

Incorporated December 2, 1878.

L. G. FOUSE, President.

W. S. CAMPBELL, Secretary.

I. INCOME.

Membership fees	\$ 15,199 10
Annual dues	64,042 00
Assessments	112,673 60
Medical examiners' fees	221 14
Interest	3,520 28
Rents	1,553 54
Sundries	150 07
Total income	\$ 197,339 73
Invested assets December 31, 1885	56,647 10
Total	\$ 253,986 83

II. DISBURSEMENTS.

Losses and claims	\$ 92,700 00
Certificates surrendered	4,757 99
Salaries to agents	6,406 96
Commissions to agents	30,893 46
Traveling expenses of agents	2,655 37

Medical examiners' fees	1,358 80
Salaries and other compensation of officers and employes	15,230 00
Furniture, fixtures, and safes	1,849 43
Advertising	4,764 97
Postage	2,020 06
Blanks and printing	3,334 92
Collecting assessments, State licenses, and legal expenses	7,417 73
Rent, taxes, interest, etc.,	5,994 62
Janitor, fuel, gas, etc.,	2,492 58
Loan returned Union Trust Co.	2,000 00
Total disbursements	\$ 183,876 89
Balance	\$ 70,109 94

III. INVESTED ASSETS.

Cash in the company's office	\$ 485 01
Cash deposited with the Union Trust Co	14,334 72
Real estate owned by the company	24,144 93
Mortgage loans on real estate	6,000 00
Stock of Union Trust Co.	2,500 00
Bills receivable	2,568 66
Note upon which judgment has been rendered	333 90
Agents' ledger balances	2,415 21
Loans on renewal interest account	20,845 31
Total	\$ 73,627 74

IV. OTHER ASSETS.

Indemnity reserve	\$ 361,252 80
Annual dues unpaid	197 50
Market value of bonds over cost	875 00
Total invested and other assets	\$ 435,953 04

V. LIABILITIES.

Due for salaries of officers and employes	\$ 2,074 84
Due agents	1,188 22
Reserve on limited policies	4,208 97
Total liabilities	\$ 7,472 03

VI. EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force at the end of the previous year	4,206	\$ 9,778,400 00
Certificates issued during the year	2,076	5,498,000 00
Total	6,282	\$ 15,276,400 00
Deduct certificates ceased to be in force:		
By death	34	92,700 00
By lapse	734	1,958,150 00
Totals	768	\$ 2,050,850 00
Certificates in force December 31, 1886	5,514	13,225,550 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 1886.

Membership fees	\$ 3,870 00
Annual dues	2,291 50
Assessments	13,126 00
From The Great Western Mutual Accident Association	11,645 65
Total income	\$ 30,933 15

III. DISBURSEMENTS DURING 1886.

Losses and claims	\$ 9,073 89
Medical examiners' fees	351 75
Commissions to agents	3,184 00
Printing and advertising	623 12
Salaries and traveling expenses	1,400 51
Office expenses	806 48
Furniture and fixtures	62 68
Paid The Great Western Mutual Accident Association	22,392 89
Total disbursements	\$ 37,895 32

IV. ASSETS.

Cash reserve	\$ 5,680 91
Due from agents and agencies	5,404 17
Due from Great Western Mutual Accident Association	10,747 24
Furniture and fixtures	2,189 59
Stationary and printed matter on hand	800 00
Total assets	\$ 24,821 91

V. LIABILITIES.

Losses and claims in process of adjustment	\$ 4,858 00
Amount due on other accounts	3,773 33
Total liabilities	\$ 8,631 33

The Great Western Mutual Accident Association,

OF

DENVER, COLORADO,

Incorporated January, 1882.

W. A. H. LOVELAND, President.

T. L. WISWALI, Secretary.

I. CAPITAL STOCK.

Whole amount of capital stock \$ 5,000 00

II. INCOME DURING 1886.

Membership fees	\$ 8,562 00
Annual dues	1,249 00
Assessments	10,372 50
From The Great Western Mutual Aid Association	22,392 89
Total income	\$ 42,576 39

III. DISBURSEMENTS DURING 1886.

Paid for weekly casualty claims	\$ 9,597 79
Commissions to agents	7,300 50
Printing and advertising	1,246 25
Salaries and traveling expenses	3,276 03
Office expenses and postage	1,712 32
Paid to Great Western Mutual Aid Association	11,645 65
Total disbursements	\$ 34,778 54

IV. ASSETS.

Cash resources	\$ 4,148 75
Due from agents and agencies	3,801 78
Stationery and printed matter on hand	700 00
Total assets	\$ 8,650 53

V. LIABILITIES.

Casualty claims in process of adjustment	\$ 3,594 66
Amount due on other accounts	125 00
Due The Great Western Mutual Aid Association	10,747 24
Total liabilities	\$ 14,466 90

Iowa Mutual Benefit Association,

OF

TOLEDO, IOWA.

Incorporated January 17, 1882.

G. R. STRUBLE, President.

HIRAM BALDWIN, Secretary.

I. INCOME DURING 1886.

Membership fees	\$ 11,556 00	
Re-instatement fees	5,063 40	
Annual dues	7,758 00	
Assessments	19,462 65	
Medical examiners' fees	946 00	
Interest.	124 08	
	<hr/>	
Total income	\$ 44,910 13	
Invested assets December 31, 1885	4,273 90	
	<hr/>	
Total	\$ 49,184 03	

II. DISBURSEMENTS DURING 1886.

Losses and claims.	\$ 15,846 60	
Commissions to agents	11,533 30	
Salaries and traveling expenses of agents	3,998 83	
Medical examiners' fees	946 00	
Salaries and other compensation of officers and employes	6,345 35	
Rent	90 00	
Furniture, fixtures and safes	169 85	
Advertising	131 00	
Printing, blanks, postage and miscellaneous expenses	3,495 20	
	<hr/>	
Total disbursements.	\$ 42,556 15	
Balance	\$ 6,627 88	

III. INVESTED ASSETS.

Mortgage loans on real estate	\$ 5,200 00	
Cash in the company's office	1,427 88	
	<hr/>	
Total	\$ 6,627 88	

IV. OTHER ASSETS.

Interest due and accrued	\$ 19 05	
Furniture, fixtures and safes	350 00	
	<hr/>	
Total invested and other assets	\$ 6,996 93	

V. LIABILITIES.

Losses and claims due and unpaid	\$	342 90
Losses and claims not due		2,000 00
Salaries, rent and miscellaneous expenses unpaid		178 00
Total liabilities	\$	2,520 90

VI. EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force at the end of the previous year	1,356	\$ 2,632,000 00
Certificates issued during the year	946	1,943,000 00
Totals	2,302	\$ 4,575,000 00
Deduct certificates ceased to be in force:		
By death	18	\$ 22,500 00
By lapse	839	1,691,500 00
Totals	857	\$ 1,714,000 00
Certificates in force December 31, 1886	1,445	\$ 2,861,000 00

Massachusetts Benefit Association,

OF

BOSTON, . . MASSACHUSETTS.

Incorporated February 8, 1878.

WILLARD MARCY, President.

GEORGE A. LITCHFIELD, Secretary.

I. INCOME DURING 1886.

Membership fees	\$	26,503 60
Annual dues		51,632 55
Assessments		450,373 18
Interest		6,988 22
Income from other sources		212 72
Total income	\$	535,710 27
Invested assets December 31, 1885		86,176 82
Total	\$	621,887 09

II. DISBURSEMENTS DURING 1886.

Losses and claims	\$ 404,641 65
Commissions and traveling expenses of agents	54,521 08
Medical examiners' fees	958 30
Salaries and other compensation of officers and employes	10,832 90
Furniture, fixtures and safes	970 56
Advertising	1,243 76
Rent, taxes, printing and miscellaneous expenses	9,517 91
Total disbursements	\$ 482,686 16
Balance	\$ 139,200 93

III. INVESTED ASSETS.

Cash deposited in bank	\$ 29,395 49
Mortgage loans on real estate (reserve)	41,235 53
Stocks and bonds (cost value)	36,124 89
Loans on notes	31,875 00
Loans to agents	570 02
Total	\$ 139,200 93

IV. OTHER ASSETS.

Interest due and accrued	\$ 1,007 08
Assessments due and unpaid	134,000 00
Assessments not due	2,700 00
Market value of stocks and bonds over cost	482 50
Total invested and other assets	\$ 277,390 51

V. LIABILITIES.

Losses and claims not due and in process of adjustment	\$ 22,000 00
Losses and claims due and unpaid	15,000 00
Losses reported for which assessments have not been made	41,000 00
Losses resisted	25,000 00
Total liabilities	\$ 103,000 00

VI. EXHIBIT OF CERTIFICATES.

	<i>No.</i>	<i>Amount.</i>
Certificates in force at the end of the previous year	10,570	\$ 40,694,000
Certificates issued during the year	3,120	9,923,000
Totals	13,690	\$ 50,617,000
Deduct certificates ceased to be in force:		
By death	123	\$ 427,000
By surrender	4	14,000
By lapse	861	3,354,000
Totals	988	\$ 3,795,000
Certificates in force December 31, 1886	12,702	\$ 46,822,000

Mutual Benefit Life Association of America,
OF
NEW YORK, . NEW YORK.

