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Superintendent of Insurance.



SEVENTH 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. 1888.

DENVER, COLORADO:
THE COLLIER & CLEVELAND LITH. CO., STATE PRINTERS.
1889.

6607

OFFICE OF AUDITOR OF STATE
AND SUPERINTENDENT OF INSURANCE,
DENVER, COLO., MAY 1, 1889. }

To His Excellency,

JOB A. COOPER,

Governor of Colorado:

SIR—Pursuant to law, I have the honor to submit herewith the annual report of the department established by the act of 1883, to supervise and regulate the business of insurance in Colorado; also giving a synopsis of the business of all insurance companies authorized to operate in this State for the year ending December 31, 1888.

PART I.

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

FIRE AND FIRE & MARINE.

The following table shows the names, location, date of admission and capital stock of companies licensed for the first time in Colorado, with the exception of the Glens Falls Insurance Company, which withdrew from the State March 1, 1888, and is now re-admitted:

NAME.	LOCATION.	DATE OF ADMISSION.	CAPITAL STOCK.
Liberty	New York, N. Y. . . .	April 21, 1888	\$1,000,000 00
Long Island.	Brooklyn, N. Y. . . .	April 25, 1888	300,000 00
Svea Fire and Life	Gothenburg, Sweden	Sept. 13, 1888	533,333 33
Union	Philadelphia, Penn . .	Sept. 15, 1888	450,000 00
Glens Falls	Glens Falls, N. Y. . .	Jan. 26, 1889	200,000 00
Girard Fire and Marine.	Philadelphia, Penn . .	Feb. 2, 1889	300,000 00
Transatlantic Fire	Hamburg, Germany. .	Feb. 14, 1889	300,000 00
People's	Pittsburg, Penn . . .	Feb. 23, 1889	200,000 00
Eagle Fire	New York, N. Y. . . .	Mar. 2, 1889	300,000 00
Reading Fire	Reading, Penn.	Mar. 26, 1889	250,000 00
Burlington	Burlington, Iowa. . .	April 15, 1889	200,000 00
Detroit Fire and Marine	Detroit, Michigan . .	April 18, 1889	350,000 00
Mercantile Fire and Marine	Boston, Mass.	April 24, 1889	400,000 00
American	Boston, Mass.	April 24, 1889	300,000 00
Denver	Denver, Colo.	May 1, 1889	200,000 00
Total addition to capital stock			\$5,283,333 33
The following have withdrawn during the year :			
Eliot	Boston, Mass.		200,000 00
Fire Insurance Association	London, England		500,000 00
Howard	New York, N. Y.		400,000 00
Insurance Company of Dakota.	Sioux Falls, Dakota		200,000 00
Prescott	Boston, Mass.		200,000 00
Total deduction in capital stock			\$1,500,000 00
Showing a net increase of capital stock of			\$3,783,333 33

VI. REPORT SUPERINTENDENT OF INSURANCE.

TABLE I.—Beginning at page 398, shows the total amount of risks written in the State by fire and fire and marine companies, and amounted during the year to \$61,598,993.20; the premiums collected thereon amounted to \$1,121,077.87, making the average rate of premiums 1.82; losses paid, \$389,186.02; per cent. of losses to premiums received, 34.72, or 6.34 less than in 1887; losses incurred, \$398,158.13; showing a remarkable increase over the business of 1887 of \$10,979,217.05 in amount of risks written, or 21.6 per cent.; an increase of \$170,785.49, or 17.9 per cent., in premiums received; a decrease of .06 in the average rate of premiums.

The following table will show the comparative business by years of this line of insurance since the organization of the department:

Year written.	Risks written during the year.	Premiums received.	Average rate of premiums.	Losses paid.	Per cent. of losses to premiums rec'd.	Losses incurred.
1882.	\$ 32,817,015 92	\$ 600,919 41	1.83	\$ 300,679 85	50.03	\$ 311,281 24
1883.	42,760,817 76	769,777 10	1.80	357,217 86	46.27	390,876 40
1884.	40,151,636 10	756,068 42	1.88	316,340 22	41.84	342,902 07
1885.	42,137,800 60	819,885 75	1.95	274,710 48	33.50	242,762 51
1886.	45,532,753 42	861,850 97	1.89	412,554 82	46.71	404,916 78
1887.	50,617,776 15	950,292 38	1.88	390,226 12	41.06	400,156 33
1888.	61,598,993 20	1,121,077 87	1.82	389,186 02	34.72	398,158 13
Tot'ls	\$ 315,616,793 15	\$ 5,979,871 90	1.89	\$ 2,441,915 37	40.84	\$2,491,053 46

These figures evidently show the great progress of the State, and an exceedingly prosperous year for the companies.

Tables II. III. and IV. show interesting general data concerning the total business of these companies in all the States.

Table V. shows the total assets of these companies, classified, aggregating \$202,282,499.48.

Table VI. shows the liabilities, classified, amounting to \$95,787,993.27, and showing a net surplus to all of \$55,518,560.11.

Table VII. shows interesting data concerning risks in force, etc.

Table VIII. gives the name of each company, location, and the name of the President and Secretary.

It is especially gratifying to report to you the organization of the Denver Insurance Company, of Denver. It was licensed May 1, 1889, has \$200,000.00 cash capital and \$50,000.00 cash surplus paid in by stockholders. It is the first stock fire insurance company to organize in this State with an actual paid in cash capital. The fire insurance business of Colorado, as shown by the several reports of this department, is very profitable, and as the people of Colorado wisely incline to the patronage and building up of home institutions, it is, I think, safe to predict for the company a prosperous future.

The only formal complaint that has been made to the department is against the State Insurance Company, of Des Moines, Iowa, on a technical point in regard to the title of land, where the policy covers improvements thereon. The question is now in litigation and will probably be settled by the courts before my next report, at which time I will comment on the question and make such recommendations to the Legislature as are necessary to remedy any defects in the law governing such cases.

FIDELITY, CASUALTY AND ACCIDENT.

One company, "The Hartford Steam Boiler Inspection and Insurance Company, of Hartford, Connecticut," with a paid-up cash capital of \$500,000, was admitted during the year.

Tables I., II. and III. show interesting data in this class of insurance.

PART II.

LIFE AND CO-OPERATIVE INSURANCE.

LIFE COMPANIES.

The following Life Companies were admitted during the year:

Ætna, Hartford, Connecticut, August 20, 1888.

National, Montpelier, Vermont, October 22, 1888.

Prudential, Newark, New Jersey, November 5, 1888.

Michigan Mutual, Detroit, Michigan, February 27, 1889.

Union Central, Cincinnati, Ohio, April 12, 1889.

Germania, New York, readmitted August 10, 1888.

The Life Insurance Companies doing business in the State report quite an increase, as can readily be seen by Table No. I., page 590; 2222 new policies were written in the State, aggregating the sum of \$8,974,613.

Payments to beneficiaries during the year, aggregated \$243,161.50, and the premiums paid the companies amounted to \$752,717.59.

Tables II. to VI. are very interesting and give a general synopsis of the assets, liabilities, etc. of the different companies.

CO-OPERATIVE COMPANIES.

The following Co-Operative Companies were admitted:

National Temperance Relief Union, St. Joseph, Mo., Aug. 10, '88.

Covenant Mutual Benefit Association, Galesburg, Ill., Mar. 8, '89.

Bankers Life Ass'n, St. Paul, Minn., re-admitted Mar. 28, 1889.

The National Alliance, New York, re-admitted Nov. 19, 1888.

Tables I. and II. give valuable information in connection with this class of insurance.

AN EXAMINATION.

The license of The Mutual Reserve Fund Life Association of New York, having been refused by the Department for 1888, and upon an application for a renewal of their license, I decided to make a personal examination of the affairs of the Company, to which I devoted fully three weeks, and a most thorough examination of the condition of that Company was had. In this work I had the valuable assistance of the well-known actuary, Mr. Lucius McAdam, of the City of New York.

I examined the receipts and expenditures of the Association. I also examined the assets and liabilities of the same and verified all investments and deposits by direct personal investigation at the banks and other proper sources of information. At the office of the Central Trust Co., of New York, I carefully examined every loan made, and appraisals were furnished by experts as to the value of each property.

I found the investments of the Association to have been made judiciously, upon proper appraisals, and with due legal formalities.

The general system of book-keeping I found to be very complete and accurate.

The investigation and approval of death claims I found to be very thorough and systematic and my careful examination of each of the seven resisted claims has convinced me that good reasons existed for contesting them in the interest of the members of the Association.

In short, I found the Association in an excellent condition and admitted the same. The General Assembly very wisely amended the existing laws, which now enables this Department to reach every class and kind of Insurance Companies operating in this State.

X. REPORT SUPERINTENDENT OF INSURANCE.

The general prosperity of the State reaches this department, and the business of insurance is rapidly increasing. Our last Legislature changed the laws in reference to examination of companies, by which the expenses of the department will probably be increased, but the receipts will be ample to meet all demands, and a balance will yearly be turned into the general fund of the State.

The receipts of the department for the last year show an increase of \$2,389.16 over the previous year, and the sum of \$14,472.56 was transferred to the general fund of the State November 30, 1888.

My predecessor, the Hon. Darwin P. Kingsley, in his last annual report suggested to his successor in office to do away with the practice of signing the outgoing official's name to a report which his successor actually makes, which suggestion I put into practice by signing the report myself.

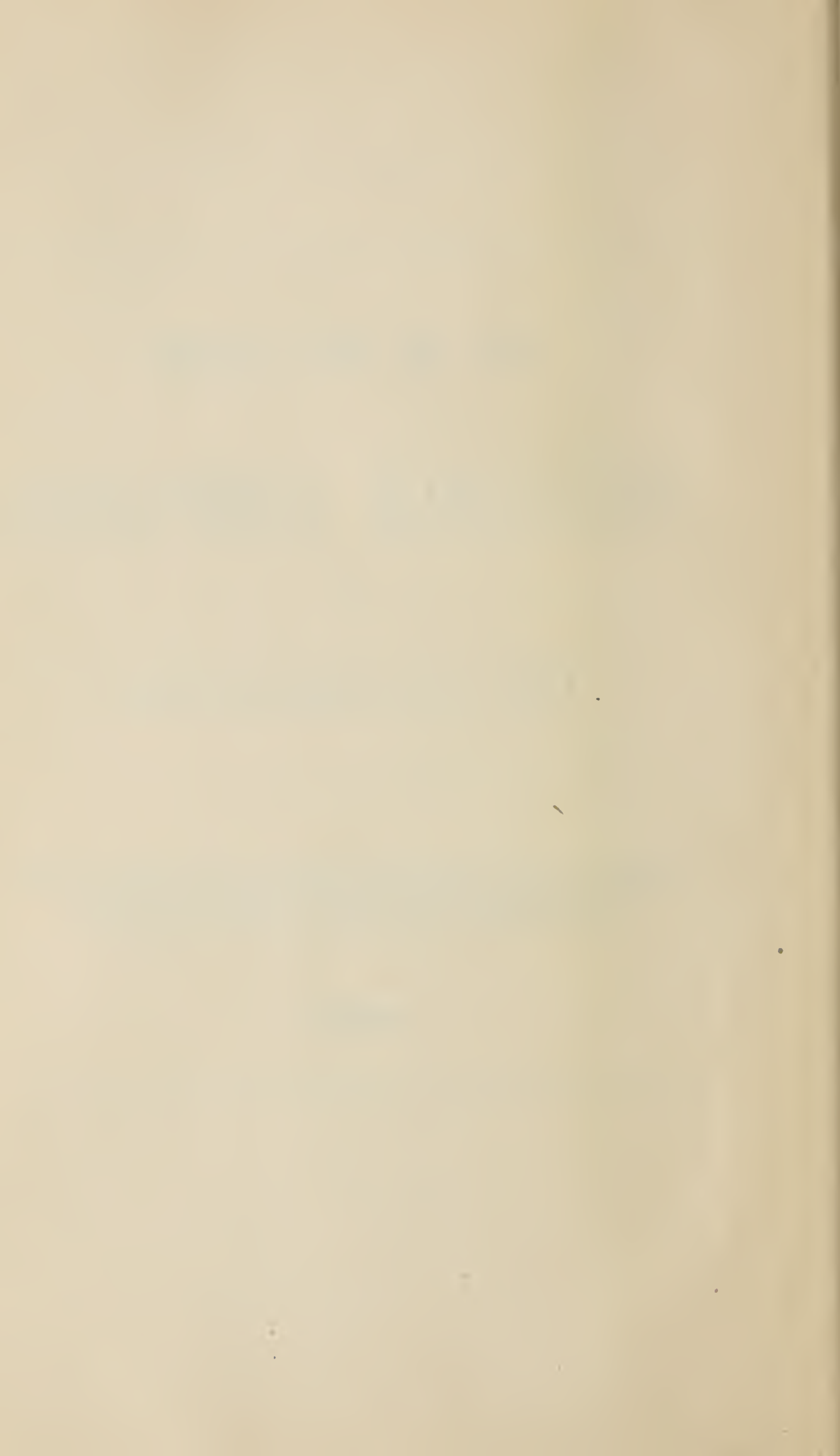
All of which is respectfully submitted.

LOUIS B. SCHWANBECK,
Superintendent of Insurance.

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,

1888.



Ætna Insurance Company,

OF

HARTFORD, . . . CONNECTICUT.

Incorporated June, 1819.

JOTHAM GOODNOW, President.

A. C. BAYNE, Secretary.

I. CAPITAL.

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

II. ASSETS.

Market value of real estate owned by the company (unincumbered). . . \$ 365,000 00
Loans on mortgage (first liens), upon which not more than one year's
interest is due 43,700 00
Interest due and accrued on all said mortgage loans 385 29
Value of lands mortgaged, exclusive of buildings . \$ 59,000 00
Value of buildings mortgaged (insured for \$34,000 00
as collateral) 58,500 00
Total value of said mortgaged premises . . . \$ 117,500 00

Account of Stocks 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 . .	\$ 22,000	\$ 28,215
United States bonds	4½	Quarterly . .	55,000	59,812 50
United States currency bonds .	6	Semi-annual	100,000	130,000
Alabama State bonds	3, 4, 5	Semi-annual	10,000	10,800
New Hampshire State bonds. .	6	Semi-annual	48,000	60,000
Rhode Island State bonds . . .	6	Semi-annual	43,000	48,590
South Carolina State bonds(con)	6	Semi-annual	15,000	16,050
Tennessee State bonds.	6	Semi-annual	31,000	19,840
Hartford county, Conn., bonds.	4	Semi-annual	38,000	38,000
Hudson county, N. J., bonds . .	6	Semi-annual	15,000	15,750
Barkhamsted, Conn., town b'nds	6	Semi-annual	6,000	6,240
Hartford, Conn., town bonds. . .	6	Annual . . .	1,000	1,000
Middletown, Conn., town bonds	6	Semi-annual	60,000	63,000
Norwich, Conn., town bonds. . .	7	Semi-annual	100,000	140,000
Norfolk, Conn., town bonds . . .	6	Semi-annual	14,000	14,420
Pawtucket, R. I., town bonds . .	7	Semi-annual	100,000	120,000
Windsor Locks, Conn., town bonds	6	Semi-annual	20,000	22,000
Bloomington, Ill., city bonds . .	8	Semi-annual	20,000	23,000
Boston, Mass., city bonds	6	Semi-annual	50,000	60,000
Brooklyn, N. Y., city bonds . . .	6	Semi-annual	9,000	10,620
Buffalo, N. Y., city bonds	7	Semi-annual	50,000	66,500
Cleveland, Ohio, city bonds . . .	7	Semi-annual	25,000	29,000
Cincinnati, O., city water bonds	7	Semi-annual	50,000	57,000
Chicago, Ill., city bonds	7	Semi-annual	31,000	35,960

	<i>Per cent.</i>	<i>Interest.</i>	<i>Par value.</i>	<i>Market value.</i>
Corry, Pa., city bonds 6		Semi-annual	10,000	10,500
Detroit, Mich., city bonds . . . 7		Semi-annual	30,000	33,000
East Saginaw, Mich., city bonds 6		Semi-annual	12,000	12,240
Fort Wayne, Ind., city bonds . 6		Semi-annual	25,000	28,750
Hartford, Conn., city bonds . . 6		Semi-annual	111,000	122,100
Indianapolis, Ind., city bonds . 7	3-10	Semi-annual	50,000	59,000
Jersey City, N. J., city bonds . 6		Semi-annual	15,000	15,750
Kansas City, Improvement city bonds 7		Semi-annual	10,000	11,000
Lockport, N. Y., city bonds . . 7		Semi-annual	25,000	31,000
Montreal, Can., corpor'n stock 6		Semi-annual	19,000	21,280
Montreal, Can., corpor'n bonds 6		Semi-annual	4,000	4,000
Newark, N. J., city bonds . . . 7		Semi-annual	50,000	60,000
New Brunswick N. J., city bds 7		Semi-annual	20,000	22,000
New Brunswick, N. J., water bds 7		Semi-annual	9,000	10,350
Ottumwa, Ia., city bonds . . . 5		Semi-annual	16,000	16,000
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	28,750
St. Louis, Mo., city gold bonds 5		Semi-annual	50,000	55,000
Toledo, O., city special bonds . 7	3-10	Semi-annual	13,000	15,340
Toledo, O., city water bonds . . 8		Semi-annual	5,000	5,500
Independent School District, Blakesburg, Ia., bonds . . . 6		Semi-annual	2,000	2,000
Independent School District, Chelsea, Ia., bonds 5½		Semi-annual	1,500	1,500
Independent School District, Montezuma, Ia., bonds . . . 6		Semi-annual	3,000	3,000
Independent School District, Ottumwa, Ia., bonds 5		Semi-annual	15,000	15,000
Independent School District, State Center, Ia., bonds . . . 5		Semi-annual	10,000	10,000
North East School District, Hartford, Conn., bonds . . . 4		Semi-annual	20,000	20,000
School District No. 2, Enfield, Conn., bonds 4½		Semi-annual	5,000	5,000
School District 24, Woodbridge, N. J., bonds 6		Semi-annual	13,000	13,650
State of Illinois, Mason & Taze- well drainage district bonds . 7		Semi-annual	9,000	9,900
Albany and Susquehanna R.R., first consol. gold mort. bonds. 7		Semi-annual	50,000	67,500
Albany and Susquehanna R.R., first consol. bonds 6		Semi-annual	50,000	61,500
Atchison, Colorado and Pacific, first mortgage R. R. bonds . . 6		Semi-annual	50,000	52,750
Buffalo and Erie R. R. bonds (new). 7		Semi-annual	46,000	55,200
Cleveland, Columbus, Cincinnati and Indianapolis R. R., S. F. first mortgage bonds 7		Semi-annual	25,000	30,250
Cleveland, Columbus, Cincinnati and Indianapolis R. R., first consol. mortgage bonds . . . 7		Semi-annual	60,000	80,400

ÆTNA INSURANCE COMPANY.

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	<i>Per cent.</i>	<i>Interest.</i>	<i>Par value.</i>	<i>Market value.</i>
Cleveland, Painesville and Ash- tabula R.R., mortgage bonds .7		Semi-annual	32,000	35,200
Chicago, Burlington and Quincy R.R., consol. mortgage bonds .7		Semi-annual	75,000	99,750
Chicago, Burlington and Quincy R. R., mortgage bonds4		Semi-annual	50,000	45,750
Chicago, Milwaukee and St. Paul (Chicago and Milwaukee Div.) R. R., first mortgage bonds .7		Semi-annual	75,000	94,500
Chicago, Milwaukee and St. Paul (Hastings and Dakota Div.) R. R., first mortgage bonds .7		Semi-annual	25,000	30,750
Chicago, Milwaukee and St. Paul (Iowa and Minnesota Div.) R. R., first mortgage bonds . . .7		Semi-annual	10,000	11,900
Chicago, Milwaukee and St. Paul (Iowa and Dakota Div.) R.R., ex. first mortgage bonds . . .7		Semi-annual	10,000	12,400
Chicago, Milwaukee and St. Paul (Dubuque Div.) R. R., first mortgage bonds6		Semi-annual	25,000	30,750
Chicago and Northwestern R. R., Madison extension, mort- gage bonds7		Semi-annual	30,000	39,000
Chicago and Northwestern R. R., S. F. mortgage bonds . .6		Semi-annual	25,000	29,750
Chicago and Northwestern R. R., general consol. gold mort- gage bonds7		Semi-annual	50,000	65,000
Chicago and Northwestern R. R., consol. S. F. mortgage bonds7		Quarterly . .	50,000	71,250
Chicago, Rock Island and Pacific R. R., mortgage bonds . . .6		Semi-annual	60,000	83,100
Chicago, Rock Island and Pacific R. R., mortgage bonds . . .5		Semi-annual	100,000	107,500
Chicago and West Indiana R. R., mortgage bonds6		Semi-annual	46,000	52,210
Columbus and Xenia R. R., mortgage bonds7		Semi-annual	50,000	53,000
Columbus and Toledo R. R., sec- ond mortgage bonds7		Semi-annual	14,000	15,680
Dayton and Western R. R., mortgage bonds6		Semi-annual	28,000	30,800
Delaware and Hudson Canal Co., mortgage bonds7		Semi-annual	30,000	34,800
Delaware and Hudson Canal Co. (Penn. Div.), mortgage bonds7		Semi-annual	25,000	35,500
Harlem River and Port Chester R. R., first mortgage bonds .7		Semi-annual	100,000	136,000
Harlem River and Port Chester R. R., first mortgage bonds .6		Semi-annual	50,000	60,000

	<i>Per cent.</i>	<i>Interest.</i>	<i>Par value.</i>	<i>Market value.</i>
Housatonic R. R., first mortgage bonds.	6	Semi-annual	50,000	50,000
Housatonic R. R. (rolling stock certificates).	5	Semi-annual	33,000	33,000
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	25,750
Jackson, Lansing and Saginaw R. R., mortgage bonds. . . .	8	Semi-annual	32,000	35,200
Kansas Pacific R. R., first consol. bonds	6	Semi-annual	25,000	28,000
Keokuk and Des Moines R. R., first mortgage bonds.	5	Semi-annual	40,000	42,000
Lake Shore R. R., mortgage bonds	7	Semi-annual	30,000	36,600
Lake Shore and Michigan Southern R. R., first consol. bonds	7	Semi-annual	15,000	19,350
Lake Shore and Michigan Southern R. R., second consol. bonds	7	Semi-annual	80,000	99,200
Mahoning R. R., coal bonds . . .	5	Semi-annual	30,000	32,700
Michigan Central R. R., second mortgage bonds	7	Semi-annual	50,000	62,500
Minn. and St. Louis (Iowa extension) R. R., first mortgage bonds	7	Semi-annual	25,000	21,250
Minneapolis Union R. R., gold bonds	6	Semi-annual	50,000	58,500
Morris and Essex R. R., first mortgage bonds	7	Semi-annual	25,000	36,250
Morris and Essex R. R., second mortgage bonds	7	Semi-annual	25,000	27,250
Morris and Essex R. R., first con. mortgage bonds.	7	Semi-annual	110,000	155,100
New York Central R.R., bonds.	5	Semi-annual	37,000	38,850
New York Central and Hudson R. R., first mortgage bonds . .	7	Semi-annual	175,000	239,750
New York and Harlem R. R., first mortgage bonds.	7	Semi-annual	10,000	13,100
New York, Lake Erie and Western R. R., first consol. mortgage bonds, gold.	7	Semi-annual	45,000	61,650
New York and New England R. R., first mortgage bonds . .	7	Semi-annual	50,000	63,000
North Western Union R. R., bonds	7	Semi-annual	25,000	33,500
Oswego R. R., bridge bonds . . .	6	Semi-annual	50,000	60,000
Ohio and West Virginia R. R., bonds	7	Semi-annual	26,000	29,640
Pittsburgh, Ft. Wayne and Chicago R. R., first mortgage bonds	7	Semi-annual	75,000	107,250

ETNA INSURANCE COMPANY.