Incorporated December 20, 1882.

EDWARD HENRY KENT, President.

HENRY E. SIMMONS, Secretary.

I. INCOME DURING 1886.

Expense premiums	\$ 69,061 50
Mortuary premiums	140,861 81
Interest	1,142 92
Deposits by numbers to meet future mortuary assessments	1,076 31
Total income	\$ 212,142 54
Invested assets Dec. 31, 1885	48,945 38
Total	\$ 261,087 92

II. DISBURSEMENTS DURING 1886.

Losses and claims	\$ 105,750 00
Paid to officers for money advanced for organization	11,460 52
Commissions and fees to agents	22,711 16
Traveling expenses of agents	6,996 65
Medical examiners' fees (special examinations)	885 00
Salaries and other compensation of officers and employes	13,906 06
Advanced to agents	611 00
Furniture, fixtures, and safes	1,017 57
Advertising, blanks, printing, and taxes	5,456 48
Rent and commuted commissions	9,636 19
Legal and other expenses of investigation and settlement of death claims	11,485 24
Postage and miscellaneous expenses	6,080 31
Total disbursements	195,996 18
Balance	\$ 65,091 74

III. INVESTED ASSETS.

Cash in company's office	\$ 2,655 32
Cash deposited in bank :	
National Citizens Bank	7,316 14
Farmers Loan and Trust Co.	53,194 73
Total cash items	\$ 63,166 19
Agents' ledger balances	1,925 54
Total	\$ 65,091 74

IV. OTHER ASSETS.

Assessments due and unpaid	\$ 1,964 50
Annual payments due and unpaid and in process of collection	6,152 50
Office furniture	3,500 00
Total invested and other assets	\$ 76,708 74

V. LIABILITIES.

Losses and claims due and unpaid	\$ 10,000 00
Commissions due agents	914 88
Deposits by members to meet future assessments	1,076 31
Total liabilities	\$ 11,991 19

VI. EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force at the end of the previous year	3,563	\$ 15,917,500
Certificates issued during the year	2,577	9,526,500
Totals	6,140	\$ 25,444,000
Deduct certificates ceased to be in force:		
By death	25	
By surrender	44	
By lapse	659	
Totals	728	\$ 3,185,500
Certificates in force December 31, 1886	5,412	\$ 22,258,500

Mutual Reserve Fund Life Association,

OF

NEW YORK, . . . NEW YORK.

Re-incorporated April 2, 1883.

EDWARD B. HARPER, President.

F. T. BRAMAN, Secretary.

I. INCOME DURING 1886.

Membership fees received at home office	\$ 452 83
Annual dues	287,961 12
Assessments	1,547,258 42
Interest	13,762 77
Advance payment of dues	181 24
Special deposits, advance payments, etc	3,023 11

558 MUTUAL RESERVE FUND LIFE ASSOCIATION.

Total income	\$1,852,639 49
Invested assets Dec. 31, 1885	639,879 41
Total	\$2,492,518 90

II. DISBURSEMENTS DURING 1886.

Losses and claims	\$1,149,140 00
Returned to applicants refused	465 92
Commissions to agents	55,644 57
Salaries and traveling expenses of agents	4,369 01
Medical examiners' fees	3,890 10
Salaries and other compensation of officers and employes	75,961 72
Agency expenses	11,868 89
Rent	22,620 23
Postage and law expenses	14,789 17
General office expenses	17,552 12
Advertising, blanks and printing	47,385 81
Actuaries expense	6,133 09
Taxes, licenses and cost of investigation, auditing and settlement of death claims	38,750 97
Cost of levying and collecting assessments	54,707 14
Total disbursements	\$1,503,278 74
Balance	\$ 989,240 16

III. INVESTED ASSETS.

Mortgage loans on real estate	\$ 372,000 00
Cost value of stocks and bonds	254,809 37
Cash in company's office	25,619 32
Cash deposited in bank	259,162 49
Agents' ledger balances	72,119 81
Furniture and fixtures	5,529 17
Total	\$ 989,240 16

IV. OTHER ASSETS.

Interest due and accrued	\$ 3,592 00
Assessments due and unpaid	67,279 89
Assessments levied and in course of collection	526,381 50
Total invested and other assets	\$1,586,493 55

V. LIABILITIES.

Losses and claims adjusted but not due	\$ 159,000 00
Losses and claims in process of adjustment	161,700 00
Losses resisted	55,000 00
Total liabilities	\$ 375,700 00

VI. EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force at the end of the previous year	31,288	\$123,353,500 00
Certificates issued during the year	14,574	57,050,500 00
Totals	45,892	\$180,404,000 00
Deduct certificates ceased to be in force:		
By death, surrender and lapse	7,909	30,228,750 00
Certificates in force Dec. 31, 1886	37,953	\$150,175,250 00

COLORADO BUSINESS.

Business in the State during the Year 1886.

	No.	Amount.
Certificates in force at the end of the previous year	236	\$1,137,750 00
Certificates issued during the year	165	789,500 00
Totals	401	\$1,936,250 00
Deduct certificates ceased to be in force	79	382,000 00
Certificates in force December 31, 1886	322	\$1,554,250 00
Losses incurred during the year	3	15,000 00
Losses paid	2	10,000 00
Assessments collected		10,954 00

The National Alliance,

OF

NEW YORK, . . . NEW YORK.

Incorporated under laws of 1883.

WARD B. SHERMAN, President.

A. C. HUNT, Secretary.

I. INCOME DURING 1886.

Membership fees	\$ 846 05
Annual dues	13,104 31
Assessments	15,247 74
Medical examiners fees	186 00
Interest	44 00
Borrowed money	1,000 00
Total income	\$ 30,428 10
Invested assets December 31, 1885	3,275 15
Total	\$ 33,703 58

II. DISBURSEMENTS DURING 1886.

Losses and claims	\$ 5,000 00
Annual dues and assessments returned to members	613 10
Commissions to agents	3,799 12
Medical examiners' fees	57 00
Salaries and other compensation of office employés	1,458 00
Rent	1,920 00
Advertising, blanks and printing	1,000 00
Postage, express, office and miscellaneous expenses	2,998 73
Total disbursements	\$ 16,845 95
Balance	\$ 16,857 63

III. INVESTED ASSETS.

Mortgage loans on real estate	\$ 1,100 00
Cash in the company's office	211 50
Cash deposited in bank	13,902 76
Agents' ledger balances	1,014 31
Bills receivable (not due)	629 06
Total	\$ 16,857 63

IV. OTHER ASSETS.

Interest due and accrued	\$ 88 00
Premiums due and unpaid (in process of collection)	4,253 43
Furniture, fixtures and stationery	3,294 31
Total invested and other assets	\$ 24,493 37

V. LIABILITIES.

Borrowed money	\$ 1,000 00
Note Morse Engraving Co	147 39
Total liabilities	\$ 1,147 39

VI. EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force at the end of the previous year	643	\$1,856,500 00
Certificates issued during the year	1,258	5,696,500 00
Totals	1,901	\$7,553,000 00
Deduct certificates ceased to be in force	203	591,000 00
Certificates in force December 31, 1886	1,698	\$6,962,000 00
Losses incurred and paid during the year	1	\$ 5,000 00

Security Mutual Benefit Society,

OF

NEW YORK, . NEW YORK.

Incorporated December, 1881.

ANDREW L. SOULARD, President.

WM. D. CHANDLER, Secretary.

I. INCOME DURING 1886.

Membership fees	\$ 21,276 00
Annual dues	14,211 00
Assessments	36,868 30
Interest	194 25
Total income	\$ 72,549 55
Invested assets December 31, 1885	6,401 70
Total	\$ 78,951 25

II. DISBURSEMENTS DURING 1886.

Losses and claims	\$ 42,217 72
Commissions to agents	34,587 00
Salaries and other compensation of officers and employes	900 00
Total disbursements	\$ 77,704 72
Balance	\$ 1,246 53

III. INVESTED ASSETS.

Cash deposited with American Loan and Trust company	\$ 1,246 53
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IV. OTHER ASSETS.

Assessments due and nupaid	\$ 10,092 90
Assessments not yet due	13,000 00
Total invested and other assets	\$ 24,339 43

V. LIABILITIES.

Losses and claims not yet due	\$ 11,000 00
Losses and claims resisted	10,000 00
Total liabilities	\$ 21,000 00

VI. EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force at the end of the previous year	815	\$3,709,000 00
Certificates issued during the year	1,200	5,474,000 00
Totals	2,015	\$9,183,000 00
Deduct certificates ceased to be in force:		
By death	12	. . . . .
By surrender	23	. . . . .
By lapse	150	. . . . .
Totals	185	\$ 753,000 00
Certificates in force December 31, 1886	1,830	\$8,430,000 00

Union Mutual Accident Association,

OF

CHICAGO, ILLINOIS.

Incorporated April 14, 1885.

JOHN M. HAMILTON, President.

T. N. McCAULEY, Secretary.

I. INCOME DURING 1886.

Membership fees	\$ 27,785 00
Annual dues	4,768 00
Assessments	21,418 44
Deposits by members to pay future assessments	451 87
Total income	\$ 54,423 31
Invested assets December 31, 1885	535 43
Total	\$ 54,958 74

II. DISBURSEMENTS DURING 1886.

Losses and claims	\$ 15,213 10
Salaries to agents	26,643 07
Traveling expenses of agents	341 99
Medical examiners' fees	293 00
Salaries and other compensation of officers and employes	5,518 09

Advanced to officers and agents	20 00	
Furniture, fixtures, and safes	225 50	
Advertising	145 45	
Rent, blanks, printing, postage, and miscellaneous ex- penses	5,183 91	
Total disbursements		\$ 53,584 11
Balance		\$ 1,374 63

III. INVESTED ASSETS.

Cash in the company's office	\$ 716 90	
Cash in the hands of treasurer	657 73	
Total		\$ 1,374 63

IV. OTHER ASSETS.

Assessments not yet due	\$ 21,221 61	
Furniture and fixtures, books and stationery	999 01	
Total invested and other assets		\$ 23,595 25

V. LIABILITIES.

Losses and claims, no proofs received (estimated)	\$ 4,819 50	
Losses and claims resisted	10,000 00	
Advanced by officers for organization	2,757 95	
Deposited by members to pay future assessments	815 87	
Total liabilities		\$ 18,393 32

VI. EXHIBIT OF CERTIFICATES

	No.	Amount.
Certificates in force at the end of the previous year	2,195	\$ 9,302,000 00
Certificates issued during the year	5,557	23,617,000 00
Total	7,752	\$ 32,919,000 00
Deduct certificates ceased to be in force:		
By death	3	10,000 00
By lapse	4,744	20,162,000 00
Total	4,747	\$ 20,172,000 00
Certificates in force December 31, 1886	3,005	\$ 12,747,000 00

United States Mutual Accident Association.

OF

NEW YORK, . . . NEW YORK.

Incorporated, 1877.

CHARLES B. PEET, President.

JAMES R. PITCHER, Secretary.

I. INCOME DURING 1886.

Membership fees	\$ 40,794 60	
Annual dues	31,624 00	
Assessments	338,506 00	
Interest	1,257 98	
Assessments paid in advance	47,365 83	
Total income		\$ 459,548 41
Invested assets December 31, 1885		18,318 13
Total		\$ 477,866 54

II. DISBURSEMENTS DURING 1886.

Losses and claims	\$ 224,789 37	
Commissions to agents	20,359 70	
Traveling expenses of agents	3,225 88	
Medical examiners' fees	5,786 58	
Salaries and other compensation of officers and employes	109,018 43	
Furniture, fixtures and safes	2,661 88	
Advertising	24,852 66	
Rent, taxes, printing, blanks and miscellaneous expenses	57,462 60	
Total disbursements		\$ 448,157 10
Balance		\$ 29,709 44

III. INVESTED ASSETS.

Cash in the company's office	\$ 4,973 45	
Cash deposited in bank	21,659 26	
Agents' balances	3,076 73	
Total		\$ 29,709 44

IV. OTHER ASSETS.

Furniture, fixtures and safes	\$ 13,083 11	
Stationery, blanks, printed books, etc. (estimated)	6,000 00	
Assessments not yet expired	99,586 00	
Annual dues unpaid December 31, 1886	2,900 00	
Total invested and other assets		\$ 151,278 55

V. LIABILITIES.

Losses and claims not due	\$ 29,000 00
Losses and claims awaiting proof	18,992 96
Losses and claims resisted	18,000 00
Deposits by members to pay future assessments	19,711 83
Miscellaneous bills not due and unrepresented (estimated)	8,500 00
Total liabilities	\$ 94,204 79

VI. EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force at the end of the previous year	27,312	\$ 132,593,500
Certificates issued during the year	17,476	82,314,750
Certificates revived during the year	174	814,000
Totals	44,962	\$ 215,727,250
Deduct certificates ceased to be in force:		
By accident	25	
By surrender and lapse	12,530	
Totals	12,555	\$ 56,942,750
Certificates in force December 31, 1886	32,407	\$ 158,784,500

Western Mutual Benevolent Association,
OF
BEATRICE, . . . NEBRASKA.

Incorporated March 22, 1884.

WM. LAMB, President.

FRANK W. COLF, Secretary.

I. CAPITAL STOCK.

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

II. INCOME DURING 1886.

Membership fees	\$ 39,570 40
Annual dues	19,023 48
Assessments	22,337 48
Assessment collection account	1,535 14
Total income	\$ 82,466 50

III. DISBURSEMENTS DURING 1886.

Losses and claims	\$ 15,870 73
Taxes	636 45
Salaries and traveling expenses of agents	2,839 81
Commissions to agents	36,827 63
Salaries and other compensation of officers and employes	8,354 87
Furniture, fixtures and safes	878 25
Advertising	1,310 70
Rent	1,159 25
Legal expenses	1,139 64
Printing, postage, supplies, etc.	5,604 00
Total disbursements	\$ 74,621 33

IV. ASSETS.

Cash in the company's office	\$ 57 18
Cash deposited in bank	8,209 53
Mortgage loans on real estate	100,000 00
Supplies	2,000 00
Furniture, fixtures and safes	1,600 00
Interest due and accrued	15,568 36
Total assets	\$ 127,435 07

V. LIABILITIES.

Losses and claims not due	\$ 8,042 37
Sundry bills.	100 00
Total liabilities	\$ 8,142 37

VI. EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force at the end of the previous year	2,858	\$ 9,384,000 00
Certificates issued during the year	2,931	9,790,500 00
Certificates revived	50	150,000 00
Total	5,839	\$19,324,500 00
Deduct certificates ceased to be in force:		
By death.	18	\$ 72,000 00
By lapse	2,544	8,508,000 00
Total	2,562	\$ 8,580,000 00
Certificates in force December 31, 1886	3,277	\$10,744,500 00

BUSINESS IN COLORADO DURING 1886.