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	<i>Per cent.</i>	<i>Interest.</i>	<i>Par value.</i>	<i>Market value.</i>
Pittsburgh, Ft. Wayne and Chicago R. R., second mortgage bonds	7	Semi-annual	81,000	113,400
Pittsburgh, Ft. Wayne and Chicago R. R., third mortgage bonds	7	Annual . . .	40,000	55,200
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	18,000	21,240
St. Paul and Northern Pacific R.R., first gold mortgage bds.	6	Semi-annual	50,000	60,000
St. Paul and Sioux City R. R., first gold mortgage bonds . .	6	Semi-annual	20,000	24,400
St. Louis and Iron Mountain, first mortgage bonds.	7	Semi-annual	10,000	10,900
Vermont Valley R. R., bonds. .	5	Semi-annual	50,000	52,500
West Shore R.R., first mortgage bonds	4	Semi-annual	50,000	52,500
Atlantic Dock Company, bonds.	5	Semi-annual	31,000	33,790
Loan and Guarantee Company of Connecticut	6	Semi-annual	10,000	10,000
Atlantic Mutual Ins. Co., scrip			38,100	38,100
<i>Shares of Stock.</i>				
50 Connecticut River Co.			5,000	1,000
500 Albany and Susquehanna R. R. Co.			50,000	77,500
150 Central Ohio R. R. Co.			7,500	7,500
1000 Cleveland and Pittsburgh R. R. Co.			50,000	78,500
220 Chicago, Burlington and Quincy R. R. Co. . . .			22,000	24,200
220 Chicago, Rock Island and Pacific R. R. Co. . .			22,000	21,450
300 Connecticut River R. R. Co.			30,000	60,000
500 Connecticut and Passumpsic R. R. Co.			50,000	50,300
400 Ft. Wayne and Jackson R. R. Co., preferred. .			40,000	40,000
100 Joliet and Chicago R. R. Co.			10,000	15,000
200 Kalamazoo, Allegan and Grand Rapids R.R.Co.			20,000	22,700
200 Keokuk and Des Moines R.R. Co., preferred .			20,000	5,000
1000 Morris and Essex R. R. Co.			50,000	72,500
800 New York Central and Hudson River R.R. Co.			80,000	86,800
500 New York and Harlem R. R. Co.			25,000	58,750
1000 New York, New Haven and Hartford R. R. Co.			100,000	245,000
500 North West Telegraph Co.			25,000	25,000
750 Pittsburgh, Ft. Wayne and Chicago R. R. Co. .			75,000	112,500
150 Peoria and Bureau Valley R. R. Co.			15,000	24,500
200 Reusselaer and Saratoga R. R. Co.			20,000	35,000
200 Valley (New York) R. R. Co.			20,000	20,000
200 Aetna National Bank, Hartford, Conn.			20,000	21,400
200 American National Bank, Hartford, Conn. . .			10,000	13,200
400 Charter Oak National Bank, Hartford, Conn. .			40,000	42,000
160 City Bank, Hartford, Conn.			16,000	15,200
150 Connecticut River Banking Co., Hartford, Conn.			7,500	7,500
334 Farmers' and Mechanics' National Bank, Hartford, Conn.			33,400	35,404

<i>Shares of Stock.</i>	<i>Par value.</i>	<i>Market value.</i>
200 First National Bank, Hartford, Conn	20,000	20,600
1000 Hartford National Bank, Hartford, Conn	100,000	158,000
550 National Exchange Bank, Hartford, Conn	27,500	33,000
1000 Phoenix National Bank, Hartford, Conn.	100,000	120,000
550 State Bank, Hartford, Conn	55,000	49,500
400 American Exchange Nat. Bank, N. Y. City	40,000	57,600
400 Bank of the Manhattan Co., N. Y. City	20,000	33,600
300 Bank of New York National Banking Association, N. Y. City.	30,000	69,000
200 Bank of North America, N. Y. City	14,000	21,000
100 Hanover National Bank, N. Y. City	10,000	23,000
300 Importers' and Traders' National Bank, N. Y. City	30,000	150,000
100 Market and Fulton National Bank, N. Y. City.	10,000	18,500
700 Merchants National Bank, N. Y. City	35,000	50,750
120 Merchants Exchange National Bank, N. Y. City.	6,000	7,080
1200 Mechanics National Bank, N. Y. City	30,000	54,000
400 Metropolitan National Bank, N. Y. City	40,000	4,000
200 Nassau Bank, N. Y. City	10,000	15,500
500 National Bank of Commerce, N. Y. City.	50,000	90,000
150 National Bank of the Republic, N. Y. City.	15,000	22,800
300 Nat. Butchers' and Drovers' Bank, N. Y. City	7,500	14,250
100 National City Bank, N. Y. City	10,000	35,500
300 Phenix National Bank, N. Y. City.	6,000	8,000
200 Peoples Bank, N. Y. City	5,000	10,000
100 Third National Bank, N. Y. City	10,000	11,000
250 Farmers' and Mechanics' National Bank, Philadelphia, Pa	25,000	40,500
100 First National Bank, Albany, N. Y	10,000	17,500
50 Merchants National Bank, St. Louis, Mo	5,000	5,250
200 Mechanics Bank, St. Louis, Mo	20,000	24,000
100 New Britain Nat. Bank, New Britain, Conn.	10,000	15,000
200 American Loan and Trust Co., N. Y. City	20,000	20,000
100 Central Trust Co., N. Y. City	10,000	57,500
100 Holland Trust Co., N. Y. City	10,000	20,500
100 Metropolitan Trust Co., N. Y. City	10,000	19,500
150 New York Life Ins. and Trust Co., N. Y. City	15,000	87,000
100 United States Trust Co., N. Y. City	10,000	60,000
100 Union Trust Co., N. Y. City	10,000	60,000

Totals. \$6,146,000 \$8,011,751 50

Total market value of stocks and bonds. \$ 8,011,751 50

Loans on Collaterals.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
New York, New Haven and Hartford R. R. Co	\$ 3,900 00	\$ 9,555 00	\$ 1,000 00
Willimantic Linen Co., Willimantic, Conn	600 00	1,056 00	200 00
Second National Bank, Springfield, Mass	700 00	1,085 00	540 00
Nat. Bank of Commerce, N. Y	2,500 00	4,500 00	3,600 00
Mechanics Nat. Bank, N. Y	625 00	1,125 00	

ETNA INSURANCE COMPANY.

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	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
Chicago, Burlington and Quincy R. R. Co.	300 00	330 00	2,430 00
Union Pacific R. R. Co	1,800 00	1,134 00	
Atchison, Topeka and Santa Fé R. R. Co.	1,100 00	638 00	
National New Haven Bank.	200 00	314 00	
New York and New Jersey Tel- ephone Co.	1,000 00	830 00	
Totals.	\$ 13,725 00	\$ 20,567 00	\$ 7,770 00
Amount loaned on collaterals.			\$ 7,770 00
Cash in company's principal office			7,743 72
Cash deposited in bank.			97,927 85
Interest due and accrued on collateral loans			563 85
Gross premiums in course of collection, not more than three months due			372,910 42
Aggregate amount of the assets of the company, stated at their actual value.			
			\$ 9,780,751 63

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to be- come due	\$ 32,751 30
Gross losses in process of adjustment, or in suspense, in- cluding all reported and supposed losses	155,814 13
Losses resisted, including interest, costs and other ex- penses thereon	4,680 00
Total gross amount of claims for losses.	\$ 193,245 43
Deduct re-insurance thereon	5,567 00
Net amount of unpaid losses	\$ 187,678 43
Gross premiums received and receivable upon all unex- pired fire risks, running one year or less from date of policy, \$1,622,913.79; unearned premiums (50 per cent)	\$ 811,456 89
Gross premiums received and receivable upon all unex- pired fire risks, running more than one year from date of policy, \$2,010,117.43; unearned premiums (pro rata)	1,073,214 20
Gross premiums received and receivable upon all unex- pired inland navigation risks, \$29,557.41; unearned premiums (50 per cent.)	14,778 70
Total unearned premiums	1,899,449 79
Amount reclaimable by the insured on perpetual fire insurance poli- cies	22,299 32
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses.	500 00
All other demands against the company, absolute and contingent.	64,309 15
Total amount of all liabilities, except capital stock and net sur- plus	\$ 2,174,236 69
Joint stock capital actually paid up in cash	4,000,000 00
Surplus beyond capital and all other liabilities.	3,606,514 94
Aggregate amount of all liabilities, including paid up capital stock and net surplus.	

IV. INCOME DURING THE YEAR.

	<i>From fire risks.</i>	<i>From marine and inland risks.</i>
Gross premiums and bills in course of collection at close of last year, as shown by that year's statement.	\$ 306,961 88	\$ 70,516 54
Gross premiums on risks written and renewed during the year	2,699,193 42	172,121 04
Totals.	\$ 3,006,155 30	\$ 242,637 58
Deduct premiums and bills in course of collection at this date	327,740 08	45,170 34
Entire premiums collected during the year.	2,678,415 22	197,467 24
Deduct re-insurance, rebate, abatement and return premiums	229,471 27	37,559 50
	\$ 2,448,943 95	\$ 159,907 74
Net cash actually received for premiums	\$ 2,608,851 69	
Received for interest on mortgages	2,349 34	
Received for interest and dividends on stocks, bonds and collateral loans	415,979 93	
Income received from all other sources	9,992 94	
Deposit premiums received for perpetual fire risks	\$ 3,787 61	
Aggregate amount of income actually received during the year in cash	\$ 3,037,173 90	

V. EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	<i>On marine and inland risks.</i>
Gross amount actually paid for losses (including \$225,073.45 losses occurring in previous years.	\$ 1,335,840 49	\$ 79,885 58
Net amount paid during the year for losses	\$ 1,415,726 07	
Cash dividends actually paid stockholders	720,000 00	
Paid for commissions or brokerage	396,240 73	
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	158,112 40	
Paid for State and local taxes in this and other States	50,270 31	
All other payments and expenditures	215,309 58	
Amount of deposit premiums returned during the year on perpetual fire risks	\$ 90 00	
Aggregate amount of actual expenditures during the year in cash	\$ 2,965,659 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	\$ 300,540,192	\$3,537,869 22	\$ 1,055,605	\$ 12,260 16
Written or renewed during the year.	227,848,439	2,703,180 38	97,925,055	172,121 04
Totals.	\$ 528,388,631	\$6,241,049 60	\$ 98,980,660	\$ 191,381 20

ÆTNA INSURANCE COMPANY.

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	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
Deduct those expired and marked as terminated . . .	213,663,984	2,512,308 19	97,747,749	161,743 64
In force at the end of the year	\$ 314,724,647	\$3,728,741 41	\$ 1,232,911	\$ 29,637 56
Deduct amount re-insured . .	5,777,478	72,237 23	2,500	80 15
Net amount in force December 31, 1888	\$ 308,947,169	\$3,656,504 18	\$ 1,230,411	\$ 29,557 41

Recapitulation of Fire Risks and 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>
1888	One year or less.	\$ 127,099,041	\$ 1,622,913 79	1-2	\$ 811,456 89
1887	Two years.	3,816,555	38,786 07	1-4	9,696 52
1888		4,386,115	43,968 04	3-4	32,976 03
1886	Three years	32,750,230	339,748 40	1-6	56,624 73
1887		38,255,301	393,114 27	1-2	196,557 13
1888		41,182,196	424,921 37	5-6	354,101 14
1885	Four years.	1,627,698	18,912 01	1-8	2,364 00
1886		2,073,768	24,037 93	3-8	9,014 22
1887		2,396,738	28,098 28	5-8	17,561 40
1888		2,565,693	28,651 59	7-8	25,070 14
1884	Five years	7,880,782	100,223 82	1-10	10,022 38
1885		8,545,012	109,566 87	3-10	32,870 06
1886		10,819,452	139,492 74	1-2	69,746 37
1887		12,271,959	159,631 80	7-10	111,742 26
1888		12,306,729	160,964 24	9-10	144,867 82
	Perpetual risks .	969,900	23,472 96	.95	22,299 32
Totals.		\$ 308,947,169	\$ 3,656,504 18		\$ 1,906,970 41

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 106,900,883 88
Losses paid from organization to date	63,046,482 85
Total amount of cash dividends declared since the company commenced business	17,153,365 00
Total amount of the company's stock owned by the directors at par value	263,700 00
Amount loaned to stockholders, not officers	27,770 00
Dividends declared payable in stock from organization	2,805,000 00
Losses incurred during the year; fire, \$1,317,347.07; inland, \$35,477.69; total.	1,352,822 76

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 1,153,001 00
Premiums received	17,922 84
Losses paid	6,366 05
Losses incurred	6,366 05

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.

Market value of real estate owned by the company (unincumbered). . \$ 173,661 10
 Loans on mortgage (first liens), upon which not more than one year's
 interest is due 1,108,746 80
 Loans on mortgage (first liens), upon which more than one year's in-
 terest is due (of which \$9,400.00 is in process of foreclosure). . . . 23,150 63
 Interest due and accrued on all said mortgage loans 33,541 91
 Total value of said mortgaged premises \$2,379,555 00

Account of Stocks and Bonds owned by the Company.

	<i>Par value.</i>	<i>Market value.</i>
United States 4 per cent. reg. bonds	\$ 16,000 00	\$ 20,220 00
Utica, Clinton & B. R. R. bonds	1,000 00	1,100 00
Union Pacific R. R. bonds	2,000 00	2,320 00
City of Richmond bonds	10,000 00	10,000 00
City of Kingston bonds	140,000 00	151,200 00
West Shore R. R. bonds	50,000 00	51,500 00
New York Central & Hud. River R. R. stock	60,000 00	64,800 00
Illinois Central R. R. stock	20,000 00	23,000 00
Illinois Central R. R., leased lines, stock.	1,700 00	1,700 00
Western Union Telegraph Co. stock	35,000 00	29,750 00
Watertown National Bank stock	5,000 00	6,500 00
Totals	\$ 340,700 00	\$ 362,090 00
Total market value of stocks and bonds		\$ 362,090 00

Loans on Collaterals

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
Bagley & Sewall Co. stock . . . \$	23,700 00	\$ 23,700 00	\$ 10,000 00
Cold Creek Water Co. stock . . .	20,000 00	10,000 00	} 12,000 00
Cold Creek Water Co. bonds . . .	15,000 00	15,000 00	
Yale National Bank stock. . . .	3,000 00	3,450 00	3,000 00

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
Mortgage	3,000 00	3,000 00	} 4,000 00
Watertown Nat. Bank stock . .	1,000 00	1,300 00	
Mortgage	15,700 00	15,700 00	12,450 00
Wash. Ind. Water Works bonds.	18,000 00	18,000 00	10,000 00
Totals	\$ 99,400 00	\$ 90,150 00	\$ 51,450 00
Amount loaned on collaterals.			\$ 51,450 00
Cash in the company's principal office			9,915 00
Cash deposited in bank.			173,437 43
Interest due and accrued on bonds			1,037 50
Interest due and accrued on collateral loans			1,130 80
Net premiums in course of collection, not more than three months due			50,814 44
Bills receivable, not matured, taken for fire, marine and inland risks .			16,218 15
All other property belonging to the company			1,225 00

Aggregate amount of all the assets of the company, stated at their actual value \$2,006,418 76

III. LIABILITIES.

Gross claims for adjusted and unpaid losses, due and to become due	\$ 13,861 22
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	12,118 00
Losses resisted, including interest, costs and other expenses thereon	22,300 00
Net amount of unpaid losses.	\$ 48,279 22
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$98,878.08; unearned premiums (50 per cent.).	\$ 49,439 04
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$2,130,440.80; unearned premiums (<i>pro rata</i>)	1,106,479 10
Total unearned premiums	\$1,155,918 14
Cash dividends to stockholders remaining unpaid	30 00
Total amount of all liabilities, except capital stock and net surplus	\$1,204,227 36
Joint stock capital, actually paid up in cash	500,000 00
Surplus beyond capital and all other liabilities.	302,191 40

Aggregate amount of all liabilities, including paid-up capital stock and net surplus \$2,006,418 76

IV. INCOME DURING THE YEAR.

	<i>From fire risks.</i>
Gross premiums and bills in course of collection at close of last year, as shown by that year's statement. . . .	\$ 78,800 50
Gross premiums on risks written and renewed during the year	847,285 73
Total	\$ 926,086 23
Deduct premiums and bills in course of collection at this date	67,032 59
Entire premiums collected during the year. . . .	\$ 859,053 64

Deduct re-insurance, rebate, abatement and return premiums.	\$3,211 43	
Net cash actually received for premiums	\$	775,842 21
Received for interest on mortgages		65,563 49
Received for interest and dividends on stocks, bonds and collateral loans		26,757 45
Income received from all other sources		2,841 66
Aggregate amount of income actually received during the year in cash	\$	871,004 81

V. EXPENDITURES DURING THE YEAR.

Net amount actually paid for losses (including \$40,609.24 losses occurring in previous years)	\$	384,790 85
Cash dividends actually paid stockholders		50,100 00
Paid for commissions or brokerage		186,483 45
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employés		91,350 46
Paid for State and local taxes in this and other States		16,221 79
All other payments and expenditures		51,290 88
Aggregate amount of actual expenditures during the year in cash	\$	780,237 43

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	\$233,978,068	\$ 2,186,818 46
Written or renewed during the year.	92,424,094	847,285 73
Totals	\$326,402,162	\$ 3,034,107 19
Deduct those expired and marked off as terminated	89,115,805	778,309 90
In force at the end of the year.	\$237,286,357	\$ 2,255,794 29
Deduct amount re-insured.	2,940,620	26,475 41
Net amount in force December 31, 1888.	\$234,345,737	\$ 2,229,318 88

Recapitulation 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>
1888	One year or less	\$ 13,767,777 00	\$ 98,878 08	1-2	\$ 49,439 04
1886	Three years . .	54,824,718 00	478,225 94	1-6	79,704 42
1887		62,186,469 00	548,180 51	1-2	274,090 26
1888		61,710,515 00	569,620 58	5-6	474,683 82
1884	Five years. . .	7,945,804 00	95,984 44	1-10	9,598 34
1885		8,211,075 00	106,603 22	3-10	31,980 96
1886		7,902,436 00	99,873 42	1-2	49,936 71
1887		8,781,206 00	111,368 23	7-10	77,957 77
1888		9,015,737 00	120,585 46	9-10	108,526 92
Totals.		\$ 234,345,737 00	\$ 2,229,318 88		\$ 1,155,918 14

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$12,642,192 17
Losses paid from organization to date.	5,981,602 02
Total amount of cash dividends declared since the company commenced business	730,000 00
Total amount of the company's stock owned by the directors at par value	235,850 00
Amount loaned to officers and directors	15,050 00
Dividends declared payable in stock from organization	400,000 00
Losses incurred during the year	363,200 00

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

Risks written	\$ 256,185 00
Premiums received	2,467 00
Losses paid	780 00
Losses incurred	780 00

Amazon Insurance Company,

OF

CINCINNATI, . . . OHIO.

Incorporated October, 1871.

GAZZAM GANO, President.

J. A. BEATTIE, Secretary,

I. CAPITALWhole amount of capital actually paid up in cash **\$300,000 00****II. ASSETS.**

Market value of real estate owned by the company (unincumbered) . .	\$ 90,150 00
Loans on mortgage (first liens) upon which not more than one year's interest is due	28,284 70
Interest due and accrued on all said mortgage loans	1,114 66
Value of lands mortgaged, exclusive of buildings \$	128,587 00
Value of buildings mortgaged (insured for \$10,900 as collateral)	27,000 00
Total value of said mortgaged premises \$	155,587 00

Account of Stocks and Bonds owned by the Company.

	<i>Par value.</i>	<i>Market value.</i>
300 shares Cin. Gas Light & Coke Co. stock. . . \$	30,000 00	\$ 57,000 00
360 shares Cincinnati Street R'y Co. stock. . .	18,000 00	18,540 00
300 shares Little Miami R. R. Co. stock. . . .	15,000 00	25,500 00
100 shares Metropolitan National Bank stock.	10,000 00	3,000 00
90 shares Third National Bank stock	9,000 00	13,050 00
50 shares Merchant's National Bank stock. .	5,000 00	7,000 00
50 shares Fifth National Bank stock.	5,000 00	4,800 00
5 shares Norton Iron Works stock	5,000 00	3,750 00
15 shares Belfont Iron Works stock	1,500 00	1,500 00
U. S. gov. bonds, 4 per cent.	31,100 00	39,341 50
U. S. gov. bonds, 4½ per cent.	15,000 00	16,275 00
Totals	\$ 144,600 00	\$ 189,756 50
Total market value of stocks and bonds.		\$ 189,756 50

Loans on Collaterals.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
U. S. 4 per cent. gov. bonds . . . \$	2,700 00	\$ 7,440 50	\$ 6,162 50
161 sh's Cin. El. R.R. & Coal st'k	8,050 00		
15 sh's Eagle Ins. Co stock. . .	1,500 00	1,350 00	700 00
253 sh's Mer. Nat. Bank stock. .	25,300 00	35,420 00	29,000 00
500 sh's Standard Wag. Co. stock	50,000 00	40,000 00	25,000 00
100 sh's Commercial Bank stock.	5,000 00	5,500 00	4,500 00
58 sh's Cin. St. R. R. Co. stock .	2,900 00	3,016 00	2,500 00
100 sh's Cin. & Sub. Tel. Co. stock	5,000 00	6,000 00	5,000 00
25 sh's Union St'k Y'd Co. stock.	2,500 00	2,760 00	2,000 00
4 sh's Cin. Gas Co. stock . . .	400 00		
60 sh's D. & M R. R. Co. stock .	3,000 00	4,500 00	3,000 00
300 sh's Cin., N. O. & T. P. R. R. Co. stock	30,000 00	35,000 00	28,000 00
250 sh's C. H. & D. R.R.Co. stock	25,000 00		
200 sh's City & Sub. Tel.Co.stock	10,000 00	12,000 00	10,000 00
100 sh's C. H. & D. R.R. Co. stock	10,000 00	8,000 00	5,000 00
60 sh's Second Nat. Bank stock	6,000 00	12,000 00	9,600 00
10 sh's Norton Iron Works stock	10,000 00	7,500 00	3,500 00
10 sh's Equi. Acc. Ins. Co. stock	1,000 00	5,212 00	4,000 00
85 sh's Mt. Auburn C. Co. stock	8,500 00		
Cin., Ham. & Day. R. R. Co. 4½ per cent. bonds	15,000 00	15,000 00	11,750 00
10 shares German Nat'l Bank, Newport, stock	1,000 00	1,200 00	500 00
D. & M. R. R. 5 per cent. bonds.	2,000 00	4,300 00	3,500 00
Mt. Adams & E. P. R. R. 6 per cent bonds	2,000 00		
Dayton & Un. R. R. Co. 7 per cent. bonds	9,000 00	10,800 00	8,500 00
30 sh's Cin. Gas Co. stock . . .	3,000 00	15,845 00	13,000 00
25 sh's P. & Ft. W. R. R. Co. stock	2,500 00		
50 sh's Fireman's Ins. Co. stock	1,000 00		
17 sh's Little Miami R R.Co.st'k	850 00		
25 sh's Adams Express Co. stock	2,500 00		
Totals	\$ 245,700 00	\$ 232,843 50	\$ 175,212 50

Amount loaned on collaterals.	\$ 175,212 50
Cash in the company's principal office	1,079 70
Cash deposited in bank	12,270 30
Gross premiums in course of collection, not more than three months due	35,500 37
Bills receivable, not matured, taken for fire, marine and inland risks	1,431 78
All other property belonging to the company	2,148 90
<hr/>	
Aggregate amount of all the assets of the company stated at their actual value	\$ 536,949 41

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 9,281 79
Gross losses in process of adjustment or in suspense, including all reported and supposed losses.	9,200 00
Losses resisted, including interest, costs and other expenses thereon	1,000 00
<hr/>	
Net amount of unpaid losses	\$ 19,481 79
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$170,452.53; unearned premiums (50 per cent.). \$ 85,226 26	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$114,157.40; unearned premiums (pro rata).	63,214 59
<hr/>	
Total unearned premiums	\$ 148,440 85
Cash dividends to stockholders remaining unpaid	1,239 00
<hr/>	
Total amount of all liabilities, except capital stock and net surplus	\$ 169,161 64
Joint stock capital actually paid up in cash.	300,000 00
Surplus beyond capital and all other liabilities.	67,787 77
<hr/>	
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$ 536,949 41

IV. INCOME DURING THE YEAR.

	<i>From fire risks.</i>
Gross premiums and bills in course of collection at close of last year, as shown by that year's statement. . . . \$ 38,903 52	
Deduct amount of same not collected.	191 88
<hr/>	
Net collected	\$ 38,711 64
Gross premiums on risks written and renewed during the year	267,214 64
<hr/>	
Total	\$ 305,926 28
Deduct premiums and bills in course of collection at this date	35,500 37
<hr/>	
Entire premiums collected during the year. . . . \$ 270,425 91	
Deduct re-insurance, rebate, abatement and return premiums	57,144 13
<hr/>	
Net cash actually received for premiums.	\$ 213,281 78

Received for interest on mortgages	1,994 78
Received for interest and dividends on stocks, bonds and collateral loans	16,431 69
Income received from all other sources	1,835 90

Aggregate amount of income actually received during the year
in cash \$ 233,544 15

V. EXPENDITURES DURING THE YEAR.

Net amount actually paid for losses (including \$37,976.19, losses occurring in previous years)	\$ 148,517 59
Cash dividends actually paid stockholders	17,520 90
Paid for commissions or brokerage	47,315 33
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employes	18,183 01
Paid for State and local taxes in this and other States	5,253 95
All other payments and expenditures	18,271 39

Aggregate amount of actual expenditures during the year in
cash \$ 255,062 17

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 21,613,762	\$ 293,798 45
Written or renewed during the year	19,234,640	267,214 64
Totals	\$ 40,848,402	\$ 561,013 09
Deduct those expired and marked off as terminated	18,901,834	255,589 03
In force at the end of the year	\$ 22,046,568	\$ 305,424 06
Deduct amount re-insured	1,444,600	20,814 13
Net amount in force December 31, 1888	\$ 20,601,958	\$ 284,609 93

Recapitulation of Fire Risks and Unearned Premiums.

Year written.	Term.	Amount covered.	Gross prem. charged.	Frac. un'rn'd.	Premiums unearned.
1888	One year or less	\$ 11,323,411 00	\$ 170,452 53	1-2	\$ 85,226 26
1886	Three years . .	1,857,888 00	21,611 76	1-6	3,601 96
1887		2,218,529 00	26,805 01	1-2	13,402 51
1888		2,400,625 00	28,500 20	5-6	23,750 17
1884	Five years . . .	281,064 00	4,269 15	1-10	426 91
1885		380,740 00	5,101 48	3-10	1,530 44
1886		492,474 00	6,467 18	1-2	3,233 59
1887		787,189 00	9,966 75	7-10	6,976 72
1888		860,038 00	11,435 87	9-10	10,292 29
Totals		\$ 20,601,958 00	\$ 284,609 93		\$ 148,440 85

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$6,412,337 13
Losses paid from organization to date	3,743,520 31
Total amount of cash dividends declared since the company commenced business	306,000 00

Total amount of the company's stock owned by the directors at par value	94,280 00
Amount loaned to officers and directors	40,000 00
Amount loaned to stockholders, not officers	14,380 00
Losses incurred during the year, fire	130,023 22

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

Risks written	\$ 206,935 00
Premiums received	4,849 77
Losses paid	4,038 67
Losses incurred	4,688 67

American Insurance Company,

OF

BOSTON, . . . MASSACHUSETTS.

Incorporated June 12, 1818.

FRANCIS PEABODY, President.