	No.	Amount.
Certificates issued during the year	163	\$ 554,000 00
Deduct certificates ceased to be in force	34	122,000 00
Certificates in force December 31, 1886.	127	\$ 432,000 00
Losses incurred during the year	2	9,000 00
Losses paid during the year.		3,538 31
Assessments received		2,693 99

TAL

SHOWING INCOME, EXPENDITURES, ASSETS AND LIABILITIES OF CO-OPERATIVE
ENDING DI

NAMES OF COMPANIES.	Income.			Pa lce
	Paid by members.	Other receipts.	Total income.	
Bankers Life, Minnesota	\$ 127,215 91	\$ 3,045 56	\$ 130,261 47	\$
Colorado Mutual Live Stock, Colorado . . .	4,162 66	. . . . .	4,162 66	
Equitable Reserve Fund, New York	54,460 96	. . . . .	54,460 96	
Fidelity Mutual Life, Pennsylvania	191,914 70	5,425 03	197,339 73	
Great Western Mutual Aid, Colorado . . .	19,287 50	11,645 65	30,933 15	
Great Western Mutual Accident, Colorado .	20,183 50	22,392 89	42,576 39	
Iowa Mutual Benefit, Iowa	44,786 05	124 08	44,910 13	
Massachusetts Benefit, Massachusetts . . .	528,509 33	7,200 94	535,710 27	
Mutual Benefit Life, New York	209,923 31	2,219 23	212,142 54	
Mutual Reserve Fund Life, New York . . .	1,835,672 37	16,967 12	1,852,639 49	1,
National Alliance, New York	29,384 10	1,044 00	30,428 10	
Security Mutual Benefit, New York	72,355 30	194 25	72,549 55	
Union Mutual Accident, Illinois	54,423 31	. . . . .	54,423 31	
United States Mutual Accident, New York	458,290 43	1,257 98	459,548 41	
Western Mutual Benevolent, Nebraska . .	80,931 36	1,535 14	82,466 50	
Totals	\$ 3,731,500 79	\$ 73,051 87	\$ 3,804,552 66	\$ 2,

E 1.

INSURANCE COMPANIES TRANSACTING BUSINESS IN THIS STATE, FOR THE YEAR
DECEMBER 31, 1886.

	Expenditures.		Assets.			Total liabilities.
	Paid for expenses.	Total expenditures.	Cash or invested assets.	Other assets.	Total assets.	
00	\$ 41,231 10	\$ 106,218 10	\$ 112,076 36	\$ 71,259 11	\$ 183,335 47	\$ 12,098 00
00	953 95	1,278 95	3,899 31	.....	3,899 31	2,771 33
26	11,385 84	31,751 10	31,782 97	.....	31,782 97	26,111 73
99	86,418 90	183,876 89	73,627 74	362,325 30	435,953 04	7,472 03
89	28,821 43	37,895 32	24,821 91	.....	24,821 91	8,631 33
79	25,180 75	34,778 54	8,650 53	.....	8,650 53	14,466 90
60	26,709 55	42,556 15	6,627 88	369 05	6,996 93	2,520 90
65	78,044 51	482,686 16	139,200 93	138,189 58	277,390 51	103,000 00
00	90,246 18	195,996 18	65,091 74	11,617 00	76,708 74	11,991 19
92	353,672 82	1,503,278 74	989,240 16	597,253 39	1,586,493 55	375,700 00
10	11,232 85	16,845 95	16,857 63	7,635 74	24,493 37	1,147 39
72	35,487 00	77,704 72	1,246 53	23,092 90	24,339 43	21,000 00
10	38,371 01	53,584 11	1,374 63	22,220 62	23,595 25	18,393 32
37	223,367 73	448,157 10	29,709 44	121,569 11	151,278 55	94,204 79
73	58,750 60	74,621 33	127,435 07	.....	127,435 07	8,142 37
12	\$ 1,109,874 22	\$ 3,291,229 34	\$ 1,631,642 83	\$ 1,355,531 80	\$ 2,987,174 63	\$ 707,651 28

TABLE II.

GIVING NAME OF COMPANY, LOCATION, AND NAME OF PRESIDENT AND SECRETARY.

NAME OF COMPANY.	LOCATION.	PRESIDENT.	SECRETARY.
Bankers Life Association	St. Paul, Minnesota	Russell R. Dorr	Douglas Putnam
Colorado Mutual Live Stock Insurance Association	Loveland, Colorado	R. S. Cox	O. C. Tinkham
Equitable Reserve Fund Life Association	New York, New York	Charles M. Hibbard	O. S. Bogert
Fidelity Mutual Life Association	Philadelphia, Penn	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
Iowa Mutual Benefit Association	Toledo, Iowa	G. R. Struble	Hiram Baldwin
Massachusetts Benefit Association	Boston, Massachusetts	Willard Marcy	George A. Litchfield
Mutual Benefit Life Association of America	New York, New York	Edward Henry Keut	Henry E. Simmons
Mutual Reserve Fund Life Association	New York, New York	Edward B. Harper	F. T. Braman
The National Alliance	New York, New York	Ward B. Sherman	A. C. Hunt
Security Mutual Benefit Society	New York, New York	Andrew L. Soulard	William D. Chandler
Union Mutual Accident Association	Chicago, Illinois	John M. Hamilton	T. N. McCauley
United States Mutual Accident Association	New York, New York	Charles B. Peet	James R. Pitcher
Western Mutual Benevolent Association	Beatrice, Nebraska	William Lamb	Frank W. Cole

NAME, LOCATION AND OFFICERS.

LIST OF AGENTS
FOR
LIFE COMPANIES.

LIST OF AGENTS FOR LIFE COMPANIES FOR 1887.

COMPANIES.	AGENTS.	LOCATION.
Connecticut Mutual Life Insurance Co., Hartford, Conn.	Anthony Sweeney	Denver
	Frederick B. Wells	Colo. Springs
Continental Life Insurance Co., Hartford, Conn.	Adam C. Foote	Pueblo
Equitable Life Assurance Society of the United States, New York, N. Y.	J. C. Harley	Denver
	George T. Williams	Denver
	Will O. Brinker	Denver
	F. Lee Forman	At large
	Joseph D'Avignon	At large
	J. T. McCasland	At large
	C. O. McCasland	At large
	George E. McClelland	Idaho Springs
	E. H. Strong	Denver
	Foster, Atchison & Co.	Colo. Springs
	George D. Keeler	Leadville
	W. F. Pitschner	Leadville
	Wallace Thurman	Leadville
	C. St. George	Leadville
	R. M. Turner	Colo. Springs
Hartford Life and Annuity Insurance Co., Hartford, Conn.	L. H. Long	Denver
	S. D. Stearns	Leadville
	H. L. Lubers	Trinidad
	W. P. Alexander	West Cliff
	J. S. Harsch	La Junta
	C. B. Bowman	Walsenburg
Home Life Insurance Co., New York, New York	Joseph E. Bates	Denver
Manhattan Life Insurance Co., New York, New York	Edward S. Rich	Denver
Mutual Benefit Life Insurance Co., Newark, New Jersey	G. A. Newkirk	Denver
	John H. Hammond	Denver
Mutual Life Insurance Co., New York, New York	George F. Wanless	Denver
	Aaron Sonneborn	Pueblo
	Frank T. Lyman	Denver
	S. F. Miller	Denver
	Jacob Bernheimer	Leadville
	Frank S. Griswold	Colo. Springs
	Harry Lake	Central City
	Eugene B. Stoddard	Trinidad
	John D. Bransford	Aspen
	James H. Robin	Silverton
	George E. McClelland	Idaho Springs
	Ernest G. Miller	La Jara
	S. F. McCreery	Fort Morgan
	M. E. Hopkins	Glenwood Sp'gs
	Horace T. DeLong	Grand Junction
	Dr. L. Huber	Pueblo
New York Life Insurance Co., New York, New York	Marian Wright	Fort Collins
	Charles H. Miller	Greeley
	E. R. Perkins	Denver
	J. A. Hazard	Denver
	W. F. Borneman	Denver
	G. W. Perkins	Denver
	Dan A. Noble	Trinidad
	George Guion	Denver
	Jonathan C. Jackson	Denver
	N. M. Tabor	Denver
	P. Franklin	Denver

LIST OF AGENTS.