J. W. FIELD, 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>
222 Old Boston National Bank	\$ 22,200 00	\$ 27,361 50
200 Columbian National Bank	20,000 00	25,200 00
45 National Eagle Bank	4,500 00	4,702 50
170 Globe National Bank	17,000 00	15,810 00
142 Hamilton National Bank	14,200 00	17,892 00
62 New England Bank	6,200 00	10,013 00
100 Suffolk Bank	10,000 00	12,150 00
152 State Bank	15,200 00	19,836 00
280 National Union	28,000 00	39,620 00
100 Merchants National Bank	10,000 00	14,100 00
56 Tremont National Bank	5,600 00	6,272 00
69 Washington National Bank	6,900 00	8,461 12
462 Boston and Albany R. R.	46,200 00	93,324 00
13 Boston and Lowell R. R.	6,500 00	10,367 50
200 Old Colony R. R.	20,000 00	35,000 00
8 Merrimac Manufacturing Co	8,000 00	9,480 00
Chicago, Burlington and Quincy R.R., 4 per cent. bonds	50,000 00	45,500 00

<i>Shares of Stock.</i>	<i>Par value.</i>	<i>Market value.</i>
Eastern R. R., 6 per cent. bonds	20,000 00	24,000 00
Chicago, Milwaukee and St. Paul R. R., 6 per cent. bonds	25,000 00	27,750 00
Cincinnati, Indianapolis, St. Louis and Chicago R. R., 4 per cent. bonds	40,000 00	37,600 00
Totals	\$ 375,500 00	\$ 484,439 62
Total market value of stocks and bonds		\$ 484,439 62

Loans on Collaterals.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
200 shares Essex Building Co.	\$ 20,000 00	\$ 20,000 00	\$ 15,000 00
Kansas City, St. Joseph and Council Bluffs R. R., bonds	5,000 00	6,100 00	3,306 25
Chicago and West Michigan Ry., bonds	7,000 00	6,650 00	31,000 00
Lincoln, Neb., Street Ry., bds,	2,000 00	2,000 00	
Union Pacific Ry., stock	10,000 00	6,437 50	
St. Paul, Minneapolis and Manitoba R. R., stock	10,000 00	9,900 00	
Chicago, Burlington and Quincy R. R., stock	12,200 00	13,420 00	
Totals	\$ 66,200 00	\$ 64,507 50	\$ 49,306 25
Amount loaned on collaterals.			\$ 49,306 25
Cash in company's principal office			440 98
Cash deposited in bank			53,298 75
Interest due and accrued on bonds			2,250 00
Interest due and accrued on collateral loans			829 65
Gross premiums in course of collection, not more than three months due			11,414 66
Bills receivable, not matured, taken for fire, marine and inland risks			21,468 77
All other property belonging to the company			826 98
Amount of premiums unpaid on policies which have been issued more than three months.		\$ 1,368 12	
The gross assets of the company			\$ 624,275 66
Deduct for bad and doubtful debts			46 22
Aggregate amount of all the assets of the company, stated at their actual value			\$ 624,299 44

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 5,008 94
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	20,951 47
Losses resisted, including interest, costs and other expenses thereon	1,325 00
Total gross amount of claims for losses.	\$ 27,825 41
Deduct re-insurance thereon	250 00
Net amount of unpaid losses	\$ 27,035 41

Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$137,451.97; unearned premiums (50 per cent.).	65,725 95
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$93,480.70; unearned premiums (pro rata) .	53,265 78
Gross premiums received and receivable upon all unexpired marine risks	39,092 70
Total unearned premiums	\$ 161,087 46
Cash dividends to stockholders remaining unpaid	114 00
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses.	3,023 79
All other demands against the company, absolute and contingent. . .	4,027 44
Total amount of all liabilities, except capital stock and net surplus	\$ 195,288 10
Joint stock capital actually paid up in cash	300,000 00
Surplus beyond capital and all other liabilities.	128,941 34
Aggregate amount of all liabilities, including paid up capital stock and net surplus.	\$ 624,229 44

IV. INCOME DURING THE YEAR.

	<i>From fire risks.</i>	<i>From marine and inland risks.</i>
Entire premiums collected during the year.	\$ 229,002 67	\$ 57,748 13
Deduct re-insurance, rebate, abatement and return premiums	33,878 34	7,093 61
	\$ 195,124 33	\$ 50,654 52
Net cash actually received for premiums		\$ 245,778 85
Received for interest and dividends on stocks, bonds and collateral loans		25,721 30
Income received from all other sources.		6,258 26
Aggregate amount of income actually received during the year in cash		\$ 277,758 41

V. EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	<i>On marine and inland risks.</i>
Gross amount actually paid for losses (including \$18,791.71, losses occurring in previous years)	\$ 95,798 24	\$ 52,628 42
Deduct all amounts received for salvages and re-insurance in other companies . .	954 62	2,639 74
	\$ 94,843 62	\$ 49,968 68
Net amount paid during the year for losses		\$ 144,812 30
Cash dividends actually paid stockholders		9,322 00
Paid for commissions or brokerage.		50,201 01
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employes		17,675 36
Paid for State and local taxes in this and other States		5,320 00
All other payments and expenditures		15,789 87
Aggregate amount of actual expenditures during the year in cash.		\$ 243,120 54

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.	\$ 16,154,618	\$ 175,050 59	\$ 2,324,541	\$ 41,989 77
Written or renewed during the year	23,935,010	231,984 84	2,054,028	39,162 63
Totals	\$ 40,089,628	\$ 407,035 43	\$ 4,378,569	\$ 81,152 40
Deduct those expired and marked off as terminated . .	16,458,197	153,737 10	2,329,985	41,687 20
In force at the end of the year.	\$ 23,631,431	\$ 253,298 33	\$ 2,048,584	\$ 39,465 20
Deduct amount re-insured . . .	1,951,134	22,365 66	8,500	372 50
Net amount in force December 31, 1888	\$ 21,680,297	\$ 230,932 67	\$ 2,040,084	\$ 39,092 70

Recapitulation of Fire Risks and 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>
1888	One year or less	\$11,873,757 00	\$ 137,451 97	1-2	\$ 68,725 98
1887	Two years . .	29,653 00	255,10	1-4	63 77
1888		30,791 00	296 62	3-4	222 46
1886		1,277,492 00	8,846 69	1-6	1,474 45
1887	Three years . .	1,809,349 00	15,430 37	1-2	7,715 18
1888		1,553,798 00	16,753 64	5-6	13,961 37
1885		3,000 00	40 04	1-8	5 00
1886	Four years . .	7,717 00	60 57	5-8	37 86
1887		29,856 00	345 63	7-8	302 42
1888		756,125 00	7,205 18	1-10	720 52
1884	Five years . .	724,875 00	7,597 68	3-10	2,279 30
1886		983,587 00	10,298 44	1-2	5,149 22
1887		1,167,888 00	11,906 41	7-10	8,334 48
1888		1,422,409 00	14,344 33	9-10	12,909 90
1887		10,000 00	100 00	.	92 85
Totals		\$ 21,680,297 00	\$ 230,932 67	.	\$ 121,994 76

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 9,630,000 00
Losses paid from organization to date	6,712,503 00
Total amount of cash dividends declared since the company commenced business	2,727,000 00
Total amount of the company's stock owned by the directors at par value	7,600 00
Amount loaned to officers and directors	3,306 25
Amount loaned to stockholders, not officers	46,000 00
Losses incurred during the year; fire, \$107,078.70; marine, \$50,339.58; total	157,418 28

COLORADO BUSINESS.

No business in the State during the year.

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.

Market value of real estate owned by the company (unincumbered) . \$ 367,022 96
 Loans on mortgage (first liens), upon which not more than one year's
 interest is due 1,095,685 33
 Loans on mortgage (first liens), upon which more than one year's
 interest is due (of which \$3,500 is in process of foreclosure) 5,500 00
 Interest due and accrued on all said mortgage loans 18,617 57
 Value of buildings mortgaged (insured for \$1,277,833.33
 as collateral) \$2,761,025 00

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	\$ 349,250 00
United States coupon 4 per cent. bonds . .	25,000 00	31,750 00
Totals	\$ 300,000 00	\$ 381,000 00
Total market value of stocks and bonds		\$ 381,000 00

Loans on Collaterals.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
20 shares Newark Gas Light Co. stock	\$ 1,000 00	\$ 2,150 00	\$ 1,800 00
172 shares Newark Gas Light Co. stock	8,600 00	18,450 00	15,400 00
Totals	\$ 9,600 00	\$ 20,600 00	\$ 17,200 00
Amount loaned on collaterals			\$ 17,200 00
Cash in company's principal office			13,221 01
Cash deposited in bank			36,599 14
Interest due and accrued on bonds			3,000 00
Gross premiums in course of collection, not more than three months due			22,962 81
All other property belonging to the company			4,244 01

Aggregate amount of all the assets of the company, stated at
 their actual value \$1,965,052 83

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 4,633 26
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	24,804 45
Losses resisted, including interest, costs and other expenses thereon	7,710 06
Total gross amount of claims for losses	\$ 37,147 77
Deduct re-insurance thereon	22 52
Net amount of unpaid losses	\$ 37,125 25
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$293,869.76; unearned premiums (50 per cent.)	\$ 146,934 88
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$389,781.44; unearned premiums (pro rata)	210,873 22
Total unearned premiums	\$ 357,808 10
Cash dividends to stockholders remaining unpaid	4,070 80
All other demands against the company, absolute and contingent	9,814 41
Total amount of all liabilities, except capital stock and net surplus	\$ 408,818 56
Joint stock capital actually paid-up in cash	600,000 00
Surplus beyond capital and all other liabilities	956,234 27
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$1,965,052 83

IV. INCOME DURING THE YEAR.

	<i>From fire risks.</i>
Gross premiums and bills in course of collection at close of last year, as shown by that year's statement	\$ 23,395 90
Deduct amount of same not collected	894 46
Net collected	\$ 22,501 44
Gross premiums on risks written and renewed during the year	509,106 87
Total	\$ 531,608 31
Deduct premiums and bills in course of collection at this date	24,600 80
Entire premiums collected during the year	\$ 507,007 51
Deduct re-insurance, rebate, abatement and return premiums	85,060 94
Net cash actually received for premiums	\$ 421,946 57
Received for interest on mortgages	55,537 89
Received for interest and dividends on stocks, bonds and collateral loans	23,352 66
Income received from all other sources	7,172 06
Aggregate amount of income actually received during the year, in cash	\$ 508,009 18

V. EXPENDITURES DURING THE YEAR.

On fire risks.

Gross amount actually paid for losses (including \$21,- 910.54, losses occurring in previous years)	\$ 256,940 31
Deduct all amounts received for salvages and re-insur- ance in other companies	27,164 21
Net amount paid during the year for losses	\$ 229,776 10
Cash dividends actually paid stockholders	60,596 90
Paid for commissions or brokerage	72,440 03
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes	41,743 57
Paid for State and local taxes in this and other States	16,039 80
All other payments and expenditures	40,624 78
Aggregate amount of actual expenditures during the year, in cash	\$ 461,221 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	\$ 79,859,108	\$ 683,857 13
Written or renewed during the year	63,769,682	509,106 87
Totals	\$ 143,628,790	\$1,192,964 00
Deduct those expired and marked off as terminated	60,353,430	479,363 19
In force at the end of the year	\$ 83,275,360	\$ 713,600 81
Deduct amount re-insured	3,589,183	29,949 61
Net amount in force December 31, 1888	\$ 79,686,177	\$ 683,651 20

Recapitulation of Fire Risks and 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>
1888	One year or less	\$ 37,920,679 75	\$ 293,869 76	1-2	\$ 146,934 88
1887	Two years	81,322 50	621 15	1-4	155 29
1888		140,878 33	1,121 07	3-4	840 80
1886	Three years	8,531,943 05	69,816 80	1-6	11,636 13
1887		9,646,341 52	84,788 50	1-2	42,394 25
1888		10,339,624 30	93,294 94	5-6	77,745 78
1885	Four years	134,250 00	1,185 42	1-8	148 18
1886		57,658 00	559 46	3-8	209 79
1887		141,150 00	996 73	5-8	622 95
1888		117,150 00	963 29	7-8	842 87
1884	Five years	1,763,600 17	18,056 62	1-10	1,805 66
1885		2,161,744 55	23,356 00	3-10	7,006 80
1886		2,621,120 95	28,855 25	1-2	14,427 62
1887		2,885,689 78	32,254 83	7-10	22,578 38
1888		3,140,024 37	33,830 13	9-10	30,447 12
1882	Seven years	3,000 00	81 25	1-7	11 60
Totals		\$ 79,686,177 27	\$ 683,651 20		\$ 357,808 10

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$5,825,086 22
Losses paid from organization to date	2,045,869 01
Total amount of cash dividends declared since the company commenced business	1,604,285 26
Total amount of the company's stock owned by the directors at par value	55,180 00
Dividends declared payable in stock from organization	600,000 00
Losses incurred during the year, fire	237,426 41

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

Risks written	\$ 490,617 00
Premiums received	6,988 30
Losses paid	1,754 27
Losses incurred	1,754 27

American Fire Insurance Co.,

OF

NEW YORK, . . . NEW YORK.

Incorporated April 30, 1857.

DAVID ADEFF, President.

WM. H. CROLIUS, Secretary.

I. CAPITAL.Whole amount of capital actually paid up in cash. **\$400,000 00****II. ASSETS.**

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due	\$ 55,220 00
Interest due on all said bond and mortgage loans, \$165; interest accrued thereon, \$530.53; total	695 53

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	\$ 385,500 00
United States 4½ per cent. registered bonds	100,000 00	108,750 00
Delaware and Hudson Canal Company's 7 per cent. bonds	50,000 00	54,750 00

	<i>Par value.</i>	<i>Market value.</i>
West Shore R. R. 4 per cent. bonds	25,000 00	26,250 00
Lake Gas Company's (Chicago) bonds	30,000 00	31,200 00
Delaware and Hudson Canal Co.'s stock	20,800 00	27,560 00
Rensselaer and Saratoga R. R. stock	40,000 00	70,000 00
National Bank of Commerce stock	10,000 00	17,800 00
American Exchange National Bank stock	25,000 00	36,250 00
Bank State of New York stock	6,000 00	6,420 00
Merchants' National Bank stock	20,000 00	28,800 00
Third National Bank stock	10,000 00	11,000 00
Consolidated Gas Company's stock	71,000 00	58,220 00
Mercantile Trust Company's stock	10,000 00	22,500 00
Legal Tender notes	120,000 00	120,000 00
Totals	\$ 837,800 00	\$1,005,000 00
Total market value of stocks and bonds		\$1,005,000 00

Loans on Collaterals.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
20 shares Equitable Life Assurance Society	\$ 2,000 00	\$ 5,000 00	\$ 4,000 00
20 shares Real Estate and Auction Room, limited	2,000 00	2,000 00	1,500 00
8 shares American Exchange Bank	800 00	1,160 00	750 00
\$3,000 Albany and Susquehanna bonds	3,000 00	4,020 00	50,000 00
100 shares Albany and Susquehanna stock	10,000 00	14,500 00	
447 shares Delaware and Hudson Canal Company stock	44,700 00	59,228 00	
60 shares Union Trust Co	6,000 00	36,000 00	31,000 00
\$6,000 Kings County Elevated R. R. bonds	6,000 00	6,000 00	
30 shares Hanover Nat. Bank stock	3,000 00	6,750 00	5,000 00
\$6,000 Albany and Susquehanna R. R. bonds	6,000 00	7,350 00	6,000 00
\$6,000 Hackensack Water Company bonds	6,000 00	6,300 00	5,000 00
Metropolitan Trust Company certificate of deposit	50,000 00	50,000 00	50,000 00
Totals	\$ 139,500 00	\$ 198,308 00	\$ 153,250 00
Amount loaned on collaterals			\$ 153,250 00
Cash in company's principal office			13,852 87
Cash deposited in bank			16,371 87
Interest due and accrued on collateral loans			1,283 91
Gross premiums in the hands of agents on policies issued within three months			36,458 77
Unpaid premiums payable direct to home office by assured, on policies issued therefrom within three months			26,381 37
Aggregate amount of all the assets of the company, stated at their actual value			\$1,308,514 32

III. LIABILITIES.

Net amount of unpaid losses	\$ 32,378 31
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$365,798.84; unearned premiums (50 per cent.)	\$ 182,899 42
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$222,597.35; unearned premiums (pro rata)	128,134 58
Total unearned premiums	\$ 311,034 00
Principal unpaid on scrip or certificates of profits which have been authorized or ordered to be redeemed.	2,334 00
Interest due and declared remaining unpaid or uncalled for.	7,452 46
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses	2,250 00
All other demands against the company, absolute and contingent.	4,727 64
Total amount of all liabilities, except capital stock, scrip and net surplus	\$ 360,176 41
Joint stock capital actually paid up in cash.	400,000 00
Scrip outstanding.	\$ 306,442 00
Surplus beyond all liabilities	548,337 91
Aggregate amount of all liabilities	\$1,308,514 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	<i>From fire risks.</i> \$ 36,132 09
Deduct amount of same not collected.	1,124 00
Net collected	\$ 35,008 09
Gross premiums on risks written and renewed during the year	610,678 26
Total	\$ 645,686 35
Deduct premiums and bills in course of collection at this date	26,647 66
Entire premiums collected during the year.	\$ 619,038 69
Deduct re-insurance and return premiums.	127,832 91
Net cash actually received for premiums	\$ 491,205 78
Received for interest on bonds and mortgages	2,838 20
Received for interest and dividends on stocks and bonds, collateral loans and from all other sources	44,872 97
Income received from all other sources.	825 70
Aggregate amount of income actually received during the year in cash	\$ 539,742 65

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$18,852.75, losses occurring in previous years.	<i>On fire risks.</i> \$ 307,658 16
Deduct all amounts actually received for salvages (whether on losses of the last or of previous years), \$711.07; and all amounts actually received for re-insurances in other companies, \$46,050.18; total deductions.	46,761 25
Net amount paid during the year for losses.	\$ 260,896 91

Cash dividends actually paid stockholders	40,000 00
Scrip or certificates of profits redeemed in cash, and interest paid to scrip-holders	1,050 00
Paid for commissions or brokerage	119,641 52
Paid for salaries, fees, and other charges of officers, clerks, agents and all other employés	50,674 94
Paid for State, National and local taxes in this and other States	4,641 94
All other payments and expenditures.	58,000 84

Aggregate amount of actual expenditures during the year in cash \$ 534,906 15

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Five risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December, 1887	\$ 87,125,591	\$ 497,565 10
Written or renewed during 1888.	101,443,298	614,719 05
Totals	\$ 188,568,889	\$ 1,112,284 15
Deduct those expired and marked off as terminated in 1888	88,049,076	441,216 98
In force at the end of the year 1888	\$ 100,519,813	\$ 671,067 17
Deduct amount re-insured	14,581,626	82,670 98
Net amount in force December 31, 1888	\$ 85,938,187	\$ 588,396 19

Recapitulation 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>
1888	One year or less	\$ 46,308,426 00	\$ 365,798 84	1-2	\$ 182,899 42
1887	Two years. . .	407,956 00	1,380 78	1-4	345 19
1888		767,739 00	4,718 75	3-4	3,539 04
1886		8,979,164 00	42,565 83	1-6	7,094 30
1887	Three years . .	12,415,943 00	54,779 15	1-2	27,389 57
1888		12,135,546 00	69,089 84	5-6	57,574 85
1885	Four years . .	30,300 00	258 25	1-8	32 28
1886		72,000 00	481 21	3-8	180 45
1887		123,300 00	580 96	5-8	363 10
1888		98,496 00	928 41	7-8	812 35
1884	Five years . . .	525,788 00	4,935 14	1-10	493 51
1885		401,642 00	4,009 70	3-10	1,202 91
1886		742,424 00	7,964 62	1-2	3,982 31
1887		1,372,293 00	13,447 49	7-10	9,413 24
1888		1,557,170 00	17,457 22	9-10	15,711 48
Totals.		\$ 85,938,187 00	\$ 588,396 19		\$ 311,034 00

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date.	\$5,786,915 00
Total amount of losses paid from organization to date.	2,060,098 00
Total amount of cash dividends declared since the company commenced business	1,198,000 00
Total amount of the company's stock owned by the directors at par value	112,500 00
Loaned to stockholders and officers.	99,250 00
Total amount of losses incurred during the year, fire	259,090 34

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 315,325 00
Premiums received	4,265 37
Losses paid	922 97
Losses incurred	922 97

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.

Value of real estate owned by the company (unincumbered)	\$ 230,100 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due	976,639 50
Interest due and accrued on all said bonds and mortgage loans	10,966 33
Value of the lands mortgaged, exclusive of buildings . . \$	960,648 00
Value of buildings mortgaged (insured for \$782,932 as collateral)	1,309,753 00
Total value of said mortgaged premises	\$2,270,401 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
United States currency, 6 per cent., 1898 . . \$	30,000 00	\$ 38,250 00
United States 4 per cent. registered bonds .	30,000 00	38,475 00
United States 4½ per cent. registered bonds	90,000 00	97,650 00
Phila. and Reading R. R. Co.'s bonds, 4 per cent., 1958	112,000 00	101,500 00
Northern Pacific R. R. Co.'s bonds, 6 per cent., 1921	39,000 00	46,312 50
New York, Lackawanna and Western R Co.'s bonds, 6 per cent., 1921	50,000 00	66,250 00
Pennsylvania Car Trust	50,000 00	50,625 00
Steubenville and Indiana R. R. Co.'s first mortgage, 5 per cent	50,000 00	54,000 00

	<i>Par value.</i>	<i>Market value.</i>
New York and Pacific Car Trust Co., Series A, 7 per cent., 1886	3,000 00	2,400 00
New York and Pacific Car Trust Co., Series D, 7 per cent., 1887	20,000 00	16,000 00
Pennsylvania R. R. Co.'s consolidated mort- gage bonds, 6 per cent., 1905	20,000 00	24,600 00
Pennsylvania R. R. Co.'s general mortgage bonds, 6 per cent., 1910	42,000 00	55,200 00
Philadelphia, Wilmington and Baltimore R. R. Co.'s bonds, 6 per cent., 1892	10,000 00	11,000 00
Beit Road and Stock Yard Co.'s bonds, 6 per cent., 1911	20,000 00	21,380 00
Chicago and Western Indiana R. R. Co.'s 1st mortgage, 6 per cent., 1919	30,000 00	33,477 30
New York and Long Branch R. R. Co.'s b'ds, 5 per cent., 1931	15,000 00	15,250 00
Philadelphia and Erie R. R. Co.'s bonds, 5 per cent., 1920	20,000 00	22,600 00
Shamokin Valley and Pottsville R. R. Co.'s 1st mort. bonds, 7 per cent., 1901	20,000 00	25,000 00
North Penn. R. R. Co.'s bonds, 7 pr. ct., 1903	50,000 00	66,750 00
Virginia and Tenn. R. R. Co.'s 5 per cent. .	25,000 00	27,500 00
State of Georgia 4½ per cent. bonds	25,000 00	26,651 95
Lehigh Coal and Nav. Co.'s 6 per cent., 1897	20,000 00	23,370 00
Delaware and Chesapeake R. R. Co.'s b'ds, 4 per cent., 1912	5,000 00	4,466 66
Huntingdon and Broad Top Mountain R. R. Co.'s bonds, 5 per cent., 1895	10,000 00	10,300 00
Borough of Bellefonte, Penn., 7 per cent. . .	500 00	550 00
Corning, Cowanesque and Antrim R. R. Co.'s bonds, 6 per cent., 1890	20,000 00	22,000 00
Philadelphia and Reading R. R. Co.'s 5 per cent. mort. bonds, 1st series, 1922	500 00	500 62
Lehigh Valley R. R. Co.'s 6 per cent., 1923 .	51,000 00	67,575 00
Mortgage Trust Co.'s debent. bonds, 5 pr. ct.	25,000 00	25,000 00
Middlesex Banking Co.'s debent. bonds, 6 per cent.	25,000 00	25,000 00
Philadelphia and Reading R. R. Co.'s 2 per cent. pref. income bonds, 1958	2,000 00	1,545 00
Philadelphia and Reading R. R. Co.'s 3 per cent. pref. income bonds, 1958	5,000 00	3,018 75
Totals	\$ 915,000 00	\$1,024,157 78
Total market value of stocks and bonds		\$1,024,157 78

Loans on Collaterals.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
21 shares Lehigh Valley R. R. stock	\$ 1,050 00	\$ 1,149 75	} \$ 5,000 00
\$1,000 Camden and Atlantic R. R. 7 per cent bonds	1,000 00	1,026 25	
2,000 U. S. 4 per cent. bonds	2,000 00	2,565 00	
500 U. S. 4 per cent. bonds	500 00	641 25	
500 U. S. 4 per cent. bonds	500 00	641 25	

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
203 shares Charleston, S. C., Mining Co.'s stock . . .	20,300 00	40,600 00	45,000 00
15,000 Texas and Pacific R. R. 5 per cent. bonds	15,000 00	13,500 00	
300 shares Philadelphia and Reading R. R. stock . . .	15,000 00	7,350 00	
26 shares Lykeus Valley R. R. st ck	520 00	520 00	6,000 00
13 shares Penn. R. R. st'k. 100 shares Penn. R. R. st'k.	650 00 5,090 00	698 75 5,375 00	
51 shares Penn. R. R. st'k. 13 shares Ins. Co. State of Pennsylvania	2,550 00 2,600 00	2,741 25 6,500 00	
98 shares Connellsville Coal Gas Co.'s stock . . .	980 00	2,940 00	7,500 00
500 shares Huntingdon and Broad Top Mtn. R. R. preferred stock	25,000 00	23,750 00	30,000 00
200 shares Penn. R. R. st'k., 50 shares East Penn. R. R. Co.'s stock	10,000 00 2,500 00	11,750 00 2,906 25	
30 shares Logan Coal and Iron Co.'s stock	1,500 00	1,350 00	
Totals	\$ 106,650 00	\$ 126,004 75	\$ 97,000 00
Amount loaned on collaterals			\$ 97,000 00
Cash in company's principal office			11,408 86
Cash deposited in bank			100,375 88
Interest due and accrued on stocks			562 50
Interest due and accrued on collateral loans			1,152 08
Premiums in course of collection, commission and expense off			34,337 48
All other property belonging to the company			8,215 80
Aggregate amount of all the assets of the company, stated at their actual value			\$2,500,916 21

III. LIABILITIES.

Gross claims for adjusted and unpaid losses, due and to become due	\$ 39,114 59
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	94,873 94
Losses resisted, including interest, costs and other ex- penses thereon	29,649 49
Net amount of unpaid losses	\$ 163,638 02
Gross premiums received and receivable upon all unex- pired fire risks, running one year or less from date of policy, \$1,211,125.81; unearned premiums (50 per cent)	\$ 605,562 91
Gross premiums received and receivable upon all unex- pired fire risks, running more than one year from date of policy	414,539 31
Total unearned premiums	\$1,020,102 22
Amount reclaimable by the insured on perpetual fire insurance policies	444,454 99
Cash dividends to stockholders remaining unpaid	345 00
All other demands against the company, absolute and contingent.	2,960 00
Total amount of all liabilities, except capital stock and net sur- plus	\$1,631,500 23
Joint stock capital actually paid up in cash	500,000 00
Surplus beyond capital and all other liabilities	369,415 98
Aggregate amount of all liabilities, including paid-up capital stock and net surplus.	\$2,500,916 21

IV. INCOME DURING THE YEAR.

Gross premiums in course of collection at the commencement of the year	\$ 35,154 49
Gross premiums on risks written or renewed during the year	1,727,829 77
Total	\$1,762,984 26
Deduct premiums in course of collection	34,337 48
Entire premiums collected during the year . . .	\$1,728,646 78
Deduct re-insurance, rebate, abatements and return premiums	233,818 16
Net cash actually received for premiums	\$ 1,494,828 62
Received for interest on bonds and mortgages	46,448 06
Received for interest and dividends on stocks, bonds and collateral loans	74,654 25
Income received from all other sources	16,435 00
Deposit premiums received for perpetual fire risks	\$ 46,780 00
Aggregate amount of income actually received during the year in cash	\$1,632,365 93

V. EXPENDITURES DURING THE YEAR.

<i>On fire risks.</i>	
Gross amount actually paid for losses (including \$140,092.72 losses occurring in previous years).	\$1,015,044 64
Deduct all amounts actually received for salvages and all amounts actually received for re-insurance in other companies	64,887 82
	\$ 950,156 82
Add amount paid for losses under perpetual policies . .	35,936 45
Net amount paid during the year for losses	\$ 986,093 27
Cash dividends actually paid stockholders	49,730 00
Paid for commissions and brokerage	282,237 70
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	201,685 47
Paid for State and local taxes in this and other States	38,422 04
All other payments and expenditures	9,641 67
Amount of deposit premiums returned during the year on perpetual fire risks	\$ 11,297 90
Aggregate amount of actual expenditures during the year in cash	\$ 1,567,810 15

VI. MISCELLANEOUS.

Risks and Premiums (excluding perpetuals).