COMPANIES.	AGENTS.	LOCATION.
Northwestern Mutual Life Ins. Co., Milwaukee, Wisconsin	Chas. B. Coe	Denver
	Sigismund Leavick	Denver
	Oliver Williams	Denver
	Harry W. Benton	Denver
	Otis Remick	Colo. Springs
Pacific Mutual Life Ins. Co., San Fran- cisco, Cal.	Ned Steel	Leadville
	Benedict & Mansfield	Greeley
	E. H. Martin	Pueblo
	Reardon & Carter	Leadville
	John Potter	Colo. Springs
	S. A. Sheppard & Co	Denver
Penn. Mutual Life Ins. Co., Philadel- phia, Penn.	Prewitt & Prewitt	Durango
	W. W. Rowan	Ouray
	Joseph H. Harrison	Denver
	Meyer Harrison	Denver
	Stickley & Shaw	Leadville
	Chas. H. Mills	Colo. Springs
Provident Savings Life Assurance Society, New York, New York	Henry O. Morris	Pueblo
	Albion D. Foster	Denver
Travelers Ins. Co., Hartford, Conn.	Warren H. McLeod	Denver
	Bowen & Co	Denver
Travelers Ins. Co., Hartford, Conn.	H. A. Avery	Lake City
	Jas. W. Abbott	Ouray
	Jas. T. Budrow	Fort Collins
	John W. Day	Boulder
	Thos. A. Good	Del Norte
	Hill & Wood	Buena Vista
	A. L. Lawton	Colo. Springs
	Samuel Leseem	Denver
	George E. McClelland	Idaho Springs
	Newell & Whitmore	Central City
	Chas. F. Painter	Telluride
	B. D. Sanborn	Greeley
	Henry Seifried	Georgetown
	Frank H. Stickney	Longmont
	B. E. Seymour	Central City
	Clarence L. Smith	Loveland
	Sheets & Burgess	Durango
	W. W. and L. B. Strait	Pueblo
	Chas. T. Sills	Gunnison
	H. Clay Webster	Cañon City
	Arthur Williams	Leadville
	J. W. Phillips	Denver
	W. H. Smith	Denver
	George A. Willis	Alamosa
	Cornelius Van Riper	Boulder
	Jesse H. Waters	Aspen
	Jared R. De Remer	Buena Vista
	F. Win. Juneman	Breckenridge
	J. W. Monck	Cañon City
	Clinton I. Lawrence	Crested Butte
	James M. Ellison	Colo. Springs
	John McAndrew	Cimarron
Joseph Milner	Denver	
George E. Crater	Denver	
Cobb, Winne & Wilson	Denver	
Austin McFarland	Denver	
B. P. M. Kimball	Denver	
Edward F. Lackner	Denver	
Wm. Willoughby	Denver	
J. B. Garland & Co.	Denver	
Frank C. Jackson	Durango	
Filmore T. Keith	Fairplay	
Wm. B. Lawrence	Grand Junction	
John P. Huntley	Gunnison	
Preston Day	La Junta	

LIST OF AGENTS.

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COMPANIES.	AGENTS.	LOCATION.
Travelers Ins. Co., Hartford, Conn.	S. M. Brown	Leadville
	C. A. Pollen	Manitou
	John S. Full	Montrose
	Frank A. Wadleigh	Pueblo
	Ufford Bradley	Pueblo
	George S. Nelson	Salida
	Frank Ruby	Alamosa
	L. M. Hart	Breckenridge
	Parker & Alexander	Glenwood Sp'gs
	Orin S. Moore	Aspen
	N. S. Henderson	Glenwood Sp'gs
	John Q. Logan	Sargent
David Cowan	West Cliff	
H. B. Davis	Sterling	
Union Mutual Life Ins. Co., Portland, Maine	O. W. Mallaby	Denver
	Thornton Chase	Denver
	John E. Rudolph	Salida
Washington Life Insurance Co., New York, N. Y.	David A. Zeagler	Denver
	Fred E. Busby	Denver
	Edward M. Gallup	Denver
	Jas. C. Martin	Denver
	John H. Hammond	Denver

CO-OPERATIVE INSURANCE COMPANIES' AGENTS FOR 1887.

COMPANIES.	AGENTS.	LOCATION.
Colorado Mutual Live Stock Insurance Association, Loveland, Colorado . . .	J. H. Bowen	Central City
	C. W. Westover	Leadville
	F. B. Davis	Longmont
	C. C. Calkins	Longmont
	J. R. Curtis	Loveland
	E. F. Eustace	Trinidad
	Charles O. Unfug	Walsenberg
	Thomas A. Good	Del Norte
	R. T. Willits	Boulder
	E. H. Martin	South Pueblo
	H. B. Westover	Glenwood Sp'gs
	H. I. Brayton	Denver
Equitable Reserve Fund Life Association, New York, New York	Henry S. Gosline	Denver
Fidelity Mutual Life Association, Philadelphia, Pennsylvania	C. F. Macgregor	Denver
Iowa Mutual Benefit Association, Toledo, Iowa	James Stuart	Gunnison
Massachusetts Benefit Association, Boston, Massachusetts	A. L. Rich	Denver
Mutual Benefit Life Association of America, New York, New York	Charles H. Taft	Denver
	Norman R. Smith	Denver
	E. E. Stockwell	Denver
	Frank J. Murray	Fort Collins
Mutual Reserve Fund Life Association	Philip Franklin	Denver
	Charles J. Reynolds	Colo. Springs
	Leopold Loeb	Denver
	Fred Eckhard	Breckenridge
	M. W. Sporborg	Denver
	Robert G. Atkinson	Denver
	Abraham Bergh	Fairplay
	William Thomas	Central City
	Henry A. Terpening	Denver
	Charles F. Leimer	Denver
	Charles M. Campbell	Boulder
	J. M. Copeland	Georgetown
	John R. Wallingford	Glenwood Sp'gs
	Humphrey & Shelton	Leadville
	F. C. Harman	Manitou
The National Alliance, New York, New York	John Hipp	Denver
Security Mutual Benefit Society, New York, New York	John K. Vanatta	Buena Vista
	Thomas I. Briscoe	St. Elmo
	W. L. Garrison	Leadville
United States Mutual Accident Association, New York, New York	F. J. Murray	Fort Collins
	C. H. Scott	Como
	James Stuart	Gunnison
	J. S. Harsch	La Junta
	McClanathan & Wygant	Denver
	Fred H. Reinhold	Montrose
	A. L. Luckenbach	Durango
Western Mutual Benevolent Association, Beatrice, Nebraska	C. W. Westover	Leadville
	D. W. Kempton	Leadville
	L. Stearns	Alamosa
	H. G. Stites	Leadville
	D. B. Crook	Julesburg
	P. M. Condit	Delta
	E. L. Andrews	Leadville
	D. P. Wooten	Pueblo

RECEIPTS.

RECEIPTS FROM FIRE COMPANIES.

FROM MARCH 1, 1886, TO MARCH 1, 1887.

Ætna, Connecticut	\$ 81 72
Agricultural, New York	109 50
Amazon, Ohio	179 72
American, New Jersey	104 30
American Fire, New York	108 72
American Fire, Pennsylvania	229 92
American Central, Missouri	111 97
Anglo-Nevada, California	268 35
Armenia, Pennsylvania	82 00
Atlas, England	88 00
Boatman's Fire and Marine, Pennsylvania	94 00
British America, Canada	10 00
California, California	6 00
Citizens', New York	69 00
City of London, England	96 46
Clinton Fire, New York	82 00
Commercial, California	158 10
Commercial Union, England	12 00
Connecticut Fire, Connecticut	4 00
Continental, New York	308 24
Farmers' and Merchants', Colorado	516 20
Fire Association, Pennsylvania	61 00
Fire Insurance Association, England	113 46
Fireman's Fund, California	2 00
Franklin Fire, Pennsylvania	145 82
German (Freeport), Illinois	36 00
German Fire (Peoria) Illinois	148 95
German Fire, Pennsylvania	96 03
German American, New York	549 79
Germania Fire, New York	55 00
Gleus Falls, New York	57 00
Granite State Fire, New Hampshire	139 35
Hamburg-Bremen Fire, Germany	144 80
Hanover Fire, New York	73 00
Hartford Fire, Connecticut	287 00
Hibernia, Louisiana	1 21
Home, New York	362 15
Home Mutual, California	137 66
Howard, New York	91 66
Imperial Fire, England	101 00
Insurance Company of North America, Pennsylvania	248 79
Lancashire, England	163 36
Lion Fire, England	141 00
Liverpool and London and Globe, England	313 05
London Assurance, England	96 80

Mercantile, Ohio	\$ 82 00
Merchants', New Jersey	123 32
Michigan Fire and Marine, Michigan	150 12
Milwaukee Mechanics, Wisconsin	129 82
National Fire, Connecticut	169 91
National Assurance, Ireland	288 68
National Fire and Marine, New Zealand	253 20
New Hampshire Fire, New Hampshire	2 00
Niagara Fire, New York	186 54
Northwestern National, Wisconsin	131 10
Northern Assurance, England	111 54
North British and Mercantile, England	266 52
Norwich Union Fire, England	2 00
Oakland Home, California	77 92
Oregon Fire and Marine, Oregon	64 16
Orient, Connecticut	97 70
Pennsylvania, (Pittsburgh) Pennsylvania	6 00
Phenix, New York	311 90
Phoenix, Connecticut	333 86
Phoenix Assurance, England	97 31
Providence Washington, Rhode Island	235 71
Prussian National, Prussia	116 31
Royal, England	79 00
Scottish Union and National, Scotland	254 00
Security, Connecticut	104 00
South British Fire and Marine, New Zealand	253 26
Springfield Fire and Marine, Massachusetts	6 00
State Investment, California	110 02
State, Iowa	139 00
Sterling Fire, New York	129 29
St. Paul Fire and Marine, Minnesota	252 78
Sun, California	109 45
Sun Fire Office, England	177 50
Traders, Illinois	118 64
Union, California	274 57
Union Fire and Marine, New Zealand	138 10
Washington Fire and Marine, Massachusetts	85 00
Western Assurance, Canada	227 37
Westchester Fire, New York	78 07
Western Fire and Marine, California	10 00
	<hr/>
	\$ 12,069 69

RECEIPTS FROM CASUALTY AND ACCIDENT
COMPANIES.

Accident Co. of North America, Canada	\$ 97 00
Employers Liability Assurance, England	80 00
Equitable Accident, Ohio	80 00
Fidelity and Casualty Co., New York	140 35
Metropolitan Plate Glass, New York	2 00
Standard Life and Accident, Michigan	6 00
	<hr/>
	\$ 405 35

RECEIPTS FROM LIFE COMPANIES.

Connecticut Mutual, Connecticut	\$ 59 00
Continental Life, Connecticut	57 00
Equitable Life, New York	1,188 82
Germania Life, New York	191 42
Hartford Life and Annuity, Connecticut	136 38
Home Life, New York	127 55
Mutual Life, New York	934 01
New York Life, New York	253 18
Northwestern Mutual Life, Wisconsin	970 02
Pacific Mutual Life, California	71 57
Penn Mutual Life, Pennsylvania	118 74
Provident Savings Life, New York	82 00
Travelers, Connecticut	1,606 17
Union Mutual Life, Maine	57 00
Washington Life, New York	61 00
	\$ 5,913 86

RECEIPTS FROM CO-OPERATIVE COMPANIES.

Bankers Life Association, Minnesota	\$ 82 00
Colorado Mutual Live Stock, Colorado	81 00
Equitable Reserve Fund Life, New York	57 00
Fidelity Mutual Life, Pennsylvania	61 48
Great Western Mutual Aid, Colorado	50 00
Great Western Mutual Accident, Colorado	50 00
Guaranty Mutual Accident, New York	82 00
International Mutual, Colorado	26 00
Mutual Benefit Life, New York	61 00
Mutual Reserve Fund, New York	79 00
New England Mutual Accident, Massachusetts	84 00
Union Mutual Accident, Illinois	82 00
United States Mutual Accident, New York	82 39
Western Mutual Benevolent, Nebraska	20 00
Total	\$ 897 87

EXPENSE ACCOUNT.

EXPENSE ACCOUNT,

FROM MARCH 1, 1886, TO MARCH 1, 1887.

Salary of deputy superintendent	\$ 3,000 00
Salary of clerk	1,500 00
Extra clerk hire	906 33
Printing	3,619 02
Rent of office	480 00
General expense, stationery, postage, etc.,	733 46
Total	\$ 10,238 81

RECAPITULATION.

RECEIPTS.

Cash on hand March 1, 1886	\$ 10,805 59
Cash from fire companies	12,069 69
Cash from life companies	5,913 86
Cash from co-operative companies	897 87
Cash from accident and casualty companies	405 35
Cash from all other sources	49 00
Total	\$ 30,141 36

EXPENDITURES.

Expense account	\$ 10,238 81
Transferred to General Fund, November 30, 1886,	11,162 94
Cash on hand March 1, 1887,	8,739 61
Total	\$ 30,141 36

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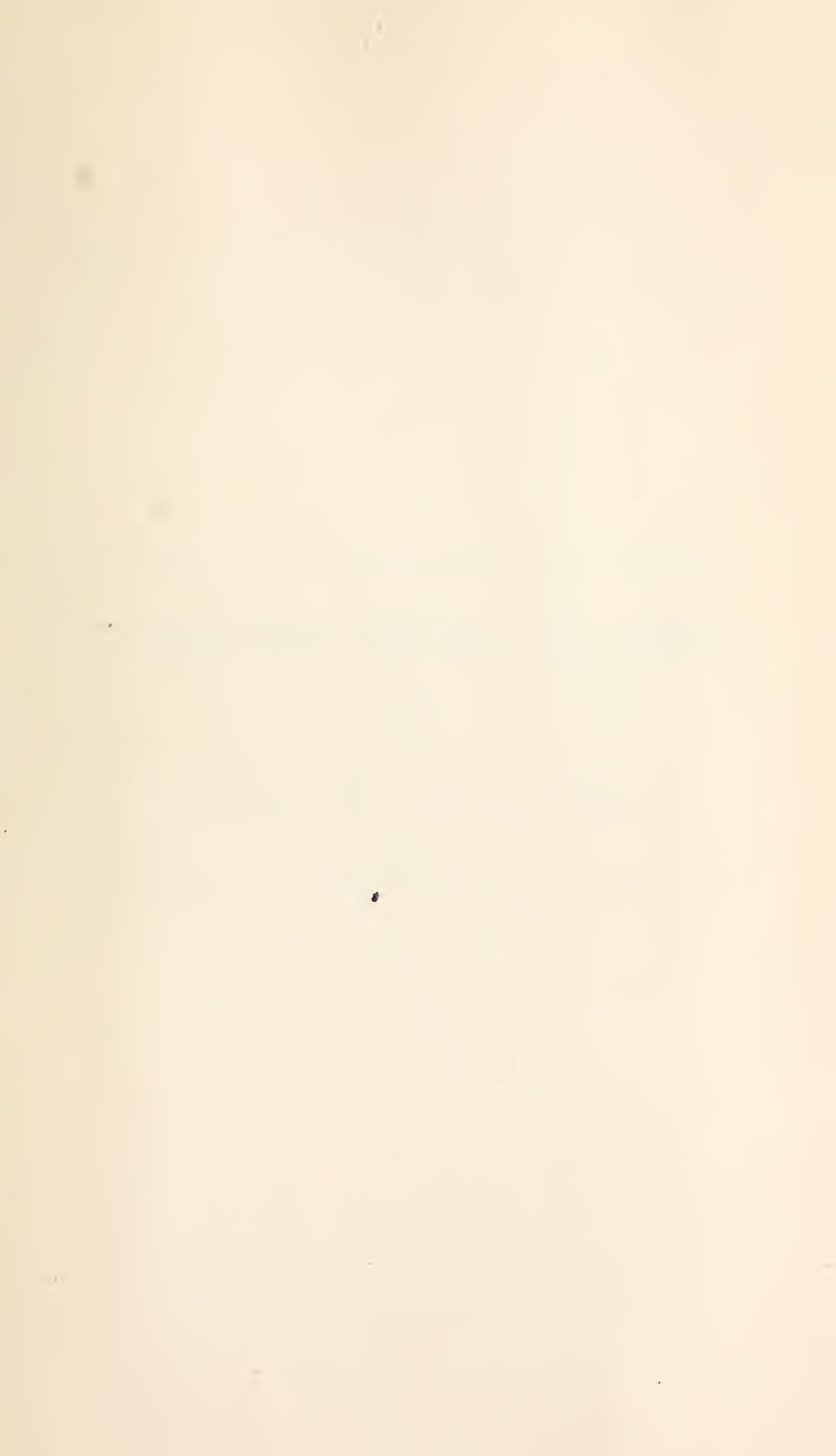
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INSURANCE LAWS

OF THE

STATE OF COLORADO.