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year	\$ 141,297,875	\$1,743,990 94
Written or renewed during the year	144,221,155	1,727,829 77
Totals	\$ 285,519,030	\$3,471,820 71
Deduct those expired and marked off as terminated . .	126,929,000	1,516,972 48
In force at the end of the year	\$ 158,590,030	\$1,954,848 23
Deduct amount re-insured	4,516,252	60,128 50
Net amount in force December 31, 1888	\$ 154,073,768	\$1,894,719 73

Perpetual Risks.

	<i>Amount of risks.</i>	<i>Total deposits.</i>
Perpetual risks in force on the 31st of December, 1887 . . . \$	16,534,526	\$ 445,554 99
Perpetual risks written during the year	1,790,333	46,780 00
Totals	\$ 18,324,859	\$ 492,334 99
Deduct those marked off as cancelled	365,426	11,297 90
In force December 31, 1888	\$ 17,959,433	\$ 481,037 09

Recapitulation of Fire Risks and 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>
1888	One year . . .	\$ 97,837,099	\$ 1,271,254 31	1-2	\$ 635,627 16
1888	Two years . . .	48,900	405 13	3-4	303 85
1886	Three years . .	5,308,819	48,668 50	1-6	8,111 42
1887		17,160,946	189,223 60	1-2	94,616 80
1888		15,986,018	180,368 96	5-6	150,307 46
1887	Four years . . .	32,616	325 28	5-8	203 30
1888		83,900	714 34	7-8	625 05
1884	Five years . . .	3,101,547	35,945 91	1-10	3,594 59
1885		2,288,043	24,115 08	3-10	7,234 50
1886		2,555,439	30,948 35	1-2	15,474 18
1887		6,967,920	86,814 24	7-10	60,769 95
1888		6,656,579	76,584 48	9-10	68,926 04
1882	Seven years . .	54,200	1,146 50	1-14	81 90
1883		116,932	2,349 45	3-14	503 45
1884		46,850	850 09	5-14	303 60
1885		59,350	1,215 00	1-2	607 50
1886		37,900	585 00	9-14	376 07
1887	Eight years . .	45,000	1,210 00	11-14	950 73
1888		64,750	1,010 00	13-14	937 85
1882		500	20 00	3-16	3 75
1881		5,000	150 00	5-20	37 50
1882		22,000	233 00	7-20	81 55
1883	Ten years . . .	10,050	262 25	9-20	118 00
1884		5,000	50 00	11-20	27 50
1886		7,672	126 76	15-20	95 07
1887		2,000	12 00	17-20	10 20
1888		25,000	250 00	19-20	237 50
Totals		\$ 158,590,030	\$ 1,945,848 23		\$ 1,050,166 47
Deduct re-insurance		4,516,262	60,128 50	1-2	30,064 25
		\$ 154,073,768	\$ 1,894,719 73		\$ 1,020,102 22

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$15,730,352 51
Total amount of cash dividends declared since the company commenced business	2,420,975 50
Total amount of the company's stock owned by the directors at par value	21,400 00
Losses paid from organization to date	9,098,667 62
Fire losses incurred during the year	968,325 40

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$1,136,797 00
Premiums received	20,144 91
Losses paid	7,401 33
Losses incurred	7,401 33

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.

Market value of real estate owned by the company (unincumbered). . \$ 500,000 00

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	<i>Par value.</i>	<i>Market value.</i>
State of Missouri, 6 per cent	\$178,000 00	\$ 195,000 00
Missouri Pacific R'y (2d mort.) 7 per cent. . .	25,000 00	27,000 00
North Missouri R'y (1st mort.) 7 per cent. . .	25,000 00	28,000 00
St. Louis County Park, 6 per cent	15,000 00	17,000 00
Hydraulic Press Company's 6 per cent. . . .	20,000 00	20,000 00
Madison County Ferry, 7 per cent	4,000 00	4,000 00
Pierce City, Mo., School, 6 per cent	2,800 00	3,000 00
Lafayette County, funding, 6 per cent . . .	2,000 00	2,000 00
Marion Co., Mo., funding, 6 per cent	1,000 00	1,000 00
Mississippi Co., Mo., school, 10 per cent. . .	1,000 00	1,000 00

Stock.

Bank of Commerce, St. Louis, 24 per cent . .	31,500 00	145,000 00
Commercial Bank, St. Louis, 20 per cent. . .	10,000 00	35,000 00
Third National Bank, St. Louis, 7 per cent . .	15,000 00	15,000 00
Mechanics' Bank, St. Louis, 6 per cent . . .	11,200 00	15,000 00
Boatmen's Sav. Bank, St. Louis, 7 per cent . .	10,000 00	12,000 00
St. Louis Nat. Bank, St. Louis, 8 per cent . .	5,000 00	7,000 00
St. Louis Gas Trust, St. Louis, 6 per cent . .	22,000 00	13,000 00

Totals \$ 378,500 00 \$ 540,000 00

Total market value of stocks and bonds \$ 540,000 00

Loans on Collaterals

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
Bank of Commerce, St. Louis, stock	\$ 25,000 00	\$ 115,000 00	\$ 80,000 00
Mercantile Block and Real Es- tate Association	50,000 00	50,000 00	30,000 00
Totals	\$ 75,000 00	\$ 165,000 00	\$ 110,000 00
Amount loaned on collaterals			\$ 110,000 00
Cash deposited in bank			78,769 69
Gross premiums in course of collection, not more than three months due			78,871 22
Aggregate amount of all the assets of the company, stated at their actual value			
			\$1,307,640 91

III. LIABILITIES.

Gross claims for adjusted and unpaid losses, due and to become due	\$ 11,187 47
Gross losses in process of adjustment, or in suspense, in- cluding all reported and supposed losses	44,098 25
Losses resisted, including interest, costs and other ex- penses thereon	15,780 25
Total gross amount of claims for losses	\$ 71,065 97
Deduct re-insurance thereon	2,255 00
Net amount of unpaid losses	\$ 68,810 97
Gross premiums received and receivable upon all unex- pired fire risks, running one year or less from date of policy, \$395,234.21; unearned premiums (50 per cent.)	\$ 197,617 10
Gross premiums received and receivable upon all unex- pired fire risks, running more than one year from date of policy, \$367,541.42; unearned premiums (pro rata)	197,429 82
Total unearned premiums	\$ 395,046 92
All other demands against the company, absolute and contingent. . .	11,830 68
Total amount of all liabilities, except capital stock and net sur- plus	\$ 475,688 57
Joint stock capital, actually paid up in cash	600,000 00
Surplus beyond capital and all other liabilities.	231,952 34
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	
	\$1,307,640 91

IV. INCOME DURING THE YEAR.

	<i>From fire risks.</i>
Gross premiums and bills in course of collection at close of last year, as shown by that year's statement.	\$ 82,676 88
Gross premiums on risks written and renewed during the year	630,051 67
Total	\$ 712,728 57
Deduct premiums and bills in course of collection at this date	78,871 22
Entire premiums collected during the year.	\$ 633,857 35
Deduct re-insurance, rebate, abatement and return pre- miums.	109,504 61

Net cash actually received for premiums	\$ 524,352 74
Received for interest and dividends on stocks, bonds and collateral loans	52,835 58
Income received from all other sources	11,441 58

Aggregate amount of income actually received during the year
in cash \$ 588,629 90

V. EXPENDITURES DURING THE YEAR.

On fire risks.

Gross amount actually paid for losses (including \$40,376.61, losses occurring in previous years).	\$ 353,582 51
Deduct all amounts received for salvages and re-insurance in other companies	29,726 54
Net amount paid during the year for losses.	\$ 323,855 97
Cash dividends actually paid stockholders	33,000 00
Paid for commissions or brokerage	74,291 44
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employés	49,471 01
Paid for State and local taxes in this and other States	10,501 45
All other payments and expenditures	63,531 23

Aggregate amount of actual expenditures during the year in
cash \$ 554,651 10

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	\$ 60,560,688	\$ 778,704 00
Written or renewed during the year.	50,575,759	630,051 69
Totals	\$111,136,447	\$ 1,408,755 69
Deduct those expired and marked off as terminated	48,166,185	605,654 33
In force at the end of the year.	\$ 62,970,262	\$ 803,101 33
Deduct amount re-insured.	2,924,832	40,325 70
Net amount in force December 31, 1888.	\$ 60,045,430	\$ 762,775 63

Recapitulation 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>
1888	One year or less	\$ 30,533,613 00	\$ 395,234 21	1-2	\$ 197,617 10
1887	Two years . . .	139,525 00	1,801 41	1-4	450 35
1888		329,375 00	3,659 25	3-4	2,744 44
1886	Three years . .	5,478,728 00	63,578 17	1-6	10,596 36
1887		6,322,448 00	75,269 89	1-2	37,634 95
1888		6,952,553 00	79,810 20	5-6	66,508 50
1885	Four years . .	71,575 00	964 23	1-8	120 53
1886		61,460 00	640 56	3-8	240 21
1887		144,650 00	1,409 29	5-8	880 80
1888		178,966 00	1,427 54	7-8	1,249 10
1884	Five years. . .	1,510,078 00	22,062 88	1-10	2,206 29
1885		1,491,015 00	21,133 66	3-10	6,340 10
1886		1,863,202 00	26,204 06	1-2	13,102 03
1887		2,535,837 00	36,330 43	7-10	25,431 30
1888		2,432,405 00	33,249 85	9-10	29,924 86
Totals		\$ 60,045,430 00	\$ 762,775 63		\$ 395,046 92

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$10,749,506 10
Losses paid from organization to date	5,641,860 02
Total amount of cash dividends declared since the company commenced business	753,972 40
Total amount of the company's stock owned by the directors at par value	57,700 00
Dividends declared payable in stock from organization	81,250 00
Losses incurred during the year, fire	340,232 00

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

Risks written	\$ 442,022 00
Premiums received	6,568 49
Losses paid	1,183 30
Losses incurred	1,183 30

Anglo-Nevada Assurance Corporation,

OF

SAN FRANCISCO, . CALIFORNIA.

Incorporated November 4, 1885.

LOUIS SLOSS, President.

Z. P. CLARK, Secretary.

I. CAPITAL.Whole amount of capital actually paid up in cash **\$2,000,000 00****II. ASSETS.**

Loans on mortgage (first liens) upon which not more than one year's interest is due	\$1,021,807 55
Interest due and accrued on all said mortgage loans	14,862 13
Value of lands mortgaged, exclusive of buildings	\$2,492,000 00
Value of buildings mortgaged (insured for \$157,000, as collateral)	220,000 00
Total value of said mortgaged premises	\$2,712,000 00

Account of Stocks and Bonds owned by the Company.

	<i>Par value.</i>	<i>Market value.</i>	
S. P. R. R. of Arizona, 6 per cent. bonds guaranteed by the S. P. Co. of Kentucky, 695 bonds of \$1,000 each	\$ 695,000 00	\$ 733,225 00	
Sutter St. Railway Co., first mortgage bonds, 100 bonds of \$1,000 each	100,000 00	105,000 00	

	<i>Par value.</i>	<i>Market value.</i>
City of Portland, Oregon, water bonds, 50 bonds, \$1,000 each	50,000 00	57,805 55
The Omnibus Cable Co., 6 per cent. first mortgage bonds, 50 bonds of \$1,000 each	50,000 00	55,000 00
Los Angeles City Water Co., first mortgage 6 per cent. bonds, 20 bonds, \$1,000 each	20,000 00	21,000 00
Totals	\$ 915,000 00	\$ 972,030 55
Total market value of stocks and bonds.		\$ 972,030 55

Loans on Collaterals.

	<i>Market value.</i>	<i>Loaned thereon.</i>
150,000 wheat bags in warehouse	\$ 11,625 00	\$ 7,500 00
157 bags of coffee in warehouse	3,464 46	2,500 00
168 bags of coffee in warehouse	3,941 00	2,750 00
1,091,045 pounds of wheat in warehouse	15,820 15	11,800 00
1,559,067 pounds of wheat in warehouse	26,956 47	20,000 00
663,323 pounds of wheat in warehouse	9,618 18	7,100 00
1,532,475 pounds of wheat in warehouse	22,220 88	16,500 00
1,875,000 wheat bags in warehouse	122,525 00	70,687 50
4,271,000 wheat bags in warehouse	331,002 50	211,950 00
2,320,372 pounds of wheat in warehouse	33,645 39	25,000 00
Totals	\$ 580,819 03	\$ 375,787 50
Amount loaned on collaterals.		\$ 375,787 50
Cash in company's principal office		1,284 22
Cash deposited in bank.		80,576 67
Interest due and accrued on bonds		3,025 00
Interest due and accrued on collateral loans		1,905 67
Gross premiums in course of collection, not more than three months due		151,190 29
All other property belonging to the company		4,120 12
Aggregate amount of the assets of the company, stated at their actual value.		\$2,626,589 70

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 13,270 44
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	39,669 13
Losses resisted, including interest, costs and other expenses thereon	750 00
Total gross amount of claims for losses.	\$ 53,689 57
Deduct re-insurance thereon	360 84
Net amount of unpaid losses	\$ 53,328 73
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$680,833.07; unearned premiums (fifty per cent.)	\$ 340,416 58
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$209,176.55; unearned premiums (pro rata)	130,865 74
Gross premiums received and receivable upon all unexpired marine risks	15,342 20
Total unearned premiums	\$ 486,624 52

All other demands against the company, absolute and contingent . . .	10,822 02
Total amount of all liabilities, except capital stock and net surplus	\$ 550,775 27
Joint stock capital actually paid up in cash	2,000,000 00
Surplus beyond capital and all other liabilities	75,814 43
Aggregate amount of all liabilities, including paid up capital stock and net surplus	\$2,626,589 70

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 year, as shown by that year's statement.	\$ 106,515 73	\$ 18,031 25
Gross premiums on risks written and renewed during the year	1,305,170 51	127,483 60
Totals.	\$1,411,686 24	\$ 145,514 85
Deduct premiums and bills in course of collection at this date	140,924 04	10,266 25
Entire premiums collected during the year	\$1,270,762 20	\$ 135,248 60
Deduct re-insurance, rebate, abatement and return premiums	338,100 57	35,386 76
	\$ 932,661 63	\$ 99,861 84
Net cash actually received for premiums	\$1,032,523 47	
Received for interest on mortgages	63,159 87	
Received for interest and dividends on stocks, bonds and collateral loans, and from all other sources	45,032 81	
Aggregate amount of income actually received during the year in cash	\$1,140,716 15	

V. EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	<i>Marine and inland risks.</i>
Gross amount actually paid for losses, (including \$41,154.48, losses occurring in previous years)	\$ 583,835 06	\$ 193,869 94
Deduct all amounts received for salvages and re-insurance in other companies	77,880 44	113,742 60
	\$ 505,954 62	\$ 80,127 34
Net amount paid during the year for losses	\$ 586,081 96	
Paid for commissions or brokerage	221,388 62	
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	54,789 38	
Paid for State and local taxes in this and other States	10,660 71	
All other payments and expenditures	104,567 46	
Aggregate amount of actual expenditures during the year in cash	\$ 977,488 13	

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and inland risks.</i>	<i>Premium thereon.</i>
In force on the 31st day of December of the preceding year	\$ 53,723,205	\$ 883,645 21	\$ 3,132,399	\$ 57,152 91.
Written or renewed during the year	75,152,714	1,305,170 51	18,057,904	127,483 60
Totals	\$128,875,919	\$2,188,815 72	\$ 21,190,303	\$ 184,636 51
Deduct those expired and marked as terminated . . .	55,790,980	1,194,328 95	19,516,975	151,153 16
In force at the end of the year	\$ 73,084,939	\$ 994,486 77	\$ 1,673,328	\$ 33,483 35
Deduct amount re-insured . .	9,165,546	104,477 15	735,217	10,080 73
Net amount in force December 31, 1888	\$ 63,919,393	\$ 890,009 62	\$ 938,111	\$ 23,402 62

Recapitulation of Fire Risks and 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>
1888	One year or less	\$48,022,888 00	\$ 680,833 07	1-2	\$ 340,416 58
1887	Two years . .	347,891 00	3,001 70	1-4	750 43
1888		153,283 00	1,448 15	3-4	1,086 10
1886	Three years . .	1,341,754 00	20,700 60	1-6	3,450 09
1887		5,525,898 00	74,050 22	1-2	37,025 11
1888		5,434,799 00	70,622 44	5-6	58,850 26
1886	Four years . .	35,600 00	785 17	3-8	294 45
1887		41,100 00	297 00	5-8	185 62
1888		93,533 00	1,133 90	7-8	992 15
1886	Five years . . .	248,570 00	4,058 60	1-2	2,029 30
1887		1,439,967 00	17,843 49	7-10	12,490 48
1888		1,234,110 00	15,235 28	9-10	13,711 75
Totals		\$63,919,393 00	\$ 890,009 62		\$ 471,282 32

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$2,341,636 81
Losses paid from organization to date	1,160,769 45
Total amount of cash dividends declared since the company commenced business	90,000 00
Total amount of the company's stock owned by the directors at par value	148,500 00
Amount loaned to stockholders, not officers	200,000 00
Losses incurred during the year: Fire, \$518,003.21; marine, \$80,253.00; total	598,256 21
Amount deposited in the different States and counties for the security of all the company's policy-holders—Oregon	50,000 00

COLORADO BUSINESS.

Business in the State During the Year.

Risks written	\$ 808,696 00
Premiums received	16,449 01
Losses paid	5,870 12
Losses incurred	5,870 12

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.

Market value of real estate owned by the company (unincumbered) . . .	\$ 35,415 71
Loans on mortgage (first liens), upon which not more than one year's interest is due	187,813 81
Loans on mortgage (first liens), upon which more than one year's interest is due	13,550 00
Interest due and accrued on all said mortgage loans	5,114 36
Value of lands mortgaged, exclusive of buildings	\$ 445,500 00
Value of buildings mortgaged (insured for \$155,100.00, as collateral)	358,650 00
Total value of said mortgaged premises	\$ 804,150 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
Allegheny Co. riot loss bonds	\$ 14,000 00	\$ 14,350 00
Crescent Township school bonds	2,100 00	2,100 00
Totals	\$ 16,100 00	\$ 16,450 00
Total market value of stocks and bonds,		\$ 16,450 00

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
Bonds Union Switch and Signal Co	\$ 3,000 00	\$ 3,000 00	\$ 2,500 00
50 shares Philadelphia Co	2,500 00	2,000 00	2,000 00
10 bonds Pittsburgh and West End Pass. R. R. Co	5,000 00	5,500 00	5,000 00
50 shares Westinghouse Air Brake Co	2,500 00	6,000 00	2,500 00
Deposit of W. W. Ashworth, Fifth Nat. Bank	1,000 00	1,000 00	1,000 00
Totals	\$ 14,000 00	\$ 17,500 00	\$ 13,000 00

Amount loaned on collaterals	\$ 13,000 00
Cash in the company's principal office	1,530 00
Cash deposited in bank	28,688 80
Gross premiums in course of collection, not more than three months due	4,729 49
All other property belonging to the company	295 82
Aggregate amount of all the assets of the company, stated at their actual value	\$ 306,587 99

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 3,031 67
Losses resisted, including interest, costs and other expenses thereon	545 00
Net amount of unpaid losses	\$ 3,576 67
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$25,989.80; unearned premiums (50 per cent).	\$ 12,994 90
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$28,866.80; unearned premiums (pro rata)	13,584 21
Total unearned premiums	\$ 26,879 11
Cash dividends to stockholders remaining unpaid	697 00
Total amount of all liabilities, except capital stock and net surplus	\$ 31,152 78
Joint stock capital actually paid up in cash	250,000 00
Surplus beyond capital and all other liabilities	25,435 21
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$ 306,587 99

IV. INCOME DURING THE YEAR.

	<i>From fire risks.</i>
Gross premiums and bills in course of collection at close of last year, as shown by that year's statement	\$ 3,543 18
Gross premiums on risks written and renewed during the year	45,633 33
Total	\$ 49,176 51
Deduct premiums and bills in course of collection at this date	4,729 49
Entire premiums collected during the year	44,447 02
Deduct re-insurance, rebate, abatement and return premiums	7,119 29
Net cash actually received for premiums	\$ 37,327 73
Received for interest on mortgages	13,836 60
Income received from all other sources	2,791 62
Aggregate amount of income actually received during the year in cash	\$ 53,955 95

V. EXPENDITURES DURING THE YEAR.

On fire risks.

Gross amount actually paid for losses (including \$3,125.00, losses occurring in previous years)	\$ 19,784 10
Deduct all amounts received for salvages and re-insurance in other companies	498 60
Net amount paid during the year for losses	\$ 19,285 50
Cash dividends actually paid stockholders	7,330 00
Paid for commissions or brokerage	6,615 40
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes	5,600 00
Paid for State and local taxes in this and other States	2,351 83
All other payments and expenditures	3,352 82
Aggregate amount of actual expenditures during the year, in cash	\$ 44,535 55

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the previous year.	\$ 5,089,968	\$ 56,700 94
Written or renewed during the year	4,744,327	45,633 33
Totals	\$ 9,834,295	\$ 102,334 27
Deduct those expired and marked off as terminated	4,893,492	47,477 67
In force at the end of the year	\$ 4,940,803	\$ 54,856 60
Deduct amount re-insured	72,066	889 00
Net amount in force December 31, 1888	\$ 4,868,737	\$ 53,967 60

Recapitulation of Fire Risks and 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>
1888	One year or less	\$ 2,470,692 00	\$ 25,989 80	1-2	\$ 12,994 90
1886	Three years . .	967,436 00	11,059 40	1-6	1,843 23
1887		723,384 00	8,395 46	1-2	4,197 73
1888		779,291 00	9,411 94	5-6	7,843 25
Totals		\$ 4,940,803 00	\$ 54,856 60		\$ 26,879 11

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 815,005 38
Losses paid from organization to date	405,168 40
Total amount of cash dividends declared since the company commenced business	277,500 00
Total amount of the company's stock owned by the directors at par value	74,800 00
Amount loaned to officers and directors	21,175 00
Amount loaned to stockholders, not officers	3,000 00
Losses incurred during the year, fire	19,392 17

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 209,311 75
Premiums received	2,846 81
Losses paid	196 12
Losses incurred	196 12

Atlas Assurance Company,

OF

LONDON, ENGLAND.

Incorporated 1808.

WILLIAM JOHN WALTER BAYNES,
Chairman.SAMUEL JAMES PIPKIN,
Secretary.

I. CAPITAL.

Whole amount of capital actually paid up in cash \$720,000 00

II. ASSETS.

Market value of real estate owned by the company (unincumbered) . \$ 306,204 81
 Loans on mortgage (first liens), upon which not more than one year's
 interest is due 2,155,201 86
 Loans on mortgage (first liens), upon which more than one year's in-
 terest is due (of which \$27,500.00 is in process of foreclosure)... 27,500 00
 Interest due and accrued on all said mortgage loans 26,450 91

Account of Stocks and Bonds owned by the Company.

	<i>Par value.</i>	<i>Market value.</i>
Consols, 2¾ per cent	\$ 88,953 29	\$ 80,057 96
New Zealand, 4 per cent	25,000 00	24,500 00
Queensland, 4 per cent	50,000 00	50,000 00
New South Wales, 3½ per cent	100,000 00	93,495 62
New South Wales, 5 per cent	25,000 00	25,000 00
Western Australian, 4 per cent	25,000 00	25,000 00
British Guinea, 4 per cent	50,000 00	50,000 00
Canadian, 3½ per cent	85,000 00	84,400 00
South Australian, 4 per cent	50,000 00	50,000 00
Hong Kong, 4 per cent	25,000 00	25,000 00
Cape of Good Hope, 5 per cent	100,000 00	101,079 79
Ceylon Government, 4 per cent	25,000 00	25,000 00
Cape of Good Hope, 4 per cent	75,000 00	75,000 00
India, 3 per cent	25,000 00	22,562 50
Bengal Naypur	50,000 00	50,000 00
Oude and Rohilkund	25,000 00	31,343 75
East Indian Railway, deferred	25,000 00	25,000 00
Pennsylvania Railway	20,000 00	26,225 12
St. Louis Bridge, 7 per cent.	20,000 00	27,725 12
Philadelphia and Reading	25,000 00	31,601 22
Long Island Railway	25,000 00	28,936 02
Baltimore and Ohio.	10,000 00	12,287 63
Canadian Pacific Railway, guaranteed land grant, 3½ per cent.	25,000 00	23,599 31

	<i>Par value.</i>	<i>Market value</i>
Montreal Gas Company, bonds	100,000 00	100,000 00
Liverpool Corporation	62,500 00	62,500 00
Birmingham Corporation.	39,723 91	38,260 00
City of London Corporation bonds	50,000 00	50,000 00
Totals.	\$1,226,177 20	\$1,238,574 27
Total market value of stocks and bonds		\$1,238,574 27

Loans on Collaterals.

	<i>Loaned thereon.</i>
Loans on the company's life policies	\$ 313,861 42
Loans on life interests and reversions	149,012 02
Loans on personal security	4,250 00
Amount loaned on collaterals.	\$ 467,123 44
Cash in the company's principal office	66,917 27
Cash deposited in bank.	197,500 00
Gross premiums in course of collection not more than three months due	286,431 73
All other property belonging to the company	360 00
Aggregate amount of all the assets of the company, stated at their actual value	\$9,423,516 02

III. LIABILITIES.

Net losses in process of adjustment, or in suspense, including all re- ported and supposed losses	\$ 98,563 00
Gross premiums received and receivable upon all unex- pired fire risks, running one year or less from date of policy, \$925,207.89; unearned premiums (50 per cent.).	\$ 462,503 94
Gross premiums received and receivable upon all unex- pired fire risks, running more than one year from date of policy, \$21,527.11; unearned premiums (pro rata) .	14,465 64
Total unearned premiums	\$ 476,969 58
Net premium reserve and all other liabilities, except capital, under the life insurance or any other special department	7,117,495 43
Cash dividends to stockholders remaining unpaid	51,777 13
All other demands against the company, absolute and contingent. . .	19,332 75
Total amount of all liabilities, except capital stock and net sur- plus	\$7,764,137 89
Joint stock capital actually paid up in cash.	720,000 00
Surplus beyond capital and all other liabilities.	939,378 13
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$9,423,516 02

IV. INCOME DURING THE YEAR.

Net cash actually received for premiums.	\$ 897,768 81
Received for interest on mortgages	44,684 18
Received for interest and dividends on stocks, bonds and collateral loans	25,552 66
Income received from all other sources	16,436 98
Aggregate amount of income actually received during the year in cash	\$ 984,442 63

V. EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	\$ 486,763 89
Cash dividends actually paid stockholders	150,000 00
Paid for commissions or brokerage	170,197 75
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employés	115,097 41
Aggregate amount of actual expenditures during the year in cash	\$ 922,059 05

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 583,019,965	\$ 874,530 00
Written or renewed during the year.	766,326,000	1,149,489 00
Totals	\$1,349,345,965	\$2,024,019 00
Deduct those expired and marked off as terminated	639,641,967	959,438 00
In force at the end of the year.	\$ 709,703,998	\$1,064,581 00
Deduct amount re-insured.	78,677,333	118,046 00
Net amount in force December 31, 1888	\$ 631,026,665	\$ 946,535 00

Recapitulation of Fire Risks and Unearned Premiums.