CONDITIONS OF ADMISSION

TO

COLORADO,

AS SET FORTH IN THE FOLLOWING STATUTES,

FOR ALL COMPANIES OTHER THAN

CO-OPERATIVE OR ASSESSMENT, LIFE AND CASUALTY.

-
- First*—File power of attorney and statement preliminary to admission Fee \$50 00
- Second*—File certified copy of charter or certificate of corporation or deed of settlement Fee *25 00
- Third*—Take out certificate of authority Fee 5 00
- Fourth*—Take out copy of certificate of authority for each agent, per copy Fee 2 00

* NOTE—Under the amended law of 1883, the fee for filing charters, etc., can, in no case, be less than \$25, and where the capital stock of the company is above \$250,000, ten cents additional is added for each thousand of such capitalization. This is the law governing fees in the Secretary of State's office, as directed in section 4, of chapter 11., of the amended law of 1883. The former rule of this office, under the old law requiring a copy of charters, etc., to be filed with the Secretary of State, is by this done away with, and hereafter filing with the Superintendent of Insurance fills all requirements of the law.

CO-OPERATIVE OR ASSESSMENT, LIFE AND CASUALTY COMPANIES.

For co-operative or assessment companies doing a life or casualty business, the requirements are as above, with the additional requirements that all policies must conform to the conditions of section 5 of "An act relating to life and casualty insurance on the assessment plan;" sworn statements of President and Secretary, setting forth different facts, as recited in section 8 of the same act, must be filed with the Superintendent of Insurance.

ACT OF 1883, AS AMENDED.

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.

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 of 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.

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 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 (\$3,000) 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 for 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 Super-
intendent 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 the Superintendent of Insurance shall be deemed a public office, and the records, books, and papers thereof 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.

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

Reports, when
and to whom
made.

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 he 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 exceeding 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.

Copies
published.

Shall furnish
necesssry
blanks.

Power of Su-
perintendent
of Insurance.

SEC. 10. The Superintendent of Insurance shall have power to examine and inquire into all violations of 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 person, 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 attachment 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.

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, or other assistance.

Examinations of companies, and by whom.

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 mem-

False testimony and punishment therefor.

orandum 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 proceeding 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.

for exam-
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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 this 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.

Examinations published.

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 (see section 4, of chapter II.); 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, .20; 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 two per cent. on the excess of premiums received over losses and ordinary expenses

Fees for filings on admission to do business in State.

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.

Money received by Superintendent and how disposed of.

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 Treasurer 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 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.

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, on the warrant of the Superintendent of Insurance, from said Insurance Fund, to the credit of the General Fund of this State, annually, at the close of the fiscal year of the State. (This section was amended to read as above in 1885, Senate bill 68.)

Surplus money transferred to general fund.

CHAPTER II.

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.

No company shall adopt same name as others, etc.

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 persons 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.

Companies must have certificates of authority to transact business.

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.

Copies of authority to agents.

Every such company shall be required to procure annually, for the use of its agents and solicitors, copies of such certificate of authority.

Superintendent of Insurance as power of attorney for all foreign companies.

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 certified and authenticated, shall be filed in the office of the Superintendent of Insurance, and copies certified by him shall be deemed sufficient evidence. Service upon 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 case of companies of foreign countries, to the resident manager in this coun-

try, 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.

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 the Superintendent of Insurance a duly certified copy of its charter, or articles of incorporation, or deed of settlement, together with a statement, under oath, of the president and secretary, or other chief officers of such company, showing the condition of affairs of such company on the thirty-first 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 chapter; *Provided*, That insurance companies complying with the provisions of this section, shall not be required to comply with section 25 of chapter XIX., of the General Statutes of Colorado. *Provided, further*, That all insurance companies organized by authority other than that of the State of Colorado, hereafter applying for authority to do business in this State, shall, for filing the articles required by this section, pay to the Superintendent of Insurance the same fee as that required by the statutes for filing the same document or documents with the Secretary of State, but in no case shall the fee paid to the Superintendent of Insurance be less than twenty-five (\$25) dollars, and the provisions of the insurance laws of this State, approved February 13, 1883, in conflict herewith, are hereby repealed. (This section was amended by the Sixth General Assembly to read as above.)

Companies must file articles of incorporation and statement.

Fees same as that required for filing with Secretary of State, but in no case less than \$25.

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 thirty-first 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 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 and 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 loan, at least twenty per cent. more than the sum loaned thereon.

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.

Unlawful for directors to pay *bonus* or interest in lieu of dividends.

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 busi-

How life policies are valued, etc.

For estimating liabilities of insurance companies.

In default of payment life policies converted into paid-up policies.

ness 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 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 of interest; *Provided*, That the 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 I. 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 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 Any one risk not to exceed 5 per cent of its paid-up capital five per cent. of its paid up capital, unless the same shall be re-insured in some other good and responsible companies.

SEC. 2. Whenever any number of persons shall To form an insurance company: how, etc. 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 it convenient and proper, and shall keep the same open until the full amount specified in the certificate of incorporation is subscribed.

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 disinter- Capital subscribed, examination made, etc.

ested 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 said certificate, which, on being recorded in the office of recorder of deeds of the county wherein the company is to be located, shall be their authority to commence business.

Filing with county clerk.

Contracts may be made with or without seal.

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.

Every insurance company now existing in State subject to this law.

SEC. 5. Every insurance company now existing under the laws of this State, except as hereafter provided, shall be subject to the provisions of this act, but shall be allowed ninety days from the approval hereof to comply with requirements herein set forth.

Shall not prevent Masonic, Odd Fellows, or religious societies, but they must render annual statements.

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, the companies, corporations and associations, or any such mentioned in this section, and 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.

SEC. 7. The provisions of this act shall not be construed to prevent any number of persons, not less than twenty, from 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 company 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.

Shall not prevent forming mutual insurance for protection of its members.

SEC. 8. All acts and parts 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.

Repeal of acts heretofore existing.

SEC. 9. Whereas, an emergency exists, this act shall take effect and be in full force from and after its passage.

Emergency clause.

Approved February 13, A. D. 1883.

AN ACT

RELATING TO LIFE AND CASUALTY INSURANCE ON THE
ASSESSMENT PLAN.

*Be it enacted by the General Assembly of the State of
Colorado:*

Definition.

Except fraternal societies.

Twenty-five persons form company.

SECTION 1. Every contract, whereby a benefit is to accrue to a party or parties named therein upon the death or physical disability of a person, which benefit is in any degree or manner conditioned upon the collection of an assessment upon persons holding similar contracts, shall be deemed a contract of insurance on the assessment plan, and the business involving the issuance of such contracts shall be carried on in this State only by duly organized corporations, which shall be subject to the provisions and requirements of this act; but nothing herein contained shall be construed as applicable to organizations which conduct their business as fraternal societies, on the lodge system, or to organizations which do not employ paid agents in soliciting business, or limit their certificate holders to a particular order or fraternity. If the benefit is to accrue through the death of the insured person, the contract shall be of life insurance; if through accidental death only, or the physical disability from accident or sickness of the insured, it shall be of casualty insurance.

SEC. 2. Twenty-five or more persons, citizens of this State, may form a corporation to carry on the business of life or casualty insurance, or both, on the assessment plan; but no such corporation shall begin to do business until at least two hundred persons have subscribed in writing to be insured therein, and have each paid in one full mortuary assessment, to be held in trust for the ben-

efit of the beneficiaries, nor until the Superintendent of Insurance has certified that it has complied with the provisions of this act, and is authorized to transact business. No charter granted under the provisions of this act shall continue valid after one year from date, unless the organization has been completed and business begun thereunder. How charter invalidated.

SEC. 3. Any corporation existing under the laws of this State, and now engaged in transacting the business of life or casualty insurance on the assessment plan, may re-incorporate under the provisions of this act; *Provided*, That nothing in this act contained shall be construed as requiring or making it obligatory upon any such corporation to re-incorporate, and any such corporation may continue to exercise all rights, powers and privileges conferred by this act, or its articles of incorporation, not inconsistent herewith, the same as if re-incorporated hereunder. Existing companies may re-incorporate.

SEC. 4. When the Superintendent of Insurance, on investigation, is satisfied that any corporation, doing business in this State, under this act, has exceeded its powers, failed to comply with any provisions of law, or is conducting business fraudulently, he shall report the facts to the Attorney General, who shall thereupon apply to the District court for an injunction restraining such corporation from the further prosecution of business; and the said court, upon hearing the matter, may issue such injunction, or decree the removal of any officer, and substitute a suitable person to serve in his stead until a successor is duly chosen, and may make such other order and decrees as the interests of the corporations and the public may require. Penalty for failure to comply with act.

SEC. 5. Every policy or certificate hereafter issued by any corporation doing business under this act, and promising a payment to be made upon a contingency of

Policy shall specify a minimum amount which must be paid, and the time within which.

Rights of insured to collections in excess of minimum named.

After failure to pay, for 30 days, Superintendent of Insurance may notify to stop business.

Power to examine.

death, sickness or accident, shall specify the minimum sum of money which it promises to pay upon each contingency insured against, and the number of days after satisfactory proof of the happening of such contingency at which such payment shall be made; and upon the occurrence of such contingency, unless the contract shall have been voided by fraud, or by breach of its conditions, the corporation shall be obligated to the beneficiary for such payment at the time and to the amount specified in the policy or certificate; and this indebtedness shall be a lien upon all the property, effects and bills receivable of the corporation, with priority over all indebtedness thereafter incurred, except as hereinafter provided in case of the distribution of assets of an insolvent corporation; *Provided*, That the statement of such minimum, shall not invalidate the rights of the party insured from receiving any further amount, above such minimum, that shall be based upon membership, and to which he shall be entitled by the provisions of the policy. If the Superintendent of Insurance shall be satisfied, on investigation, that any such corporation has refused or failed to make such payments for thirty days after it became due, and after proper demand, he shall notify the corporation to issue no new policies or certificates until such indebtedness is fully paid; and no officer or agent of the corporation shall make, sign, or issue any policy or certificate of insurance while such notice is in force.

SEC. 6. Whenever the Superintendent of Insurance shall have given the notice required by the last preceding section, he shall proceed, without delay, to investigate the conditions of the corporation, and shall have full power, in person or by deputy, to examine its books, papers and accounts, and to examine under oath its officers, agents, clerks and certificate holders, or other persons having knowledge of its business; and if it shall

appear to him that its liabilities exceed its resources, and that it cannot, within a reasonable time, not more than three months from the date of the original default, pay its accrued indebtedness in full, he shall report the facts to the Attorney General, who shall, upon the report of the Superintendent of Insurance, apply to the District court for an order closing the business of the corporation, and appointing a receiver or trustee for the distribution of its assets among creditors; *Provided*, That notice of such application, and a copy thereof in writing, shall be served upon the corporation at least ten days before the same shall be heard; *And, provided*, That upon hearing the matter, the court shall have power to make any order which the interests of the corporation and the public may require.

Report to Attorney General.

SEC. 7. No life or casualty insurance corporation, organized under the laws of this State, shall transfer its risks to, or re-insure them in, any other corporation, unless the said contract of transfer, or re-insurance, is first submitted to and approved by two-thirds vote of a meeting of the insured called to consider the same, of which meeting a written or printed notice shall be mailed to each policy or certificate holder at least ten days before the date fixed for said meeting; and in case said transfer, or re-insurance, shall be approved, every policy, or certificate holder of the said corporation, who shall file with the secretary thereof, within five days after said meeting, written notice of his preference to be transferred to some other corporation than that named in the contract, shall be accorded all the rights and privileges, if any, in aid of such transfer as would have been accorded under the terms of the said contract had he been transferred to the corporation named therein. The members of any insurance corporation other than those which are purely mutual, whose management shall refuse or neglect, for the space of thirty days after the filing of satisfactory proof

Shall not re-insure risks, except, etc.

Liability of members.

of death of any certificate or policy-holder, where the claim so arising is not disputed on account of fraud or want of validity, and where the death fund is not sufficient to pay said claim, to levy an assessment to provide for the same, shall thereby become liable to the beneficiary under the said certificate or policy, in a sum not exceeding the face of said claim.

Conditions for admission to the State.

SEC. 8. Any corporation organized under authority of another State or government to issue policies or certificates of life or casualty insurance on the assessment plan, as a condition precedent to transacting business in this State, shall deposit with the Superintendent of Insurance, and also with the Secretary of State, a certified copy of its charter or certificate of incorporation, it shall also file with the Superintendent of Insurance a statement under oath of its President and Secretary, in the form by the Superintendent of Insurance required, of its business for the preceding year; a certificate under oath of its President and Secretary that it is paying, and for the twelve months then next preceding has paid the amount named in its policies or certificates in full; in accordance with the requirements of section 5, a certificate from the proper authority in its home State that said corporation engaged, according to the provisions of this act, in life or casualty insurance on the assessment plan in this State, is legally entitled to do business in such home State, a copy of its policy or certificate and application, which must show that benefits are provided for by assessment upon policy or certificate holders. The Superintendent of Insurance shall thereupon issue or renew the authority of such corporation to do business in this State, and such authority shall be revoked whenever the Superintendent of Insurance, on investigation is satisfied that such corporation is not paying, in accordance with the requirements of section 5, of this act, the amount named in its

May revoke certificate of authority.

policies or certificates in full. Upon such revocation the Superintendent shall cause notice to be published in a daily newspaper in Denver, Colorado, and no new business shall be thereafter done by it or its agents in this State. When any other State or country shall impose any obligation upon any such corporation of this State, the like obligation shall be imposed on similar corporations and their agents of such State or country doing business in this State.

SEC. 9. No corporation doing business under this act shall issue a certificate or policy upon the life of any person more than sixty years of age, nor upon any life in which the beneficiary named has no interest, and every call for payments by the policy or certificate holders shall distinctly state the purpose of the same, and whether any part thereof shall or may be used for expenses, and if so how much. Any assessment of a policy or certificate to a person having no interest in the insured life shall render such policy or certificate void.

No risk on person over sixty years of age.

SEC. 10. *The money or other benefit, charity, relief or aid to be paid, provided or rendered by any corporation authorized to do business under this act, shall not be liable to attachment or other process, and shall not be seized, taken, appropriated or applied by any legal or equitable process, nor by operation of law, to pay any debt or liability of a policy or certificate holder, or any beneficiary named therein.

Money not liable to attachment.

SEC. 11. Any solicitor, agent or examining physician who shall knowingly or wilfully make any false or fraudulent statement or representation in, or with reference to, any application for insurance, or for the purpose of obtaining any money or benefit in any corporation transacting business under this act, shall be guilty of a misdemeanor, and, upon conviction, shall be punished by a fine of not less than one hundred, nor more than

Liability of solicitor, etc.

five hundred dollars, or imprisonment in the county jail for not less than thirty days, nor more than one year, or both, at the discretion of the court.

File annual
statement.

SEC. 12. Every corporation doing business under this act shall annually, on or before the first day of March, return to the Superintendent of Insurance, in such manner and form as he shall prescribe, a statement of its affairs for the year ending on the preceding thirty-first of December, and the said Superintendent, in person or by deputy, shall have the power of visitation of and examination into the affairs of any such corporation which are conferred upon him in the case of life insurance companies, as provided by law in case of other companies; *Provided, always,* That nothing contained herein shall subject any corporation doing business under this act to any other provisions or requirements of said law, except as distinctly set forth herein.

Fees.

SEC. 13. The fees for filing statements, certificates or other documents required by this act, or for any service or act of the Superintendent of Insurance and the penalties for any violation of this act, shall be the same as provided in the case of other insurance companies.

SEC. 14. All acts and parts of acts in conflict with this act, so far as they apply to insurance companies on the assessment plan, are hereby repealed.

Approved April 20, 1887.