Year written.	Term.	Amount covered.	Gross prem. charged.	Frac. un'rn'd.	Premiums unearned.
1888	One year or less	\$629,417,581 00	\$ 925,007 89	1-2	\$ 462,503 94
1886	Three years . .	179,096 00	2,799 30	1-6	466 55
1887		492,770 00	5,913 74	1-2	2,956 87
1888		726,696 00	10,630 91	5 6	8,859 06
1884	Five years	210,522 00	2,183 16	whole	2,183 16
Totals		\$631,026,665 00	\$ 946,535 00		\$ 476,969 58

Answers to General Interrogatories.

Total amount of premiums received from the organization of the com- pany to date	\$23,218,325 00
Losses paid from organization to date	15,643,276 00
Total amount of cash dividends declared since the company com- menced business	6,156,000 00
Total amount of the company's stock owned by the directors at par value	33,840 00
Dividends declared payable in stock from organization	120,000 00
Losses incurred during the year, fire.	504,916 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 300,909 00
Premiums received	6,180 91
Losses paid	1,022 42
Losses incurred.	1,022 42

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.

Market value of real estate owned by the company (unincumbered) . \$ 71,500 73
Loans on mortgage (first liens), upon which not more than one year's
interest is due 52,446 00
Interest due and accrued on all said mortgage loans 581 41
Value of lands mortgaged, exclusive of buildings \$ 84,500 00
Value of buildings mortgaged (insured for \$46,200.00 as
collateral) 57,500 00
Total value of said mortgaged premises \$ 142,000 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
Erie and Pittsburgh R. R. Co. stock	\$ 15,000 00	\$ 16,800 00
Merchants and Manufacturers Nat. Bk. stk.	2,500 00	2,900 00
Exchange National Bank stock	5,450 00	8,938 00
Pittsburgh, Allegheny and Manchester Rail- way Co. stock	5,800 00	13,920 00
Citizens National Bank stock	4,650 00	5,673 00
Iron City National Bank stock	2,000 00	3,600 00
Peoples Savings Bank stock	1,300 00	2,106 00
Safe Deposit Co. stock	10,000 00	12,400 00
Monongahela Water Co. stock	1,800 00	2,736 00
Union Switch and Signal Co. stock	5,350 00	535 00
Pittsburgh, Cincinnati & St. L. R. R. Co. bds	53,000 00	64,660 00
City of Pittsburgh registered water bonds .	10,000 00	12,650 00
City of Pittsburgh coupon water bonds . .	8,000 00	10,240 00
Allegheny Valley R. R. Co. 7-30 bonds . . .	12,000 00	13,980 00
Erie and Pittsburgh R. R. Co. bonds	5,000 00	5,750 00
Pittsburgh, Allegheny and Manchester Pass. Ry. Co. bonds	2,500 00	2,875 00
Pittsburgh, Allegheny and Manchester Pass. Ry. Co. second mortgage bonds	6,000 00	6,660 00

BOATMAN'S FIRE AND MARINE INSURANCE CO. 49

	<i>Par value.</i>	<i>Market value.</i>
Point Bridge Co. second mortgage bonds. .	1,700 00	1,751 00
Liberty School District bonds	2,000 00	2,170 00
North Side Bridge Co. first mortgage bonds.	18,000 00	20,700 00
Connellsville Water Co. coupon bonds . . .	5,000 00	5,250 00
Pittsburgh, Chartiers and Youghiogeny Railway Co. bonds	5,000 00	5,125 00
Allegheny County 4 per cent. renewal bds .	3,000 00	3,060 00
City of Pittsburgh fire department loan . .	5,000 00	5,775 00
Totals	\$ 190,050 00	\$ 230,254 00
Total market value of stocks and bonds		\$ 230,254 00
Cash in the company's principal office		1,910 11
Cash deposited in bank		16,857 27
Gross premiums in course of collection, not more than 3 months due.		18,323 08
Bills receivable, not matured, taken for fire, marine and inland risks .		75 00
All other property belonging to the company		952 60
Amount of premiums unpaid on policies which have been issued more than three months	\$ 4,739 85	
Aggregate amount of all the assets of the company, stated at their actual value		\$ 392,899 70

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 18,292 65
Gross losses in process of adjustment, or in suspense, in- cluding all reported and supposed losses	11,075 00
Losses resisted, including interest, costs and other ex- penses thereon	1,800 00
Total gross amount of claims for losses	\$ 31,167 65
Deduct re-insurance thereon	1,078 34
Net amount of unpaid losses	\$ 30,089 31
Gross premiums received and receivable upon all unex- pired fire risks, running one year or less from date of policy, \$149,714.31; unearned premiums (50 per cent.)	\$ 74,857 15
Gross premiums received and receivable upon all unex- pired fire risks, running more than one year from date of policy, \$62,870.12; unearned premiums (pro rata)	31,789 97
Gross premiums received and receivable upon all unex- pired inland navigation risks, \$75.00; unearned pre- miums (fifty per cent.)	37 50
Total unearned premiums	\$ 106,684 62
Due and accrued for salaries, rent, advertising and for agency and other miscellaneous expenses	219 80
Due and to become due for borrowed money	12,000 00
All other demands against the company, absolute and contingent . .	7,383 20
Total amount of all liabilities, except capital stock and net surplus	\$ 156,376 93
Joint stock capital actually paid up in cash	250,000 00
Aggregate amount of all liabilities, including paid up capital stock	\$ 406,376 93

50 BOATMAN'S FIRE AND MARINE INSURANCE CO.

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 year, as shown by that year's statement	\$ 34,790 01	\$ 60 00	
Deduct amount of same not collected . . .	4,008 76		
Net collected	\$ 30,781 25	\$ 60 00	
Gross premiums on risks written and renewed during the year	205,005 65	6,743 10	
Totals	\$ 235,786 90	\$ 6,803 10	
Deduct premiums and bills in course of collection at this date	18,993 17	136 00	
Entire premiums collected during the year	\$ 216,793 73	\$ 6,667 10	
Deduct re-insurance, rebate, abatement and return premiums	33,725 85	2,432 12	
	\$ 183,067 88	\$ 4,234 98	
Net cash actually received for premiums			\$ 187,302 86
Received for interest on mortgages			2,996 90
Received for interest and dividends on stocks, bonds, collateral loans,			12,502 82
Income received from all other sources			4,291 94
Aggregate amount of income actually received during the year in cash			\$ 207,094 52

V. EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	<i>Marine and inland risks.</i>	
Gross amount actually paid for losses (including \$36,099.93, losses occurring in previous years)	\$ 141,342 39	\$ 14,122 71	
Deduct all amounts received for salvages and re-insurance in other companies	2,878 37	3,434 37	
	\$ 138,464 02	\$ 10,688 34	
Net amount paid during the year for losses			\$ 149,152 36
Paid for commissions or brokerage			36,371 37
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes			12,144 25
Paid for State and local taxes in this and other States			5,907 13
All other payments and expenditures			11,053 25
Aggregate amount of actual expenditures during the year in cash			\$ 214,628 36

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 . . .	\$ 16,716,547	\$ 223,177 53	\$ 15 00	\$ 60 00
Written or renewed during the year	15,519,018	205,005 65	10,251 10	6,743 10
Totals	\$ 32,235,565	\$ 428,183 18	\$ 10,266 10	\$ 6,803 10
Deduct those expired and marked off as terminated	16,213,394	208,125 72	10,251 10	6,728 10
In force at end of year . . .	\$ 16,022,171	\$ 220,057 46	\$ 15 00	\$ 75 00
Deduct amount re-insured	579,431	7,473 03		
Net amount in force Dec. 31, 1888 . . .	\$ 15,442,740	\$ 212,584 43	\$ 15 00	\$ 75 00

Recapitulation of Fire Risks and 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>
1888	One year or less	\$10,157,583 00	\$ 149,714 31	1-2	\$ 74,857 15
1887	Two years . .	3,200 00	22 95	1-4	5 73
1888		400 00	6 60	3-4	4 95
1886		1,472,289 00	17,806 39	1-6	2,967 73
1887	Three years . .	1,691,428 00	20,009 60	1-2	10,004 80
1888		1,654,138 00	17,663 16	5-6	14,719 30
1885		1,500 00	15 00	1-8	1 87
1887	Four years . .	3,300 00	40 00	5-8	25 00
1888		11,300 00	108 00	7-8	94 50
1884		18,050 00	304 50	1-10	30 45
1885	Five years . .	46,250 00	717 24	3-10	215 17
1886		216,430 00	3,334 32	1-2	1,667 16
1887		149,982 00	2,524 06	7-10	1,766 84
1888		16,890 00	318 30	9-10	286 47
Totals			\$ 15,442,740 00	\$ 212,584 43	. . .	$ 106,647 12

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 2,134,446 01
Losses paid from organization to date	1,385,260 49
Total amount of cash dividends declared since the company commenced business	219,607 50
Total amount of the company's stock owned by the directors at par value	36,000 00
Amount loaned to officers and directors	9,800 00
Dividends declared payable in stock from organization	112,500 00
Losses incurred during the year: fire, \$133,072.72; marine, \$9,524.93; total	142,597 65

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

Risks written	\$ 280,275 00
Premiums received	3,527 18
Losses paid	1,949 47
Losses incurred	1,978 62

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.

Loans on mortgage (first liens), upon which not more than one year's interest is due	\$ 182,000 00
Interest due and accrued on all said mortgage loans	2,770 79
Value of lands mortgaged, exclusive of buildings	\$ 203,000 00
Value of buildings mortgaged (insured for \$132,600, as collateral)	136,000 00
Total value of said mortgaged premises	\$ 339,000 00

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	\$ 35,250 00
200 shares State National Bank	20,000 00	26,000 00
100 shares Merchandise National Bank . . .	10,000 00	9,000 00
300 shares Republic National Bank	30,000 00	45,300 00
300 shares Washington National Bank . . .	30,000 00	36,600 00
300 shares Columbian National Bank	30,000 00	37,800 00
200 shares Tremont National Bank	20,000 00	22,400 00
17 shares New England National Bank . . .	1,700 00	2,737 00
67 shares Revere National Bank	6,700 00	8,710 00
57 shares Boston and Albany R. R	5,700 00	11,400 00
300 shares Boston and Providence R. R . . .	30,000 00	75,000 00
350 shares Fitchburg R. R	35,000 00	26,950 00
25,000 Old Colony R. R. Co. 4½ per cent. bonds	25,000 00	26,500 00
25,000 California Southern R. R. Co. 6 per cent. gold	25,000 00	25,750 00
30,000 Chicago, Burlington and Quincy R. Co. 4 per cent., Denver extension . .	30,000 00	27,300 00
9,500 Cedar Rapids and Mo. River R. R. 7 per cent., A. D. 1891	9,500 00	9,975 00
10,000 Cedar Rapids and Mo. River R. R. 7 per cent., A. D. 1894	10,000 00	10,900 00
11,500 Cedar Rapids and Mo. River R. R. 7 per cent., A. D. 1916	11,500 00	15,180 00

	<i>Par value.</i>	<i>Market value.</i>
10,000 New England Mortgage Co. bonds, 4½ per cent	10,000 00	9,400 00
51,000 United States 4½ per cent. bonds . .	51,000 00	55,080 00
1,500 City of Cairo	1,500 00	1,500 00
Totals	\$ 417,600 00	\$ 518,732 00
Total market value of stocks and bonds		\$ 518,732 00

Loans on Collaterals.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
1,000 Oregon Improvement Co. bonds, 6 per cent	\$ 1,000 00	\$ 1,040 00	\$ 5,000 00
3,000 New England Mortgage Security Co., 5 per cent . . .	3,000 00	2,820 00	
2,000 Saginaw Western R. R., 6 per cent	2,000 00	2,100 00	
1,000 Herdic Co. 6 per cent. bonds	1,000 00	1,000 00	1,000 00
\$10,000 Rutland R.R.Co. bonds, 5 per cent	10,000 00	9,750 00	20,000 00
15,000 Atch., Topeka and S. F. R. R., 5 per cent	15,000 00	12,450 00	
10 shares Metropolitan St. Ry. Co	1,000 00	9,000 00	
19 shares Kansas City and Ft. Scott Ry	1,900 00	1,300 00	
100 shares First National Bank, Concord	10,000 00	20,000 00	14,000 00
520 shares State St. Exchange Co., 50 per cent. paid	26,000 00	26,000 00	50,000 00
300 shares Chicago, Burlington and Quincy R. R. stock . .	30,000 00	33,000 00	
3,000 Kansas City, Memphis and Birmingham R. R. bonds	3,000 00	2,700 00	
115 shares Chicago, Burlington and Quincy R. R.	11,500 00	12,650 00	10,000 00
3,000 Salem, Ohio, Water Co. bonds, 6 per cent	3,000 00	3,000 00	3,000 00
1,000 Atch., Topeka and S. F., 5 per cent. gold	1,000 00	870 00	
Totals	\$ 119,400 00	\$ 129,580 00	\$ 103,000 00
Amount loaned on collaterals			\$ 103,000 00
Cash in the company's principal office			5,464 86
Cash deposited in bank			91,117 23
Interest due and accrued on bonds			1,183 25
Interest due and accrued on collateral loans			837 25
Gross premiums in course of collection, not more than 3 months due .			23,606 00
Bills receivable, not matured, taken for marine and inland risks . . .			12,772 19

Aggregate amount of all the assets of the company stated at
their actual value \$ 941,483 57

III. LIABILITIES.

Net amount of unpaid losses	\$ 34,900 00
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$178,730.26; unearned premiums (50 per cent.).	\$ 89,365 13
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$172,549.55; unearned premiums (pro rata)	99,615 75
Gross premiums received and receivable upon all unexpired marine risks	12,480 82
Total unearned premiums	\$ 201,461 70
Interest due	1,368 10
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses.	232 00
Commission and return premiums	1,670 00
Total amount of all liabilities, except capital stock and net surplus	\$ 239,629 80
Joint stock capital actually paid up in cash.	557,200 00
Surplus beyond capital and all other liabilities.	144,653 77
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$ 941,483 57

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 year, as shown by that year's statement	\$ 22,939 02	\$ 16,491 43
Deduct amount of same not collected . . .	48 00	368 85
Net collected	\$ 22,891 02	\$ 16,122 58
Gross premiums on risks written and renewed during the year	302,953 05	39,754 06
Totals	\$ 325,844 07	\$ 55,876 64
Deduct premiums and bills in course of collection at this date	23,606 00	12,772 19
Entire premiums collected during the year	\$ 302,238 07	\$ 43,104 45
Deduct re-insurance, rebate, abatement and return premiums	50,145 92	5,445 13
	\$ 252,092 15	\$ 37,659 32
Net cash actually received for premiums.	\$ 289,751 47	
Received for interest on mortgages	8,349 44	
Received for interest and dividends on stocks, bonds and collateral loans	41,257 11	
Income received from all other sources.	7,199 94	
Aggregate amount of income actually received during the year in cash	\$ 346,557 96	

V. EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	<i>Marine and inland risks.</i>
Gross amount actually paid for losses . . .	\$ 155,817 53	\$ 24,881 47
Deduct all amounts received for salvages and re-insurance in other companies .	7,688 56	4,632 73
	\$ 148,128 97	\$ 20,248 74
Net amount paid during the year for losses	\$ 168,377 71	
Cash dividends actually paid stockholders	33,432 00	
Paid for commissions or brokerage	49,485 20	
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employés	30,400 00	
Paid for State and local taxes in this and other States	2,191 54	
Interest paid scripholders	1,703 30	
All other payments and expenditures	28,765 11	
Aggregate amount of actual expenditures during the year in cash	\$ 314,354 86	

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	\$ 31,129,525	\$ 341,556 46	\$ 450,489	\$ 14,857 43
Written or renewed during the year	29,277,300	302,953 05	5,707,601	39,754 06
Totals	\$ 60,406,825	\$ 644,509 51	\$ 6,158,090	\$ 54,611 49
Deduct those expired and marked off as terminated .	27,114,150	270,666 20	5,800,290	41,170 52
In force at end of the year	\$ 33,292,675	\$ 373,843 31	\$ 357,800	\$ 13,440 97
Deduct amount re-insured . .	1,941,587	22,563 50	65,325	960 15
Net amount in force Dec. 31, 1888	\$ 31,351,088	\$ 351,279 81	\$ 292,475	\$ 12,480 82

Recapitulation of Fire Risks and 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>
1888	One year or less	\$15,421,854 00	\$ 178,730 26	1-2	\$ 89,365 13
1887	Two years . .	75,180 00	584 91	1-4	146 23
1888		100,501 00	720 22	3-4	540 17
1886	Three years . .	979,500 00	12,081 48	1-6	2,013 58
1887		1,459,894 00	15,447 49	1-2	7,723 75
1888		2,048,553 00	22,723 01	5-6	18,935 85
1885	Four years . .	3,066 00	82 19	1-8	10 27
1886		17,750 00	213 68	3-8	80 13
1887		64,250 00	458 24	5-8	286 40
1888		40,050 00	240 16	7-8	210 14
1884	Five years . . .	1,887,782 00	19,775 73	1-10	1,977 57
1885		1,519,724 00	16,947 09	3-10	5,084 12
1886		1,442,490 00	16,599 22	1-2	8,299 61
1887		2,735,880 00	28,502 94	7-10	19,952 05
1888		3,554,614 00	38,173 19	9-10	34,355 88
Totals		\$31,351,088 00	\$ 351,279 81		\$ 188,980 88

Scrip.

Balance of scrip outstanding	\$ 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	\$5,609,760 43
Losses paid from organization to date	3,341,994 42
Total amount of cash dividends declared since the company commenced business	798,228 00
Total amount of the company's stock owned by the directors at par value	15,000 00
Amount loaned to officers and directors	5,000 00
Loaned to stockholders not officers	3,000 00
Losses incurred during the year, fire, \$134,888.63; marine, \$20,148.78; total	155,137 37

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

Risks written	\$ 271,500 00
Premiums received	3,793 90
Losses paid	60 40
Losses incurred	35 40

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

Incorporated, 1853.

JOHN MORISON, Governor.

W. H. BANKS, Assistant 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@ 128½	\$ 275,000 00	\$ 353,375 00	
United States bonds, 6 per cent., 1896@ 123	30,000 00	36,900 00	
United States bonds, 4½ per cent., 1891@ 108½	25,000 00	27,125 00	
Ohio State bonds, 3 per cent., 1891@ 103½	100,000 00	103,500 00	
Georgia State bonds, 4½ per cent., 1915@ 106½	25,000 00	26,531 25	
Chi. & N. W. R'y stock, 7 per cent.@ 108¼	10,000 00	10,825 00	
Chi. & N. W. R'y bonds, 5 per cent.@ 109	20,000 00	21,800 00	
Bur., Ced. Rapids and Northern R'y bonds, 5 per cent.@ 92	10,000 00	9,200 00	
Chi., Bur. & Quin. R'y bonds, 5 per cent.@ 104	30,000 00	31,200 00	
N. Y. & W'st Shore R'y 1st mort. bonds, 4 per cent.@ 104¾	35,000 00	36,662 50	
City of Toronto debens., 1925, 4 per ct.@ 101.	50,126 67	50,627 26	
Totals	\$ 610,126 67	\$ 707,746 01	
Total market value of stocks and bonds			\$ 707,746 01
Cash deposited in bank			46,157 95
Interest due and accrued on bonds			5,915 03
Gross premiums in course of collection, not more than three months due			81,655 80
Amount of premiums unpaid on policies which have been issued more than three months	\$ 1,065 72		
Aggregate amount of all the assets of the company, stated at their actual value			\$ 841,474 79

III. LIABILITIES.

Gross claims for adjusted and unpaid losses, due and to become due	\$ 9,812 01	
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	50,937 88	
Losses resisted, including interest, costs and other ex- penses thereon	13,075 00	
Total gross amount of claims for losses	\$ 73,824 89	
Deduct re-insurance thereon	2,214 40	
Net amount of unpaid losses	\$ 71,610 49	
Gross premiums received and receivable upon all unex- pired fire risks, running one year or less from date of policy, \$441,758.48; unearned premiums (50 per cent.)	\$ 220,879 24	
Gross premiums received and receivable upon all unex- pired fire risks, running more than one year from date of policy, \$297,915.26; unearned premiums (pro rata)	157,310 80	
Gross premiums received and receivable upon all unex- pired inland navigation risks, \$24,510.14; unearned premiums (50 per cent.)	12,255 07	
Total unearned premiums	\$ 390,445 11	
All other demands against the company, absolute and contingent	17,466 80	
Total amount of all liabilities, except capital stock and net surplus	\$ 479,522 40	
Surplus beyond capital and all other liabilities	361,952 39	
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$ 841,474 79	

IV. INCOME DURING THE YEAR.

	<i>From fire risks.</i>	<i>Marine and inland risks.</i>
Premiums and bills in course of collection at close of last year, as shown by that year's statement	\$ 48,373 58	\$ 58 21
Gross premiums on risks written and re- newed during the year	623,099 89	75,471 16
Totals	\$ 671,473 47	\$ 75,529 37
Deduct premiums and bills in course of col- lection at this date	77,832 26	3,823 54
Entire premiums collected during the year.	\$ 593,641 21	\$ 71,705 83
Deduct re-insurance, rebate, abatement and return premiums	76,883 72	5,912 11
	\$ 516,757 49	\$ 65,793 72
Net cash actually received for premiums		\$ 582,551 21
Received for interest and dividends on stocks, bonds and collateral loans and from all other sources		26,755 03
Aggregate amount of income actually received during the year in cash		\$ 609,306 24

V. EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	<i>Marine and inland risks.</i>
Gross amount actually paid for losses (in- cluding \$49,518.31, losses occurring in previous years)	\$ 414,114 01	\$ 32,205 06
Deduct all amounts received for salvages and re-insurance in other companies	20,675 53	2,420 41
	\$ 393,438 48	\$ 29,784 65
Net amount paid during the year for losses		\$ 423,223 13
Paid for commissions or brokerage.		105,552 35
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employés		12,333 03
Paid for State and local taxes in this and other States		15,091 30
All other payments and expenditures		24,321 90
Aggregate amount of actual expenditures during the year in cash.		\$ 580,521 71

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 .	\$ 56,067,634	\$ 710,979 19	\$ 492,239	\$ 12,725 47
Written or renewed during the year	50,032,419	623,099 89	14,889,461	75,471 16
Totals	\$106,100,053	\$1,334,079 08	\$ 15,381,700	\$ 88,196 63
Deduct those expired and marked off as terminated . .	45,927,001	577,093 64	14,568,181	63,686 49
In force at the end of the year.	\$ 60,173,052	\$ 756,985 44	\$ 813,519	\$ 24,510 14
Deduct amount re-insured . . .	1,165,471	17,311 70	. . . . .	. . . . .
Net amount in force Decem- ber 31, 1888	\$ 59,007,581	\$ 739,673 74	\$ 813,519	\$ 24,510 14

Recapitulation of Fire Risks and 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>
1888	One year or less	\$ 33,539,463 00	\$ 441,758 48	1-2	\$ 220,879 24
1887	Two years. . .	117,600 00	1,228 03	1-4	307 01
1888		118,663 00	1,212 84	3-4	909 63
1886		4,698,780 00	51,823 30	1-6	8,637 22
1887	Three years . .	5,704,927 00	64,174 35	1-2	32,087 17
1888		6,002,873 00	68,768 56	5-6	57,307 13
1885		87,025 00	879 17	1-8	109 89
1886	Four years . .	72,342 00	743 65	3-8	278 87
1887		67,300 00	812 27	5-8	507 67
1888		156,750 00	1,539 61	7-8	1,347 16
1884	Five years. . .	1,423,811 00	19,078 50	1-10	1,907 85
1885		1,459,144 00	18,754 28	3-10	5,626 28
1886		1,976,494 00	22,957 61	1-2	11,478 80
1887		1,788,111 00	22,713 22	7-10	15,899 25
1888		1,794,298 00	23,229 87	9-10	20,906 87
Totals		\$ 59,007,581 00	\$ 739,673 74	. .	\$ 378,190 04

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$7,537,793 36
Losses paid from organization to date	4,742,557 50
Total amount of cash dividends declared since the company commenced business	995,618 28
Total amount of the company's stock owned by the directors at par value	67,250 00
Losses incurred during the year; fire, \$412,355.98; marine, \$31,662.99; total	444,018 97
Amount deposited in different States and countries for the security of all the company's policy holders	550,589 76

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

Risks written	\$ 380,882 00
Premiums received	8,090 15
Losses paid	5,559 39
Losses incurred	5,559 39

Burlington Insurance Company,

OF

BURLINGTON, IOWA.

Incorporated December 21, 1860.

JOHN T. MILLER, President.

JACOB ALTER, Secretary.

I. CAPITAL.

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

II. ASSETS.

Market value of real estate owned by the company (unincumbered) .	\$ 12,120 00
Loans on mortgage (first liens), upon which not more than one year's interest is due	101,775 65
Loans on mortgage (first liens), upon which more than one year's interest is due	5,000 00
Interest due and accrued on all said mortgage loans	2,198 83
Value of lands mortgaged, exclusive of buildings	\$ 197,331 00
Value of buildings mortgaged	78,000 00
Total value of mortgaged premises	\$ 275,331 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
Certificate No. 8, Caseade Lumb'r Co., 25 shrs	\$ 25,000 00	\$ 3,000 00
Certificate No. 2, Caseade Lumb'r Co., 25 shrs	25,000 00	3,000 00
First National Bank, Alma, Kansas:		
Certificate No. 14, 50 shares	5,000 00	6,000 00
Certificate No. 15, 20 shares	2,000 00	2,400 00
Certificate No. 16, 20 shares	2,000 00	2,400 00
Certificate No. 17, 10 shares	1,000 00	1,200 00
Donalson Lumber Company:		
Certificate No. 9, 10 shares	1,000 00	3,000 00
Certificate No. 10, 10 shares	1,000 00	
Certificate No. 22, 10 shares	1,000 00	
Certificate No. 39, 30 shares	3,000 00	
Certificate No. 42, 41 shares	4,100 00	
C., B. & Q. R. R. Co., 50 shares	5,000 00	5,500 00
Burlington City, Nos. 369 to 380 inclusive, \$1,000 each	12,000 00	12,360 00
Burlington City water bonds Nos. 1, 2, 3 and 4, \$1,000 each	4,000 00	4,000 00
C., B. & Q. R. R. Co., 5 per cent. bonds . .	5,000 00	5,000 00
Totals	\$ 51,100 00	\$ 47,860 00
Total market value of stocks and bonds		\$ 47,860 00

Loans on Collaterals.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
Burl'gt'n Lumber Co., cap. stk.			
Certificate No. 32, 5 shrs . . . \$	2,500 00	\$ 15,000 00	\$ 5,000 00
Certificate No. 37, 5 shrs . . .	2,500 00		
Certificate No. 38, 10 shrs . . .	5,000 00		
Nat. Bank stock—Merchants'			
Nat. Bk, Burlington, Iowa:			
Certificates 212, 221, 20 shrs.	2,000 00	3,500 00	2,000 00
Certificate 308, 10 shrs.	1,000 00	1,750 00	1,200 00
Nat. Bk. st'k, Hartford, Conn.:			
Phoenix National Bank . . .	1,400 00	6,400 00	4,600 00
National Exchange Bank.	2,000 00		
American National Bank.	450 00		
	\$ 16,850 00	\$ 26,650 00	\$ 12,800 00
Amount loaned on collaterals			\$ 12,800 00
Cash in company's principal office			1,049 35
Cash deposited in bank			101,259 54
Interest due and accrued on bonds			623 18
Interest due and accrued on collateral loans			400 30
Gross premiums in course of collection, not more than 3 months due			23,927 51
Bills receivable, not matured, taken for fire, marine and inland risks			29,023 86
All other property belonging to the company			398 04
Aggregate amount of all the assets of the company, stated at their actual value.			\$ 339,156 26

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 1,744 20
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	3,796 50
Losses resisted, including interest, costs and other expenses thereon	6,742 60
Total gross amount of claims for losses	\$ 12,283 30
Deduct re-insurance thereon	912 50
Net amount of unpaid losses	\$ 11,370 80
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$52,335.06; unearned premiums (50 per cent.)	\$ 26,167 55
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$552,024.24; unearned premiums (pro rata)	227,880 93
Total	\$ 254,048 46
Deduct premiums on risks re-insured	159,003 84
Total unearned premiums	\$ 95,044 62
Due and to become due—book accounts	5,795 09
All other demands against the company, absolute and contingent.	1,691 96
Total amount of all liabilities, except capital stock and net surplus	\$ 113,902 47
Joint stock capital actually paid up in cash.	200,000 00
Surplus beyond capital and all other liabilities	25,253 79
Aggregate amount of all liabilities, including paid up capital stock and net surplus	\$ 339,156 26

IV. INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of last year, as shown by that year's statement . .	<i>From fire risks.</i> \$ 90,412 46	
Deduct amount of same not collected.	18,813 83	
Net collected	\$ 71,597 63	
Gross premiums on risks written and renewed during the year	165,799 77	
Total	\$ 237,398 40	
Deduct premiums and bills in course of collection at this date	94,693 10	
Entire premiums collected during the year. . . .	\$ 142,705 30	
Deduct re-insurance, rebate, abatement and return premiums	30,583 10	
Net cash actually received for premiums	\$ 112,122 29	
Received for interest on bonds and mortgages	6,137 12	
Received for interest and dividends on stocks, bonds, and collateral loans	4,604 51	
Income received from all other sources.	355 50	
Received for increased capital	100,000 00	
Aggregate amount of income actually received during the year in cash	\$ 123,219 42	

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$2,788.19, losses occurring in previous years.	<i>On fire risks.</i> \$ 67,542 53	
Deduct all amounts actually received for salvages and re-insurance in other companies	15,477 46	
Net amount paid during the year for losses.	\$ 52,065 07	
Cash dividends actually paid stockholders	65,000 00	
Paid for commissions or brokerage	38,301 69	
Paid for salaries, fees, and other charges of officers, clerks, agents and all other employés	21,356 01	
Paid for State, National and local taxes in this and other States	4,906 03	
All other payments and expenditures.	15,137 83	
Aggregate amount of actual expenditures during the year in cash	\$ 196,766 63	

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December, 1887	\$ 40,102,598	\$ 681,634 67
Written or renewed during the year	10,922,675	165,799 77
Totals	\$ 51,025,273	\$ 447,434 44
Deduct those expired and marked off as terminated in 1888	14,513,672	243,075 14
In force at the end of the year 1888	\$ 36,511,601	\$ 604,359 30
Deduct amount re-insured	17,792,420	390,459 44
Net amount in force December 31, 1888	\$ 18,719,181	\$ 213,899 86

Recapitulation of Fire Risks and 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>
1888	One year or less	\$ 3,367,372 00	\$ 52,335 06	1-2	\$ 26,167 53
1887	Two years. . .	51,720 00	388 74	1-4	97 18
1888		21,780 00	179 13	3-4	134 35
1886	Three years . .	1,504,287 00	16,982 25	1-6	2,830 37
1887		1,688,093 00	18,043 35	1-2	9,021 68
1888		1,576,725 00	17,530 93	5-6	14,859 11
1885	Four years . .	40,245 00	575 82	1-8	71 98
1886		25,840 00	366 31	3-8	137 36
1887		16,680 00	261 93	5-8	163 70
1888		16,328 00	228 32	7-8	199 78
1884	Five years . . .	9,678,628 00	171,876 34	1-10	17,187 63
1885		6,062,224 00	107,964 60	3-10	32,389 38
1886		3,965,597 00	73,123 42	1-2	36,561 71
1887		4,503,037 00	77,780 45	7-10	54,446 31
1888		3,992,445 00	66,422 65	9-10	59,780 39
		\$ 36,511,601 00	\$ 604,359 30	. . .	\$ 254,048 46
Deduct amount re-insured . .		17,792,420 00	390,459 44	. . .	159,003 84
Totals.		\$ 18,719,181 00	\$ 213,899 86	. . .	\$ 95,044 62

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$1,878,697 97
Losses paid from organization to date	419,352 73
Total amount of cash dividends declared since the company commenced business	167,210 00
Total amount of the company's stock owned by the directors at par value	105,600 00
Amount loaned to stockholders, not officers	5,800 00
Losses incurred during the year, fire	54,805 08

COLORADO BUSINESS.

No business in the State during 1888.

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.

Market value of real estate owned by the company (unincumbered) . \$ 104,000 00
Loans on mortgage (first liens), upon which not more than one year's
interest is due 21,386 32
Interest due and accrued on all said mortgage loans 520 00
Total value of mortgaged premises. \$ 32,000 00

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	<i>Par value.</i>	<i>Market value.</i>
150 United States, 4 per cent., 1.27½	\$ 150,000 00	\$ 191,250 00
25 Oakland Gas Light and Heating	25,000 00	25,500 00
35 Northern Pacific Railroad.	35,000 00	41,300 00
24 Spring Valley Water	24,000 00	29,820 00
8 Pacific Rolling Mill Co	8,000 00	8,400 00
25 San Diego Gas and Electric Light.	25,000 00	25,750 00
<i>Shares of Stock.</i>		
275 Bank of California.	27,200 00	59,840 00
300 First National Bank of San Francisco	30,000 00	43,500 00
551 Oakland Bank of Savings.	27,550 00	35,815 00
200 Grangers' Bank.	20,000 00	12,000 00
100 California Wire Works Co.	10,000 00	5,000 00
200 Pacific Rolling Mill Co.	20,000 00	20,000 00
150 California Safe Deposit and Trust Co	15,000 00	8,250 00
200 Wells, Fargo & Co. Bank	20,000 00	28,000 00
200 London, Paris and American Bank.	20,000 00	20,400 00
400 Oakland Gas Light and Heating Co.	Nominal	14,000 00
500 Spring Valley Water Co.	50,000 00	50,250 00
200 Merced Security Savings Bank	Nominal	7,000 00
300 Contra Costa Water Co	Nominal	27,900 00
160 San Francisco Gas Light Co.	16,000 00	9,440 00
Totals	\$ 522,750 00	\$ 663,415 00
Total market value of stocks and bonds		\$ 663,415 00
Cash in the company's principal office		8,679 78
Cash deposited in bank		335,400 87
Interest due and accrued on bonds		11,663 36
Gross premiums in course of collection, not more than 3 months due		132,082 45
Bills receivable, not matured, taken for fire, marine and inland risks		36,138 26
Aggregate amount of all the assets of the company, stated at their actual value		\$1,313,286 04

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 18,970 00	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	71,500 92	
Losses resisted, including interest, costs and other expenses thereon	4,100 00	
Net amount of unpaid losses	\$ 94,570 92	
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$391,348.47; unearned premiums (50 per cent.)	\$ 195,674 23	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$183,859.27; unearned premiums (pro rata)	105,871 90	
Gross premiums received and receivable upon all unexpired inland navigation risks, \$31,714.63; unearned premiums (50 per cent.)	15,857 31	
Gross premiums received and receivable upon all unexpired marine risks	94,038 97	
Total unearned premiums	\$ 411,442 41	
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses.	17,085 84	
Total amount of all liabilities, except capital stock and net surplus	\$ 523,099 17	
Joint stock capital actually paid up in cash	600,000 00	
Surplus beyond capital and all other liabilities	190,186 87	
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$1,313,286 04	

IV. INCOME DURING THE YEAR.

	<i>From fire risks.</i>	<i>Marine and inland risks.</i>
Net premiums and bills in course of collection at close of last year, as shown by that year's statement.	\$ 61,842 08	\$ 74,616 40
Gross premiums on risks written and renewed during the year	590,036 24	300,876 61
Totals	\$ 651,878 32	\$ 375,493 01
Deduct premiums and bills in course of collection at this date	74,552 01	93,668 70
Entire premiums collected during the year	\$ 577,326 31	\$ 281,824 31
Deduct re-insurance, rebate, abatement and return premiums	108,197 78	87,728 84
Net cash actually received for premiums	\$ 663,229 00	
Received for interest on mortgages		1,457 54
Received for interest and dividends on stocks, bonds and collateral loans		35,846 26
Income received from all other sources		2,125 00
Aggregate amount of income actually received during the year, in cash	\$ 702,657 80	

V. EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	<i>Marine and inland risks.</i>
Gross amount actually paid for losses (including \$365,577.32, losses occurring in previous years)	\$ 226,241 87	\$ 89,590 43
Net amount paid during the year for losses	\$ 315,832 30	
Cash dividends actually paid stockholders	72,000 00	
Paid for commissions or brokerage	120,046 49	
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employés	45,900 36	
Paid for State and local taxes in this and other States	13,447 00	
All other payments and expenditures	59,015 19	
Aggregate amount of actual expenditures during the year, in cash	\$ 626,241 34	

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.	\$ 34,251,242	\$ 488,401 56	\$ 1,924,981	\$ 96,352 50
Written or renewed during year	42,599,880	590,036 24	14,706,843	300,876 61
Totals.	\$ 76,851,123	\$ 1,078,437 80	\$ 16,631,694	\$ 397,229 11
Deduct those expired and marked off as terminated.	34,661,714	461,624 55	12,934,546	240,389 42
In force at end of the year	\$ 42,189,409	\$ 616,813 25	\$ 3,697,148	\$ 156,839 69
Deduct amount re-insured	2,442,705	41,605 51	592,062	31,086 09
Net amount in force Dec. 31, 1888	\$ 39,746,704	\$ 575,207 74	\$ 3,105,086	\$ 125,753 60

Recapitulation of Fire Risks and Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem. charged.</i>	<i>Frac. un'r'n'd.</i>	<i>Premiums unearned.</i>
1888	One year or less	\$ 27,132,273 00	\$ 391,348 47	1-2	\$ 195,674 23
1887	Two years . . .	121,193 00	1,924 62	1-4	481 15
1888		195,495 00	2,782 17	3-4	2,086 63
1886	Three years . . .	2,278,830 00	34,015 73	1-6	5,669 29
1887		3,157,117 00	44,945 40	1-2	22,472 70
1888		4,135,209 00	63,444 68	5-6	52,870 57
1885	Four years . . .	24,425 00	493 95	1-8	61 74
1886		12,838 00	148 83	3-8	55 81
1887		12,880 00	263 35	5-8	164 59
1888		72,900 00	884 05	7-8	773 54
1884	Five years . . .	290,517 00	4,132 03	1-10	413 20
1885		343,921 00	5,717 80	3-10	1,715 34
1886		245,826 00	4,281 03	1-2	2,140 52
1887		571,836 00	8,836 23	7-10	6,185 36
1888		846,439 00	11,929 40	9-10	10,736 46
1887	Six years . . .	5,000 00	60 00	3-4	45 00
Totals		\$ 39,746,704 00	\$ 575,207 74		\$ 301,546 13

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$6,442,038 87
Losses paid from organization to date	3,152,568 57
Total amount of cash dividends declared since the company commenced business	122,220 55
Total amount of the company's stock owned by the directors at par value	74,600 00
Dividends declared payable in stock from organization	50,000 00
Losses incurred during the year, fire, \$250,900.55; marine, \$117,325.35; total	368,125 90

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

Risks written	\$ 646,877 00
Premiums received	12,714 87
Losses paid	4,849 36
Losses incurred	4,369 13

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.**

Market value of real estate owned by the company (unincumbered)	\$ 9,080 00
Loans on mortgage (first liens), upon which not more than one year's interest is due	40,350 00
Interest due and accrued on all said mortgage loans	190 00
Value of lands mortgaged, exclusive of buildings	\$ 22,500 00
Value of buildings mortgaged (insured for \$58,500, as collateral)	95,500 00
Total value of said mortgaged premises	\$ 118,000 00

Account of Stocks and Bonds owned by the Company.

	<i>Par value.</i>	<i>Market value.</i>
100,000 North Missouri R. R. bonds	\$ 100,000 00	\$ 115,000 00
32,000 Venis Elevator Co. bonds	37,000 00	33,300 00
30,000 St. Louis Elevator Co. bonds	30,000 00	30,750 00
25,000 Western Union Telegraph Co. bonds	25,000 00	24,000 00
15,000 St. Joseph, Mo., bonds	15,000 00	14,400 00
10,000 Advance Elevator Co. bonds	10,000 00	10,000 00
7,000 Chamber Commerce Co. bonds	7,000 00	6,000 00
Valley Grain Elevator stock	20,160 00	8,400 00
Totals	\$ 244,160 00	\$ 241,850 00
Total market value of stocks and bonds		\$ 241,850 00.

Loans on Collaterals.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
J. B. M. Kehlror Co. stock (East St. Louis Elevator)	\$ 150,000 00	\$ 100,000 00	\$ 75,000 00
250 shares St. Louis Elevator stock	250,000 00	18,750 00	} 30,000 00
20,000 St. Joseph Mo., bonds	20,000 00	19,200 00	
350 shares Am. Exch'ge Bank	17,500 00	25,000 00	20,000 00
Totals	\$ 212,500 00	\$ 162,950 00	\$ 125,000 00
Amount loaned on collaterals.			\$ 125,000 00.
Cash in the company's principal office			617 95
Cash deposited in bank			16,871 49
Interest due and accrued on collateral loans			562 50
Gross premiums in course of collection, not more than 3 months due			8,187 73
Aggregate amount of all the assets of the company, stated at their actual value			\$ 442,709 67

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 2,223 00
Gross losses in process of adjustment, or in suspense, in- cluding all reported and supposed losses	1,679 00
Net amount of unpaid losses	\$ 3,902 00.
Gross premiums received and receivable upon all unex- pired fire risks, running one year or less from date of policy, \$53,679.00; unearned premiums (50 per cent.)	\$ 26,839 50
Gross premiums received and receivable upon all unex- pired fire risks, running more than one year from date of policy, \$23,210.00; unearned premiums (pro rata)	12,289 15
Total unearned premiums	\$ 39,128 65
All other demands against the company, absolute and contingent.	1,434 88
Total amount of all liabilities, except capital stock and net sur- plus	\$ 44,465 53
Joint stock capital actually paid up in cash	200,000 00
Surplus beyond capital and all other liabilities.	198,244 14
Aggregate amount of all liabilities, including paid up capital stock and net surplus.	\$ 442,709 67.

IV. INCOME DURING THE YEAR.

	<i>From fire risks.</i>	<i>Marine and inland risks.</i>	
Net premiums and bills in course of collection at close of last year, as shown by that year's statement	\$ 7,770 64	\$ 316 90	
Gross premiums on risks written and renewed during the year	66,276 45	4,963 20	
Totals	\$ 74,047 09	\$ 5,280 10	
Deduct premiums and bills in course of collection at this date	7,814 17	376 56	
Entire premiums collected during the year	\$ 66,232 92	\$ 4,906 54	
Deduct re-insurance, rebate, abatement, and return premiums	1,018 83	912 28	
Totals	\$ 65,214 09	\$ 3,994 26	
Net cash actually received for premiums			\$ 69,208 35
Received for interest on mortgages			1,580 00
Received for interest and dividends on stocks, bonds and collateral loans			19,993 52
Aggregate amount of income actually received during the year in cash			\$ 90,781 87

V. EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	<i>Marine and inland risks.</i>	
Gross amount actually paid for losses, (including \$9,074.00, losses incurred in previous years).	\$ 33,488 34	\$ 1,406 77	
Net amount paid during the year for losses			\$ 34,895 11
Cash dividends actually paid stockholders			12,000 00
Paid for commission or brokerage			12,233 87
Paid for salaries, fees and all other charges of officers, clerks, agents, and all other employes			9,500 00
Paid for State and local taxes in this and other States			5,300 00
All other payments and expenditures			4,877 66
Aggregate amount of actual expenditures during the year in cash			\$ 78,806 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 Dec. of the preceding year	\$ 5,855,593	\$ 77,223 00		
Written or renewed during year	6,396,853	66,276 45	\$ 935,606	\$ 4,963 20
Totals	\$ 12,252,446	\$ 143,499 45	\$ 935,606	\$ 4,963 20
Deduct those expired and marked off as terminated	6,259,234	66,334 20	935,606	4,963 20
In force at end of the year	\$ 5,993,212	\$ 77,165 25		
Deduct amount re-insured	21,700	276 25		
Net amount in force Dec. 31, 1888	\$ 5,971,512	\$ 76,889 00		

Recapitulation 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>
1888	One year or less	\$ 4,317,724 00	\$ 53,679 00	1-2	\$ 26,839 50
1888	Two years . . .	5,600 00	43 00	3-4	32 25
1886	Three years . .	356,011 00	5,198 00	1-6	866 33
1887		321,367 00	4,721 00	1-2	2,360 50
1888		396,455 00	5,670 00	5-6	4,725 00
1885	Four years . .	2,500 00	80 00	1-8	10 00
1886		2,000 00	15 00	3-8	5 62
1887		5,000 00	36 00	5-8	22 50
1888		15,750 00	117 00	7-8	102 35
1884	Five years . . .	86,200 00	1,199 00	1-10	119 90
1885		77,243 00	1,079 00	3-10	323 70
1886		93,050 00	1,183 00	1-2	591 50
1887		120,262 00	1,763 00	7-10	1,234 10
1888		172,350 00	2,106 00	9-10	1,895 40
Totals			\$ 5,971,512 00	\$ 76,889 00	. . .	$ 39,128 65

Answers to General Interrogatories.

Losses paid from organization to date	\$2,925,313 00
Total amount of cash dividends declared since the company commenced business	731,798 00
Total amount of company's stock owned by the directors at par value.	138,100 00
Amount loaned to officers and directors	75,000 00
Dividends declared payable in stock from organization	165,000 00
Losses incurred during the year, fire, \$28,361.88; marine \$1,406.77; total	29,768 65

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

Risks written	\$ 176,675 00
Premiums received	2,674 19
Losses paid	1,100 94
Losses incurred	1,800 94

Citizens Insurance Company,

OF

NEW YORK, . . . NEW YORK.

Incorporated, April, 1836.

EDWARD A. WALTON, President.

FRANK M. PARKER, Secretary.

I. CAPITAL.

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

II. ASSETS.

Market value of real estate owned by the company (unincumbered) . \$ 119,500 00
 Loans on bond and mortgage (first liens), upon which not more than
 one year's interest is due \$4,554 60
 Interest due and accrued on all said bonds and mortgage loans 662 78
 Value of the lands mortgaged, exclusive of buildings . . \$ 112,500 00
 Value of buildings mortgaged (insured for \$41,700.00, as
 collateral) 65,500 00
 Total value of said mortgaged premises \$ 178,000 00

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	\$ 381,750 00
United States 4½ per cent. registered bonds	50,000 00	54,250 00
Lake Shore and Mich. Southern R. R. bonds	50,000 00	64,500 00
Union Trust Co. stock	10,000 00	59,000 00
National Citizens Bank stock	24,500 00	37,975 00
National Bank of Commerce stock	10,000 00	17,900 00
Union Pacific R. R. stock	20,000 00	12,900 00
N. Y. Central and Hudson River R. R. stock	10,000 00	10,900 00
M., K. & T. 1st mort. 7 per cent. bonds . .	15,000 00	13,650 00
M., K. & T. general cons. 6 per cent. bonds	10,000 00	6,150 00
Virginia bonds	10,000 00	925 00
Totals,	\$ 509,500 00	\$ 659,900 00
Total market value of stocks and bonds		\$ 659,900 00

Loans on Collaterals.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
L. S. & M. S. R. R. bonds . . \$ 40,000 00	\$ 51,600 00	\$ 38,000 00	
Nat. Citizens Bank stock . . 17,500 00	27,125 00	16,000 00	
Flint and Pére Marquette R. R. gold bonds	5,000 00	6,000 00	4,000 00
Central Pacific R. R. bonds . . 1,000 00	1,160 00	1,000 00	
National Butchers and Drovers Bank stock	1,050 00	1,600 00	900 00

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
Missouri Pacific R. R. stock	40,000 00	29,200 00	50,000 00
Central R. R. of N. J. 5 per cent. registered bonds	5,000 00	5,400 00	
St. L., Ark. & Tex. R. R. 6 per cent. bonds	7,000 00	6,300 00	
St. L., I. M. & S. R. R. 5 per cent. bonds	23,000 00	19,550 00	
Totals	\$ 139,550 00	\$ 147,935 00	\$ 109,900 00
Amount loaned on collaterals			\$ 109,900 00
Cash in company's principal office			7,468 33
Cash deposited in bank			42,986 78
Interest due and accrued on stocks			5,732 50
Interest due and accrued on collateral loans			258 15
Gross premiums in the hands of agents on policies issued within three months			71,080 66
Unpaid premiums payable direct to home office by assured, on policies issued therefrom within three months			23,198 44
All other property belonging to the company			955 55
Amount of premiums unpaid on policies which have been issued more than three months			\$ 1,356 10
Aggregate amount of all the assets of the company, stated at their actual value			\$1,126,197 79

III. LIABILITIES.

Gross claims for adjusted and unpaid losses, due and to become due	\$ 12,985 14
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	35,869 40
Losses resisted, including interest, costs and other ex- penses thereon	4,234 56
Total gross amount of claims for losses	\$ 53,089 10
Deduct re-insurance thereon	461 67
Net amount of unpaid losses	\$ 52,627 43
Gross premiums received and receivable upon all unex- pired fire risks, running one year or less from date of policy, \$516,030.75; unearned premiums (50 per cent)	\$ 258,015 37
Gross premiums received and receivable upon all unex- pired fire risks, running more than one year from date of policy, \$394,541.30; unearned premiums (pro rata)	214,317 93
Total unearned premiums as computed above, \$472,333.31, less (50 per cent.) of premiums paid for re-insurance in force, \$11,576.15	\$ 460,757 15
Cash dividends to stockholders remaining unpaid	272 10
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses	1,400 00
All other demands against the company, absolute and contingent.	17,501 77
Total amount of all liabilities, except capital stock, scrip and net surplus	\$ 532,558 45
Joint stock capital actually paid up in cash	300,000 00
Surplus beyond all liabilities	293,639 34
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$1,126,197 79

IV. INCOME DURING THE YEAR.

		<i>From fire risks.</i>
Gross premiums and bills in course of collection at close of last year, as shown by that year's statement . . .	\$ 80,653 64	
Deduct amount of same not collected	4,059 07	
Net collected	\$ 76,594 57	
Gross premiums on risks written and renewed during the year	738,698 35	
Total	\$ 815,292 92	
Deduct premiums and bills in course of collection at this date	95,635 20	
Entire premiums collected during the year . . .	\$ 719,657 72	
Deduct re-insurance and return premiums	81,500 65	
Net cash actually received for premiums	\$ 638,157 07	
Received for interest on bonds and mortgages	4,223 35	
Received for interest and dividends on stocks, bonds and collateral loans	31,722 25	
Income received from all other sources	5,736 51	
Aggregate amount of income actually received during the year, in cash	\$ 679,839 18	

V. EXPENDITURES DURING THE YEAR.

		<i>On fire risks.</i>
Gross amount actually paid for losses (including \$47,-617.11, losses occurring in previous years)	\$ 414,481 74	
Deduct all amounts actually received for salvages and all amounts received for re-insurances in other companies	19,005 62	
Net amount paid during the year for losses	\$ 395,476 12	
Cash dividends actually paid stockholders	29,956 20	
Paid for commissions or brokerage	122,275 65	
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés	43,818 18	
Paid for State and local taxes in this and other States	15,830 85	
All other payments and expenditures	90,751 14	
Aggregate amount of actual expenditures during the year, in cash	\$ 698,108 14	

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December, 1887	\$ 92,790,450 56	\$ 827,908 17
Written or renewed during 1888	89,345,141 15	738,698 35
Totals	\$182,135,591 71	\$1 566,606 52
Deduct those expired and marked off as terminated.	75,567,383 17	656,034 47
In force at the end of the year	\$106,568,208 54	\$ 910,572 05
Deduct amount re-insured	2,838,754 35	23,152 31
Net amount in force December 31, 1888	\$103,729,454 19	\$ 887,419 74

Recapitulation of Fire Risks and 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>
1888	One year or less	\$ 56,237,044 40	\$ 516,030 75	1-2	\$ 258,015 38
1887	Two years . .	395,989 00	1,607 06	1-4	401 77
1888		287,796 66	1,558 78	3-4	1,169 08
1886	Three years . .	9,306,830 96	70,506 23	1-6	11,751 04
1887		11,558,648 38	87,059 39	1-2	43,529 70
1888		18,153,283 42	115,099 20	5-6	95,916 00
1889		153,260 00	530 04		530 04
1885	Four years . .	64,800 00	313 54	1-8	39 19
1886		75,383 33	547 15	3-8	205 18
1887		147,278 33	1,004 45	5-8	627 78
1888		158,600 00	863 16	7-8	755 26
1884	Five years . .	1,750,675 33	22,097 07	1-10	2,209 71
1885		1,907,468 90	22,282 40	3-10	6,684 72
1886		1,791,864 33	20,209 73	1-2	10,104 86
1887		2,530,000 01	26,915 94	7-10	18,841 16
1888		2,049,285 49	23,947 16	9-10	21,552 44
Totals		\$106,568,208 54	\$ 910,572 05		\$ 472,333 31

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$10,683,869 95
Total amount of cash dividends declared since the company commenced business	1,790,550 00
Total amount of the company's stock owned by the directors at par value	71,000 00
Losses incurred during the year, fire	405,912 58
Amount deposited in various States and countries for protection of policy-holders	50,000 00
Losses paid from organization to date	5,179,534 01
Loaned to stockholders (none to officers)	42,000 00

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

Risks written	\$ 201,595 67
Premiums received	3,385 05
Losses paid	907 53
Losses incurred	907 53

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

Incorporated, 1881.

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

JOHN C. PAIGE, Resident Manager, Boston, Mass.

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. funded loan, 1907, registered	\$ 200,000 00	\$ 256,000 00
United States 4 per cent. funded loan, 1907, registered	150,000 00	192,000 00
Old Colony R. R. Co. 4 per cent. bonds, due 1938, registered	50,000 00	51,250 00
Chicago, Burlington and Quincy R. R. Co., 5 per cent. debenture bonds, due 1913 . .	50,000 00	52,500 00
Fitchburg R. R. Co., 5 per cent. bonds, due 1908	24,000 00	25,440 00
Southern Kansas R. R. Co., first mortgage gold 5 per cent bonds, due 1926	51,000 00	48,450 00
Totals	\$ 525,000 00	\$ 625,640 00
Total market value of stocks and bonds		\$ 625,640 00
Cash in company's principal office and in hands of trustees		2,666 37
Cash deposited in bank		42,564 26
Gross premiums in course of collection, not more than 3 months due . .		82,758 75
All other property belonging to the company		644 46
Amount of premiums unpaid on policies which have been issued more than three months	\$ 7,590 36	
Aggregate amount of all the assets of the company, stated at their actual value		\$ 754,273 84

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 21,109 46	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	33,429 27	
Losses resisted, including interest, costs and other expenses thereon	4,500 00	
Total gross amount of claims for losses	\$ 59,038 73	
Deduct re-insurance thereon	910 77	
Net amount of unpaid losses	\$ 58,127 96	
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$474,168.10; unearned premiums (50 per cent.)	\$ 237,084 05	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$192,357.72; unearned premiums (pro rata)	109,101 00	
Total unearned premiums	\$ 346,185 05	
All other demands against the company, absolute and contingent	15,245 27	
Total amount of all liabilities, except net surplus	\$ 419,558 28	
Surplus beyond all other liabilities	334,715 56	
Aggregate amount of all liabilities, including net surplus	\$ 754,273 84	

IV. INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of last year, as shown by that year's statement.	<i>From fire risks.</i> \$ 77,321 92	
Gross premiums on risks written and renewed during the year	674,344 71	
Total	\$ 751,666 63	
Deduct premiums and bills in course of collection at this date	90,349 11	
Entire premiums collected during the year.	\$ 661,317 52	
Deduct re-insurance, rebate, abatement and return premiums	111,747 52	
Net cash actually received for premiums	\$ 549,570 00	
Received for interest and dividends on stocks and bonds, collateral loans, and from all other sources	17,550 00	
Income received from all other sources	470 78	
Aggregate amount of income actually received during the year in cash	\$ 567,590 78	

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including losses occurring in previous years)	<i>On fire risks.</i> \$ 356,445 44	
Deduct all amounts actually received for salvages and all amounts actually received for re-insurance in other companies	21,849 95	
Net amount paid during the year for losses	\$ 334,595 49	
Paid for commissions or brokerage	102,781 50	
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	41,588 85	
Paid for State and local taxes in this and other States	19,582 36	
All other payments and expenditures, viz: general expenses	37,197 82	
Aggregate amount of actual expenditures during the year in cash	\$ 535,746 02	

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December, 1887	\$51,539,734 00	\$ 685,026 67
Written or renewed during 1888	53,274,841 00	674,344 71
Totals	\$104,814,575 00	\$1,359,371 38
Deduct those expired and marked off as terminated in 1888	53,327,262 00	674,279 17
In force at the end of the year 1888	\$51,487,313 00	\$ 685,092 21
Deduct amount re-insured	1,522,615 00	18,386 39
Net amount in force December 31, 1888	\$49,964,698 00	\$ 666,705 82

Recapitulation of Fire Risks and 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>
1888	One year or less	\$35,437,465 00	\$ 474,168 10	1-2	\$ 237,084 05
1887	Two years . .	207,990 00	2,511 96	1-4	627 99
1888		203,503 00	2,176 85	3-4	1,632 62
1886		2,229,864 00	29,481 45	1-6	4,913 57
1887	Three years .	2,894,607 00	41,744 96	1-2	20,872 48
1888		3,400,895 00	45,600 61	5-6	38,000 49
1885	Four years . .	57,764 00	704 93	1-8	88 11
1886		73,213 00	731 00	3-8	374 13
1887		86,396 00	853 19	5-8	533 25
1888		168,762 00	1,553 62	7-8	1,359 41
1884	Five years . .	543,893 00	6,603 52	1-10	600 35
1885		723,439 00	9,608 47	3-10	2,882 53
1886		733,853 00	10,677 90	1-2	5,338 95
1887		1,668,902 00	21,716 01	7-10	15,201 19
1888		1,534,152 00	18,573 25	9-10	16,715 93
Totals		\$49,964,698 00	\$ 666,705 82		\$ 346,185 05

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$3,779,200 82
Losses paid from organization to date	2,439,471 32
Losses incurred during the year, fire	336,196 30

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 260,586 00
Premiums received	5,479 39
Losses paid	3,805 55
Losses incurred	4,220 39

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.

Market value of real estate owned by the company (unincumbered) .	\$ 5,030 80
Loans on mortgage (first liens), upon which not more than one year's interest is due	174,650 00
Interest due and accrued on all said mortgage loans	1,641 17
Value of lands mortgaged, exclusive of buildings	\$ 525,600 00
Value of buildings mortgaged (insured for \$144,550.00 as collateral)	319,500 00
Total value of said mortgaged premises	\$ 845,100 00

Account of Stocks and Bonds owned by the Company.

	<i>Par value.</i>	<i>Market value.</i>
50 United States bonds, 4-20, at \$12.98 . . .	\$ 50,000 00	\$ 63,562 50
19 Shasta County bds, at \$1.09½ and \$1.05, . . .	17,500 00	18,775 00
1900 shares Mercantile Exchange Bank stk, at 22c	190,000 00	41,800 00
205 shares Spring Valley Water Works stk, at 1.00¾	20,500 00	20,653 75
Totals	\$ 278,000 00	\$ 144,791 25
Total market value of stocks and bonds		\$ 144,791 25

Loans on Collaterals.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
115 shares First National Bank of San Diego	\$ 11,500 00	\$ 18,250 00	\$ 10,000 00
Amount loaned on collaterals			\$ 10,000 00
Cash in the company's principal office			7,487 48
Cash deposited in bank			17,539 34
Interest due and accrued on collateral loans			264 74
Gross premiums in course of collection, not more than 3 months due .			84,415 02
Bills receivable, not matured, taken for fire, marine and inland risks .			4,266 90
Aggregate amount of all the assets of the company, stated at their actual value			\$ 450,086 70

III. LIABILITIES.

Net losses in process of adjustment, or in suspense, including all reported and supposed losses	\$ 25,227 44
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$256,025.96; unearned premiums (50 per cent.)	128,012 98
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$64,890.13; unearned prems. (pro rata),	37,567 74
Gross premiums received and receivable upon all unexpired inland navigation risks, \$9,277.35; unearned premiums (50 per cent.)	4,638 67
Gross premiums received and receivable upon all unexpired marine risks	2,575 37
Total unearned premiums	\$ 172,794 76
All other demands against the company, absolute and contingent	3,339 32
Total amount of all liabilities, except capital stock and net surplus	\$ 201,361 52
Joint stock capital actually paid up in cash	200,000 00
Surplus beyond capital and all other liabilities	48,725 18
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$ 450,086 66

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 year, as shown by that year's statement	\$ 85,578 35	\$ 1,493 38
Gross premiums on risks written and renewed during the year	473,647 38	29,460 13
Totals	\$ 559,225 73	\$ 30,953 51
Deduct premiums and bills in course of collection at this date	81,330 98	3,084 04
Entire premiums collected during yr	\$ 477,894 75	\$ 27,869 47
Deduct re-insurance, rebate, abatement and return premiums	98,486 76	4,552 83
	\$ 379,407 99	\$ 23,316 64
Net cash actually received for premiums		\$ 402,724 63
Received for interest on mortgages		11,742 54
Received for interest and dividends on stocks, bonds, collateral loans		24,491 52
Aggregate amount of income actually received during the year in cash		\$ 438,958 69

V. EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	<i>Marine and inland risks.</i>
Gross amount actually paid for losses (including \$12,434.16, losses occurring in previous years)	\$ 237,354 88	\$ 16,968 32
Net amount paid during the year for losses		\$ 254,328 40
Cash dividends actually paid stockholders		24,000 00
Paid for commissions or brokerage		85,649 70
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		33,299 62
Paid for State and local taxes in this and other States		8,041 49
All other payments and expenditures		30,291 04
Aggregate amount of actual expenditures during year in cash,		\$ 435,610 25

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 . . .	\$ 22,963,775	\$ 336,522 89	\$ 192,675	\$ 14,359 47
Written or renewed during the year	30,713,144	473,647 38	2,209,181	29,460 13
Totals	\$ 59,676,919	\$ 810,170 27	\$ 2,401,856	\$ 43,819 60
Deduct those expired and marked off as terminated .	29,235,965	467,051 31	2,078,800	30,822 35
In force at end of the year.	\$ 24,440,954	\$ 344,018 96	\$ 323,056	\$ 12,997 25
Deduct amount re-insured . .	1,233,510	22,102 89	28,617	1,144 53
Net amount in force Dec. 31, 1888	\$ 23,207,444	\$ 320,916 09	\$ 294,439	\$ 11,852 72

Recapitulation of Fire Risks and 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>
1888	One year or less	\$19,872,529 00	\$ 275,453 56	1-2	\$ 137,726 78
1886	Three years. .	901,290 00	13,931 70	1-6	2,321 95
1887		1,440,721 00	20,680 15	1-2	10,340 07
1888		1,742,164 00	25,734 69	5-6	21,445 58
1884	Five years. . .	8,850 00	13,788 00	1-10	13 79
1885		86,283 00	1,579 57	3-10	473 87
1886		70,695 00	785 76	1-2	397 88
1887		150,923 00	2,381 79	7-10	1,667 25
1888		167,499 00	2,333 86	9-10	2,110 48
Totals		\$24,440,954 00	\$ 343,018 96	. .	\$ 176,497 65

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$4,008,992 61
Losses paid from organization to date	2,101,032 64
Total amount of cash dividends declared since the company commenced business	524,000 00
Total amount of the company's stock owned by the directors at par value	122,800 00
Amount loaned to officers and directors	40,500 00
Dividends declared payable in stock from organization	80,000 00
Losses incurred during the year: fire, \$252,152.86; marine, \$14,968.82; total	267,121 68

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 430,100 00
Premiums received	8,870 85
Losses paid	3,456 13
Losses incurred	3,452 68

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.

Market value of real estate owned by the company (unincumbered). . \$ 548,700 47

Account of Stocks and Bonds owned by the Company.

	<i>Par value.</i>	<i>Market value.</i>
United States 4 per cent. registered bonds . .	\$ 750,000 00	\$ 954,375 00
West Shore R. R., guarantee, 4 per cent. bonds	50,000 00	52,437 50
Chicago, Burlington and Quincy (Denver Division), 4 per cent. bonds	25,000 00	23,125 00
Chicago and Northwestern R. R., 5 per cent .	100,000 00	109,000 00
Chicago, Burlington and Quincy R.R., 5 pr.ct.	100,000 00	109,000 00
Chicago, Milwaukee and St. Paul R. R. (Chi- cago and Pacific West Division)	25,000 00	26,187 50
Chicago, Rock Island and Pacific R. R., 6 per cent	60,000 00	80,100 00
Michigan Central R. R. (1st mort.), 5 per cent.	40,000 00	44,200 00
Chicago and Northwestern R. R., 7 per cent .	50,000 00	71,250 00
New York Cent. and Hudson R. R., 7 per cent.	30,000 00	41,025 00
Totals	\$1,230,000 00	\$1,510,700 00
Total market value of stocks and bonds		\$1,510,700 00
Cash in the company's principal office		704 87
Cash deposited in bank		351,056 21
Interest due and accrued on bonds		7,500 00
Interest due and accrued on collateral loans		142 54
Gross premiums in course of collection, not more than 3 months due .		384,415 69
Bills receivable, not matured, taken for fire, marine and inland risks .		4,033 00
All other property belonging to the company.		620 83

Aggregate amount of all the assets of the company, stated at
their actual value. \$2,807,873 61

III. LIABILITIES.

Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.	\$ 165,353 09
Losses resisted, including interest, costs and other expenses thereon	21,335 00
Total gross amount of claims for losses	\$ 186,688 09
Deduct re-insurance thereon	1,613 99
Net amount of unpaid losses.	\$ 185,074 10
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$1,702,447.69; unearned premiums (50 per cent.)	\$ 851,223 85
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,331,430.49; unearned premiums (pro rata)	736,680 43
Gross premiums received and receivable upon all unexpired inland navigation risks, \$4,033; unearned premiums (50 per cent.)	2,016 50
Gross premiums received and receivable upon all unexpired marine risks	42,072 58
Total unearned premiums	\$1,631,993 36
All other demands against the company, absolute and contingent.	52,285 10
Total amount of all liabilities, except net surplus	\$1,869,352 56
Surplus beyond all other liabilities	938,521 05
Aggregate amount of all liabilities, including net surplus	\$2,807,873 61

IV. INCOME DURING THE YEAR.

	<i>From Fire risks.</i>	<i>Marine and inland risks.</i>
Net premiums and bills in course of collection at close of last year, as shown by that year's statement.	\$ 333,497 00	\$ 7,820 13
Gross premiums on risks written and renewed during the year	2,583,831 43	286,241 32
Totals	\$2,917,328 43	\$ 294,061 45
Deduct premiums and bills in course of collection at this date	372,523 92	11,394 77
Entire premiums collected during the year.	\$2,544,807 51	\$ 282,666 68
Deduct re-insurance, rebate, abatement and return premiums	461,644 40	77,714 14
	\$ 2,083,163 11	\$ 204,952 54
Net cash actually received for premiums.	\$2,287,615 65	
Interest on bank deposits.	3,708 26	
Received for interest and dividends on stocks, bonds and collateral loans	52,950 00	
Income received from all other sources.	10,492 57	
Aggregate amount of income actually received during the year in cash.	\$2,354,766 48	

V. EXPENDITURES DURING THE YEAR.

	<i>On Fire risks.</i>	<i>Marine and inland risks.</i>
Gross amount actually paid for losses including \$172,258.49, losses occurring in previous years)	1,362,228 20	\$ 88,010 20
Deduct all amounts received for salvages and re-insurance in other companies	40,370 48	7,348 00
	<u>\$1,321,857 72</u>	<u>\$ 80,662 20</u>
Net amount paid during the year for losses.		\$1,402,519 92
Paid for commissions or brokerage		428,518 00
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes		129,533 40
Paid for State and local taxes in this and other States		47,644 06
All other payments and expenditures		<u>128,433 33</u>
Aggregate amount of actual expenditures during the year in cash		\$2,136,648 71

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.	\$ 289,268,044	\$3,000,354 32	\$ 1,420,032	\$ 18,116 92
Written or renewed during year	253,690,397	2,583,831 43	38,793,910	286,241 32
Totals	\$ 542,958,441	\$5,584,185 75	\$ 40,213,942	\$ 304,358 24
Deduct those expired and marked off as terminated	238,357,640	2,502,512 20	36,904,780	257,033 28
In force at end of the year.	\$ 304,600,801	\$3,081,673 55	\$ 3,309,162	\$ 47,324 96
Deduct amount re-insured	3,513,402	47,795 37		
Net amount in force December 31, 1888	\$ 301,087,399	\$3,033,878 18	\$ 3,309,162	\$ 47,324 96

Recapitulation of Fire Risks and 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>
1888	One year	\$147,137,467 00	\$ 1,702,447 69	1-2	\$ 821,223 85
1887	Two years. . . .	3,018,962 00	25,336 29	1-4	6,334 07
1888		4,846,322 00	35,408 33	3-4	26,556 26
1886	Three years . . .	24,616,545 00	180,067 77	1-6	30,011 29
1887		27,398,613 00	240,173 03	1-2	120,086 52
1888		38,169,672 00	295,069 84	5-6	245,891 51
1885	Four years. . . .	560,720 00	5,661 75	1-8	707 72
1886		579,099 00	4,928 80	3-8	1,848 30
1887		1,724,675 00	9,029 52	5-8	5,643 45
1888		2,270,246 00	14,193 59	7-8	12,419 40
1884	Five years	6,737,022 00	70,619 23	1-10	7,061 92
1885		7,827,655 00	78,066 61	3-10	23,419 98
1886		10,004,886 00	102,438 85	1-2	51,219 43
1887		11,341,086 00	111,669 07	7-10	78,168 30
1888	Over five years	12,092,246 00	128,202 99	9-10	115,382 70
Totals		\$3,087,399 00	\$ 3,033,878 18		\$ 1,587,904 28

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$22,332,412 08
Losses paid from organization to date	12,999,988 75
Losses incurred during the year, fire, \$1,299,161.33; marine, \$76,349.25; total	1,375,510 58

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$1,277,767 00
Premiums received	21,854 20
Losses paid	7,086 19
Losses incurred	6,950 00

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.

Loans on mortgage (first liens), upon which not more than one year's interest is due	\$ 339,055 00
Loans on mortgage (first liens), upon which more than one year's interest is due (of which \$1,500.00 is in process of foreclosure) . . .	1,500 00
Interest due and accrued on all said mortgage loans, \$180.00; interest accrued thereon, \$3,665.87	3,845 87
Value of lands mortgaged, exclusive of buildings	\$ 558,050 00
Value of buildings mortgaged	558,200 00
Total value of said mortgaged premises	\$1,116,250 00

Account of Stocks and Bonds owned by the Company.

	<i>Par value.</i>	<i>Market value.</i>	
Bonds of the town of New Holstein, Wis., due 1891, interest 8 per cent	\$ 30,000 09	\$ 30,000 00	
Bonds of the town of Schleswig, Wis., due 1891, interest 8 per cent	10,000 00	10,000 00	
Bonds of Cook Co., Ill., due 1892, interest 7 per cent	5,000 00	5,375 00	
Chicago River Improvement bonds, due 1892, interest 7 per cent	1,000 00	1,075 00	
Chicago Water Loan bonds, due 1892, inter- est 7 per cent	4,000 00	4,300 00	
Chicago Water Loan bonds, due 1895, inter- est 7 per cent	4,000 00	4,400 00	
Chicago River Improvement bonds, due 1895, interest 7 per cent	6,000 00	6,600 00	
Chicago Sewerage Loan bonds, due 1904, interest 4 per cent	25,000 00	25,625 00	
Cincinnati Consolidated Sinking Fund bonds, due 1910, 5 per cent	40,000 00	44,000 00	
Bonds of Washington Co., Ill., 6 per cent . .	15,000 00	15,000 00	
Totals	\$ 140,000 00	\$ 146,375 00	
Total market value of stocks and bonds		\$ 146,375 00	
Cash in the company's principal office		1,862 94	
Cash deposited in bank		43,090 91	
Interest due and accrued on bonds		2,152 77	
Gross premiums in course of collection not more than 3 months due .		43,503 16	
Amount of premiums unpaid on policies which have been issued more than three months	\$ 359 15		
Aggregate amount of all the assets of the company, stated at their actual value		\$ 581,385 65	

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 8,081 48	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	20,926 00	
Losses resisted, including interest, costs and other expen- ses thereon	4,250 00	
Net amount of unpaid losses	\$ 33,257 48	
Gross premiums received and receivable upon all unex- pired fire risks, running one year or less from date of policy, \$298,989.43, unearned premiums, (50 per cent.)	\$ 149,494 71	
Gross premiums received and receivable upon all unex- pired fire risks, running more than one year from date of policy, \$275,966.42; unearned premiums, (pro rata)	147,214 81	
Total unearned premiums	\$ 296,709 52	
All other demands against the company, absolute and contingent . .	6,922 37	
Total amount of all liabilities, except capital stock and net surplus	\$ 336,889 37	
Joint stock capital actually paid up in cash	200,000 00	
Surplus beyond capital and all other liabilities	44,496 28	
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$ 581,385 65	

IV. INCOME DURING THE YEAR.

	<i>From fire risks.</i>
Gross premiums and bills in course of collection at close of last year, as shown by that year's statement . . .	\$ 47,265 04
Deduct amount of same not collected	282 39
Net collected	\$ 46,982 65
Gross premiums on risks written and renewed during year	461,827 71
Total	\$ 508,810 36
Deduct premiums and bills in course of collection at this date	43,579 92
Entire premiums collected during the year . . .	\$ 465,230 44
Deduct re-insurance, rebate, abatement and return premiums	56,053 36
Net cash actually received for premiums	\$ 409,177 08
Received for interest on mortgages	19,019 21
Received for interest and dividends on stocks, bonds and collateral loans	8,500 00
Income received from all other sources	240 00
Aggregate amount of income actually received during the year in cash	\$ 436,936 29

V. EXPENDITURES DURING THE YEAR.

	<i>On fire risks</i>
Gross amount actually paid for losses, (including \$23,111.09, losses occurring in previous years)	\$ 239,168 17
Deduct all amounts received for salvages and re-insurance in other companies	10,538 12
Net amount paid during the year for losses	\$ 228,630 05
Cash dividends actually paid stockholders	14,000 00
Paid for commissions or brokerage	93,966 24
Paid for salaries, fees and all other charges of officers, clerks, agents, and all other employes	22,180 00
Paid for State and local taxes in this and other States	8,472 34
All other payments and expenditures	34,170 05
Aggregate amount of actual expenditures during the year in cash	\$ 401,418 68

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 . .	\$ 38,321,144	\$ 510,081 55
Written or renewed during the year	36,792,856	461,827 71
Totals	\$ 75,114,000	\$ 971,909 26
Deduct those expired and marked off as terminated . .	29,537,192	385,395 60
In force at the end of the year	\$ 45,576,808	\$ 586,603 66
Deduct amount re-insured	828,030	11,647 81
Net amount in force December 31, 1888	\$ 44,748,778	\$ 574,955 85

Recapitulation of Fire Risks and 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>
1888	One year or less	\$ 21,689,530 00	\$ 298,989 43	1-2	\$ 149,494 71
1887	Two years . .	76,218 00	637 11	1-4	159 28
1888		70,640 00	795 69	3-4	596 77
1886	Three years . .	5,541,098 00	64,012 10	1-6	10,668 68
1887		6,357,458 00	72,833 24	1-2	36,416 62
1888		7,275,971 00	81,796 54	5-6	68,163 78
1885	Four years . .	18,790 00	243 14	1-8	30 39
1886		23,905 00	270 56	3-8	101 46
1887		14,381 00	199 19	5-8	124 50
1888		9,100 00	101 11	7-8	83 47
1884	Five years . . .	492,657 00	7,402 81	1-10	740 28
1885		542,771 00	8,109 76	3-10	2,432 92
1886		790,360 00	11,985 06	1-2	5,992 53
1887		1,033,042 00	15,614 84	7-10	10,930 38
1888		812,857 00	11,965 27	9-10	10,768 75
Totals		\$ 44,748,778 00	\$ 574,955 85		\$ 296,709 52

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 2,094,666 31
Losses paid from organization to date	1,095,791 89
Total amount of cash dividends declared since the company commenced business	111,667 00
Total amount of company's stock owned by the directors at par value	139,600 00
Losses incurred during the year, fire	236,276 44
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	\$ 132,233 00
Premiums received	2,797 76
Losses paid	1,981 06
Losses incurred	1,981 06

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.

Market value of real estate owned by the company (unincumbered) . \$ 87,550 00
 Loans on mortgage (first liens) upon which not more than one year's
 interest is due 624,650 00
 Value of lands mortgaged, exclusive of buildings . . . \$ 828,250 00
 Value of buildings mortgaged (insured for \$635,950.00
 as collateral) 833,850 00
 Total value of said mortgaged premises \$1,667,100 00

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	<i>Par value.</i>	<i>Market value.</i>
U. S. reg. 4 per cent. consols	\$ 85,000 00	\$ 107,950 00
Dominion of Canada, 4 per cent	100,000 00	104,000 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's	10,000 00	10,600 00
City of Middletown, 6's	10,000 00	10,600 00
City of Toledo, Ohio	10,000 00	10,500 00
City of Erie, Pennsylvania	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	26,000 00
Quincy, Alton and St. Louis R. R. Co . . .	49,000 00	49,000 00
N. Y., New Haven and Hart. R. R. Co., guar.	40,000 00	50,800 00
Broadway and Seventh Ave. R. R. Co . . .	20,000 00	20,800 00
Dayton and Michigan R. R. Co	25,000 00	26,250 00
Chicago, Burlington and Quincy R. R. Co. .	7,000 00	6,440 00
Detroit, Lans. and North'rn R. R. Co., guar.	2,000 00	2,200 00
Grand Rapids, Detroit and Lansing R. R. Co., guar.	3,000 00	3,000 00

<i>Shares of Stock.</i>	<i>Par value.</i>	<i>Market value.</i>
690 Chicago, Burlington and Quincy R. R. Co	69,000 00	75,900 00
150 Chicago and Northwestern R. R. Co. . .	15,000 00	15,750 00
600 N. Y., New Haven and Hart. R. R. Co .	60,000 00	141,000 00
300 Pittsb'gh, Ft. Wayne and Chi. R. R. Co.	30,000 00	45,000 00
114 Boston and Albany R. R. Co	11,400 00	22,230 00
200 N. Y. Cen. and Hud. Riv. R. R. Co . . .	20,000 00	21,400 00
200 Det., Lans. and North. R. R. Co., pref.	20,000 00	16,000 00
220 Chi., Rock Island and Pacific R. R. Co .	22,000 00	21,340 00
310 Importers' and Traders' Nat. Bank, N. Y.	31,000 00	116,250 00
125 Farmers' and Mechanics' Nat. Bank, Hart.	12,500 00	12,750 00
412 Nat. Exchange Bank, Hartford	20,600 00	23,896 00
300 Hartford Nat. Bank, Hartford	30,000 00	45,000 00
185 First Nat. Bank, Hartford	18,500 00	18,130 00
100 Aetna Nat. Bank, Hartford	10,000 00	10,200 00
150 Phoenix Nat. Bank, Hartford	15,000 00	17,400 00
93 Charter Oak Nat. Bank, Hartford	9,300 00	9,486 00
100 Mercantile Nat. Bank, Hartford	10,000 00	8,500 00
45 Conn. Trust and Safe Dep. Co., Hartford	4,500 00	6,075 00
167 First Nat. Bank, Minneapolis, Minn . .	16,700 00	22,545 00
22 Second Nat. Bank, New Haven, Conn .	2,200 00	2,970 00
500 Northwest Telegraph Co., guaranteed .	25,000 00	25,000 00

Totals	\$ 980,700 00	\$1,256,787 00
Total market value of stocks and bonds		\$1,256,787 00

Loans on Collaterals.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
Union Stock Yards and Transit			
Co. stock, Chicago, Ill.	\$ 6,000 00	\$ 6,600 00	\$ 4,300 00
Collins Co. stock, Hartford	2,000 00	1,600 00	
Conn. Fire Ins. Co. stock	16,000 00	19,200 00	15,000 00
N. Y. & N. Eng. R. R. Co. b'ds	15,000 00	15,000 00	
Totals	\$ 39,000 00	\$ 42,400 00	\$ 19,300 00
Amount loaned on collaterals			\$ 19,300 00
Cash in the company's principal office			386 96
Cash deposited in bank			161,330 31
Gross premiums in course of collection, not more than 3 months due			110,912 74
Aggregate amount of all the assets of the company, stated at their actual value			\$2,260,917 01

III. LIABILITIES.

Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	\$ 93,933 70
Losses resisted, including interest, costs and other expenses thereon	15,881 64
Net amount of unpaid losses	\$ 109,815 34
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$725,975.07; unearned premiums (50 per cent.)	\$ 362,987 53
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$612,427.58; unearned premiums (pro rata)	333,395 31
Total unearned premiums	\$ 696,382 84
Total amount of all liabilities, except capital stock and net surplus	806,193 18
Joint stock capital actually paid up in cash	1,000,000 00
Surplus beyond capital and all other liabilities	454,718 83
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$2,260,917 01

IV. INCOME DURING THE YEAR.

	<i>From fire risks.</i>
Entire premiums collected during the year.	\$1,247,388 41
Deduct re-insurance, rebate, abatement and return premiums	232,263 09
Net cash actually received for premiums	\$1,015,125 32
Received for interest on mortgages	37,085 94
Received for interest and dividends on stocks, bonds, and collateral loans	62,557 64
Aggregate amount of income actually received during the year in cash	\$1,114,768 90

V. EXPENDITURES DURING THE YEAR.

Net amount actually paid for losses (including \$74,351.90, losses occurring in previous years).	\$ 602,957 42
Cash dividends actually paid stockholders	80,000 00
Paid for commissions or brokerage	159,863 25
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employes	83,001 08
Paid for State, National and local taxes in this and other States	23,601 53
All other payments and expenditures.	74,864 78
Aggregate amount of actual expenditures during the year in cash	\$1,024,228 06

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire and tornado risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December, 1887	\$102,943,826	\$1,288,308 30
Written or renewed during the year	101,112,207	1,247,388 41
Totals	\$204,056,043	\$2,535,696 71
Deduct those expired and marked off as terminated in 1888	94,935,960	1,197,294 13
Net amount in force December 31, 1888	\$109,120,083	\$1,338,402 58

Recapitulation of Fire and Tornado Risks and 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>
1888	One year or less	\$ 55,726,305 00	\$ 725,975 07	1-2	\$ 362,957 53
1887	Two years. . .	215,088 00	1,496 58	1-1	274 14
1888		156,346 00	1,523 30	3-4	1,142 48
1886	Three years . .	9,950,689 00	109,811 64	1-6	18,301 94
1887		11,857,741 00	128,055 45	1-2	64,027 72
1888		13,683,095 00	146,234 84	5-6	121,862 37
1885	Four years . .	132,940 00	1,313 63	1-8	164 20
1886		121,880 00	1,178 88	3-8	442 08
1887		170,253 00	1,487 28	5-8	929 55
1888		208,312 00	2,037 77	7-8	1,783 05
1884	Five years . . .	2,482,993 00	30,460 21	1-10	3,046 02
1885		2,925,513 00	37,004 42	3-10	11,101 32
1886		2,867,999 00	39,314 99	1-2	19,657 49
1887		4,054,106 00	53,473 52	7-10	37,431 45
1888		4,565,793 00	59,035 00	9-10	53,131 50
Totals.		\$109,120,083 00	\$ 1,338,402 58		\$ 696,352 84

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$10,091,669 44
Losses paid from organization to date	5,609,293 10
Total amount of cash dividends declared since the company commenced business	1,425,000 00
Total amount of the company's stock owned by the directors at par value	77,700 00
Amount loaned to directors	14,300 00
Amount loaned to stockholders, not officers	25,175 00
Losses incurred during the year, fire	610,308 44

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

Risks written	\$ 667,217 06
Premiums received	10,343 56
Losses paid	5,104 86
Losses incurred	5,271 11

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.**

Value of real estate owned by the company (unincumbered)	\$ 690,500 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due	167,060 00
Interest due and accrued on all said bond and mortgage loans	3,849 25
Value of lands mortgaged, exclusive of buildings	\$ 224,900 00
Value of buildings mortgaged (insured for \$222,725 as collateral)	246,950 00
Total value of said mortgaged premises	\$ 471,850 00

Account of Stocks and Bonds owned by the Company.

<i>Shares of Stock.</i>	<i>Par value.</i>	<i>Market value.</i>
250 American Exchange National Bank. . .	\$ 25,000 00	\$ 35,000 00
69 Bank of America.	6,900 00	12,075 00
50 Bowery National Bank.	5,000 00	11,250 00
1200 Mechanics' National Bank	30,000 00	54,000 00
250 Mercantile National Bank	25,000 00	41,250 00
350 Merchants' National Bank	17,500 00	24,500 00
200 Metropolitan National Bank (in liquidation)	9,000 00	2,000 00
100 Nassau Bank	5,000 00	7,500 00
382 Phenix National Bank	7,640 00	9,932 00
180 St. Nicholas Bank	18,000 00	20,700 00
200 Central Trust Co	20,000 00	118,000 00
1600 New York and Harlem R. R. Co	80,000 00	184,000 00
<i>Bonds.</i>		
Atlantic and Gulf R. R. Co., 1st mortgage 7 per cent., 1897	41,000 00	46,740 00
Calif. South. R. R. Co., 6 per cent. guar. 1st mortgage gold, 1926	50,000 00	52,000 00
C. R., Ia. Falls & N. W. Ry. Co. 1st guar. mortgage 6 per cent., 1920, registered. .	50,000 00	46,000 00
Cent. R. R. & Bkg Co of Ga., Tripartite 1st mortgage 7 per cent., 1893, registered. .	100,000 00	107,000 00
C., R. I. & P. R. R. Co., coll. and ext. 1st mortgage 5 per cent., 1934	100,000 00	104,000 00
C., M. & St. P. Ry. Co., 1st mortgage 6 per cent., 1910, (Chi. & Pac. div.) registered	50,000 00	59,000 00
C. & N. W. Ry. Co., 1st mortgage skg. fund 6 per cent. registered, 1929	50,000 00	59,000 00
C., St. P., Minn. & O. Ry. Co., 1st con. mtg. 6 per cent., 1930, registered	100,000 00	120,000 00
Columbia and Greenville R. R. Co., 1st mtg. 6 per cent., 1916, registered	50,000 00	50,000 00
Elmira, Cortland and N'th'n R. R. Co., pref. 1st mtg. 6 per cent., 1914, registered . .	50,000 00	55,000 00
Erie Ry. Co., con. 1st mtg. 7 per cent., 1920, registered	50,000 00	67,500 00
Grand Rap., Lans'g & Det. R. R. Co., guar. 1st mtg 5 per cent., 1927	50,000 00	48,500 00
Ind., Bloom'g't'n & W'n Ry. Co., pref. 1st mtg. 7 per cent., 1900, registered	135,000 00	152,550 00
Mil., L. S. & West'n Ry. Co., 1st con. mtg. 6 per cent., 1921, registered	50,000 00	59,000 00
Morris and Essex R. R. Co., 1st con. guar. mtg 7 per cent., 1915, registered	50,000 00	70,000 00
N. Y. Cent. & Hind. Riv. Ry. Co., deb. 5 per cent., 1904	50,000 00	55,000 00
N. Y., Lack. & West'n Ry. Co., 1st mort. 6 per cent., 1921, registered	50,000 00	62,500 00
N. Y., L. E. & West'n R. R. Co., 1st mtg. 6 per cent. prior lien, 1908, registered . .	50,000 00	52,500 00
Raleigh and Augusta Air Line R. R. Co., 6 per cent. 1st mtg., 1926	50,000 00	55,000 00

<i>Bonds.</i>	<i>Par value.</i>	<i>Market value.</i>
Richmond and Danville R. R. Co., 1st mortgage 6 per cent., 1915	50,000 00	57,000 00
St. P., Minn. & Manitoba Ry. Co., 6 per cent. (Dakota ext.), 1910, registered . .	100,000 00	117,000 00
Alabama new, class "A," 1906	10,000 00	10,300 00
Georgia 4½ per cent., 1915	25,000 00	26,250 00
Georgia 7 per cent., Oct. 1, 1890	82,000 00	86,100 00
So. Carolina 6 per cent. con. "Brown," 1893	12,000 00	12,480 00
U. S. registered 6 per cent., currency	810,000 00	1,034,810 00
U. S. 4 per cent., registered	200,000 00	252,000 00
Totals	\$2,714,040 00	\$3,437,437 00
Total market value of stocks and bonds.		\$3,437,437 00

Loans on Collaterals.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
10 shares C. & N. W. Ry. Co., com. stock	\$ 1,000 00	\$ 1,080 00	\$ 700 00
100 shares Central Trust Co. . .	10,000 00	59,000 00	40,000 00
100 shares Brooklyn Trust Co. .	10,000 00	30,000 00	
300 shares Western Union Tel- egraph Co	30,000 00	25,200 00	100,000 00
650 shares Mo. Pac. Ry. Co. . .	65,000 00	48,100 00	
\$50,000 Grand Rap., Lans'g & Det. R. R. Co., 5 per cent. 1st mtg. guar. bonds	50,000 00	48,500 00	
Totals	\$ 166,000 00	\$ 211,880 00	\$ 140,700 00
Amount loaned on collaterals			\$ 140,700 00
Cash in the company's principal office			21,456 12
Cash deposited in bank			256,716 49
Interest due and accrued on stocks			26,825 20
Interest due and accrued on collateral loans			929 26
Gross premiums in course of collection, not more than 3 months due .			146,450 04
Bills receivable, not matured, taken for fire, marine and inland risks .			128,688 45
All other property belonging to the company			7,732 88

Aggregate amount of all the assets of the company, stated at
their actual value \$5,028,344 69

III. LIABILITIES.

Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	\$ 179,480 12
Losses resisted, including interest, costs and other expenses thereon	44,256 00
Total gross amount of claims for losses.	\$ 223,736 12
Deduct re-insurance thereon	18,972 88
Net amount of unpaid losses	\$ 204,763 24
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$1,437,822.10; unearned premiums (50 per cent.)	\$ 718,911 05
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$3,638,408.49; unearned premiums (pro rata)	1,782,973 34
Total unearned premiums	\$2,501,884 39

Principal unpaid on scrip or certificates of profits which have been authorized or ordered to be redeemed	33,493 00
Interest due and declared remaining unpaid or uncalled for	6,267 90
Cash dividends to stockholders remaining unpaid	749 50
All other demands against the company, absolute and contingent	54,495 00
Total amount of all liabilities, except capital stock and net surplus	\$2,801,653 03
Joint stock capital actually paid up in cash	1,000,000 00
Surplus: Amount carried to guaranty surplus fund	\$ 400,000 00
Amount carried to special reserve fund	600,000 00
Unallotted surplus	226,691 66
Total	\$1,226,691 66
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$5,028,344 69

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 year, as shown by that year's statement.	\$ 606,874 75	\$ 6,000 00
Gross premiums on risks written and renewed during the year	2,447,660 81	1,065 41
Totals.	\$2,754,535 56	\$ 7,065 41
Deduct premiums and bills in course of collection at this date	275,138 49	
Entire premiums collected during the year	\$2,479,397 07	\$ 7,065 41
Deduct re-insurance, rebate, abatement and return premiums	241,171 32	145 73
	\$2,238,225 75	\$ 6,919 68
Net cash actually received for premiums		\$2,245,145 43
Received for interest on mortgages		8,943 74
Received for interest and dividends on stocks, bonds and collateral loans		180,450 50
Income received from all other sources		39,399 38
Aggregate amount of income actually received during the year in cash		\$2,473,939 05

V: EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	<i>Marine and inland risks.</i>
Gross amount actually paid for losses, (including \$269,594.51, losses occurring in previous years)	\$1,305,261 74	\$ 10,810 50
Deduct all amounts received for salvages and re-insurance in other companies	65,953 09	4,421 74
	\$1,239,308 65	\$ 6,388 76
Net amount paid during the year for losses		\$1,245,697 41
Cash dividends actually paid stockholders		124,620 60
Scrip or certificates of profits redeemed in cash, and interest paid to scripolders		3,943 62
Paid or allowed for commissions or brokerage		427,351 56
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		278,861 11
Paid for State and local taxes in this and other States		50,324 97
All other payments and expenditures		174,513 22
Aggregate amount of actual expenditures during the year in cash		\$2,305,322 59

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the previous year	\$541,788,839	\$5,077,919 56
Written or renewed during the year	276,625,151	2,447,660 81
Totals	\$818,413,990	\$7,525,580 37
Deduct those expired and marked off as terminated . .	273,527,892	2,394,490 34
In force at the end of the year	\$544,886,098	\$5,131,090 03
Deduct amount re-insured	10,470,208	54,859 44
Net amount in force December 31, 1888	\$534,415,890	\$5,076,230 59

Recapitulation of Fire Risks and 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>
1888	One year or less	\$181,930,692 00	\$ 1,437,822 10	1-2	\$ 718,911 05
1887	Two years. . .	5,576,664 00	16,058 79	1-4	4,014 70
1888		1,167,812 00	3,922 00	3-4	2,941 50
1886	Three years . .	49,150,146 00	388,462 73	1-6	64,743 79
1887		56,761,572 00	411,969 65	1-2	205,984 82
1888		59,746,727 00	424,527 09	5-6	353,772 58
1885	Four years . .	7,451,414 00	83,378 42	1-8	10,422 30
1886		8,184,184 00	83,844 82	3-8	31,441 82
1887		4,852,787 00	51,623 39	5-8	32,264 63
1888		1,093,129 00	9,891 38	7-8	8,654 96
1884	Five years. . .	26,221,800 00	380,351 19	1-10	38,035 11
1885		38,255,695 00	536,717 90	3-10	161,015 37
1886		32,458,085 00	434,529 40	1-2	217,264 70
1887		29,698,111 00	391,543 19	7-10	274,080 22
1888		31,478,852 00	417,996 99	9-10	376,197 30
Various yrs.	More than 5 yrs	388,180 00	3,591 55	pro rata	2,139 54
Totals		\$534,415,890 00	\$ 5,076,230 59		\$ 2,501,854 39

Scrip.

Balance of scrip outstanding and deliverable to policy holders	\$ 642 00
Limit of scrip accumulation, before any redemption	642 00

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$42,631,575 59
Losses paid from organization to date	23,692,091 81
Total amount of cash dividends declared since the company commenced business	4,470,247 36
Total amount of the company's stock owned by the directors at par value	165,900 00
Amount loaned to officers and directors	41,000 00
Amount loaned to stockholders, not officers	40,000 00
Losses incurred during the year	1,155,579 81

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 965,310 00
Premiums received	16,154 55
Losses paid	6,628 48
Losses incurred	6,447 48

The Denver Insurance Company,

OF

DENVER, COLORADO.

Incorporated December 5, 1888.

[Commenced business May 1, 1889.]

W. J. BARKER, President.

J. A. PERKINS, Secretary.

I. CAPITAL.

Whole amount of capital actually paid up in cash	\$ 200,000 00
Amount of surplus paid in by stockholders	50,000 00

II. ASSETS.

Loans on mortgage (first liens), on real estate	\$ 124,775 68
Cash deposited in bank	125,224 32
Total	\$ 250,000 00

Detroit Fire and Marine Insurance Co.,

OF

DETROIT, MICHIGAN.

Incorporated February 1, 1866.

W. A. BUTLER, President.

JAMES J. CLARK, Secretary.

I. CAPITAL.

Whole amount of capital actually paid up in cash \$ 350,000 00

II. ASSETS.

Market value of real estate owned by the company (unincumbered) .	\$ 69,757 57
Loans on mortgage (first liens), upon which not more than one year's interest is due	690,753 68
Loans on mortgage (first liens), upon which more than one year's interest is due	25,559 10
Interest due and accrued on all said mortgage loans	18,166 76
Value of lands mortgaged, exclusive of buildings	\$ 905,340 00
Value of buildings mortgaged (insured for \$453,450.00 as collateral)	823,350 00
Total value of mortgaged premises	\$1,728,690 00

Account of Bonds owned by the Company.

<i>Bonds.</i>	<i>Par value.</i>	<i>Market value.</i>
U. S. 4½ per cent. registered	\$ 30,000 00	\$ 32,400 00
Public Building stk. 7 per cent., Detroit . .	1,000 00	1,000 00
Public Sewer, 7 per cent., Detroit	500 00	500 00
Village of Au Sable, Mich., 7 per cent. . . .	11,000 00	11,000 00
Village of Constantine, Mich., 6 pr. ct. . . .	3,500 00	3,500 00
City of Saginaw, Mich., 8 per cent.	1,000 00	1,000 00
Totals	\$ 47,000 00	\$ 49,400 00
Total market value of bonds		\$ 49,400 00

Loans on Collaterals

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
Assignment of mortgage of G. W. and M. C. Coyle to Chas. W. Gibson	\$ 600 00	\$ 600 00	\$ 300 00
Assignment of mortgage of George and Johana Kern to Alice C. Clark	3,000 00	3,000 00	2,500 00
Totals	\$ 3,600 00	\$ 3,600 00	\$ 2,800 00

98 DETROIT FIRE AND MARINE INSURANCE CO.

Amount loaned on collaterals.	\$ 2,800 00
Cash in the company's principal office	3,171 95
Cash deposited in bank.	39,353 51
Interest due and accrued on bonds	451 53
Interest due and accrued on collateral loans	7 23
Gross premiums in course of collection, not more than 3 months due	3,427 17
Bills receivable, not matured, taken for fire, marine and inland risks	19,226 31
All other property belonging to the company	224 43
Aggregate amount of all the assets of the company, stated at their actual value	\$ 922,299 24

III. LIABILITIES.

Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	\$ 12,275 31
Losses resisted, including interest, costs and other expenses thereon	900 00
Net amount of unpaid losses.	\$ 13,175 31
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$133,269.34; unearned premiums (50 per cent.)	\$ 66,634 67
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$113 361.43; unearned premiums (pro rata)	58,334 98
Gross premiums received and receivable upon all unexpired inland navigation risks, \$4,966.49; unearned premiums (50 per cent.)	2,483 25
Total unearned premiums	\$ 127,452 90
All other demands against the company, absolute and contingent.	262 50
Total amount of all liabilities, except capital stock and net surplus	\$ 140,890 71
Joint stock capital, actually paid up in cash	350,000 00
Surplus beyond capital and all other liabilities.	431,408 53
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$ 922,299 24

V. INCOME DURING THE YEAR.

	<i>From fire risks.</i>	<i>Marine and inland risks.</i>
Premiums and bills in course of collection at close of last year, as shown by that year's statement	\$ 25,831 10	\$ 5,610 25
Gross premiums on risks written and renewed during the year	209,392 88	63,689 07
Totals	\$ 235,223 98	\$ 69,299 32
Deduct premiums and bills in course of collection at this date	24,865 63	3,500 76
Entire premiums collected during the year.	\$ 210,358 35	\$ 65,789 56
Deduct re-insurance, rebate, abatement and return premiums	30,457 61	8,153 18
	\$ 179,900 74	\$ 57,636 38
Net cash actually received for premiums	\$ 237,546 12	
Received for interest on mortgages	42,620 01	
Received for interest and dividends on stocks, bonds and collateral loans	7,649 25	
Income received from all other sources	1,445 36	
Aggregate amount of income actually received during the year in cash	\$ 289,260 7	

V. EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>		<i>Marine and inland risks.</i>	
Gross amount actually paid for losses (including \$30,117.66, losses occurring in previous years)	\$	92,953 20	\$	28,664 35
Net amount paid during the year for losses	\$	121,627 55		
Cash dividends actually paid stockholders		35,000 00		
Paid for commissions or brokerage		29,448 91		
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employes		16,792 47		
Paid for State and local taxes in this and other States		10,527 17		
All other payments and expenditures		15,689 85		
Aggregate amount of actual expenditures during the year in cash.	\$	229,085 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 preceding year . . .	\$ 20,166,109	\$ 243,427 67	\$ 137,764	\$ 5,305 00
Written or renewed during the year	18,021,724	209,392 88	3,191,454	63,689 07
Totals	\$ 38,187,833	\$ 452,820 55	\$ 3,329,218	\$ 68,994 12
Deduct those expired and marked off as terminated . . .	17,570,160	206,189 78	3,206,718	64,029 63
Net amount in force December 31, 1888	\$ 20,617,673	\$ 246,630 77	\$ 122,500	\$ 4,964 49

Recapitulation 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>
1888	One year or less	\$ 10,556,309 00	\$ 133,269 34	1-2	\$ 66,634 67
1887	Two years . . .	7,450 00	63 10	1-4	15 77
1888		9,000 00	60 95	3-4	45 71
1886	Three years . .	2,819,313 00	31,046 06	1-6	5,174 34
1887		3,028,433 00	32,928 03	1-2	16,464 02
1888		3,093,372 00	34,041 70	5-6	28,368 09
1885	Four years . .	400 00	4 00	1-8	50
1886		6,600 00	52 10	3-8	19 54
1887		24,500 00	183 75	5-8	114 84
1888		19,600 00	155 00	7-8	135 63
1884	Five years . . .	188,125 00	2,632 33	1-10	263 23
1885		184,020 00	2,505 45	3-10	751 63
1886		187,216 00	2,748 77	1-2	1,374 39
1887		224,040 00	3,194 27	7-10	2,235 98
1888		261,295 00	3,735 70	9-10	3,371 31
Totals		\$ 20,617,673 00	\$ 246,630 77		\$ 124,969 65

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 4,266,469 61
Losses paid from organization to date.	2,271,293 20
Total amount of cash dividends declared since the company commenced business	500,000 00
Total amount of the company's stock owned by the directors at par value	98,385 00
Dividends declared payable in stock from organization	200,000 00
Losses incurred during the year: fire, \$87,313.58; marine, \$16,221.62; total	103,535 20

COLORADO BUSINESS.

No business in the State during 1888.

Eagle Fire Company,

OF

NEW YORK, . . NEW YORK.

Incorporated April 22, 1866.

ALEXANDER J. CLINTON, President.

THOMAS J. GAINES, Secretary.

I. CAPITAL.

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

II. ASSETS.

Market value of real estate owned by the company (unincumbered) .	\$ 449,000 00
Loans on mortgage (first liens), upon which not more than one year's interest is due	19,500 00
Interest due and accrued on all said mortgage loans	59 ⁸ 35
Value of lands mortgaged, exclusive of buildings	\$ 13,000 00
Value of buildings mortgaged (insured for \$26,100.00 as collateral)	28,000 00
Total value of said mortgaged premises	\$ 41,000 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value
500 shares Oswego and Syracuse R. R.	\$ 25,000 00	\$ 46,250 00
50 shares Albany and Susquehanna R. R.	5,000 00	7,725 00
100 shares Utica, Chenango and Susq. R. R.	10,000 00	12,400 00
50 shares Rensselaer and Saratoga R. R.	5,000 00	8,700 00
10 bonds, Third Avenue R. R.	10,000 00	10,550 00

	<i>Par value.</i>	<i>Market value.</i>
50 shares German American Bank	3,750 00	4,500 00
333 shares Merchants' National Bank	16,650 00	23,976 00
200 shares Merchants' National	5,000 00	9,000 00
200 shares Bank of America	20,000 00	35,600 00
100 shares Nassau Bank	5,000 00	7,600 00
200 shares American Exchange National Bank	20,000 00	29,000 00
142 shares East River National Bank	3,550 00	5,325 00
20 shares Bank State of New York	3,000 00	3,210 00
100 shares National Bank of Commerce	10,000 00	17,700 00
250 shares Delaware and Hndson Canal Co	25,000 00	32,812 50
Additional Water Loan of the City of N. Y.	250,000 00	272,500 00
United States 4 per cent. registered bonds	50,000 00	54,250 00

Totals \$ 466,950 00 \$ 581,098 50
 Total market value of stocks and bonds \$ 581,098 50

Loans on Collaterals.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
60 shares East River Nat'l Bank (old stock)	\$ 1,000 00	\$ 1,500 00	\$ 400 00

Amount loaned on collaterals \$ 400 00
 Cash in company's principal office 808 38
 Cash deposited in bank 9,806 00
 Interest due and accrued on bonds 6,292 26
 Interest due and accrued on collateral loans 12 00
 Bills receivable, not matured, taken for fire, marine and inland risks 18,890 48
 All other property belonging to the company 5,016 70

Aggregate amount of all the assets of the company, stated at
 their actual value \$1,091,422 57

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to
 become due \$ 2,114 03
 Gross losses in process of adjustment, or in suspense, in-
 cluding all reported and supposed losses 4,375 00
 Losses resisted, including interest, costs and other ex-
 penses thereon 2,222 23
 Net amount of unpaid losses \$ 8,711 26
 Gross premiums received and receivable upon all unex-
 pired fire risks, running one year or less from date of
 policy, \$52,380.20; unearned premiums (50 per cent) . . \$ 26,190 10
 Gross premiums received and receivable upon all unex-
 pired fire risks, running more than one year from
 date of policy, \$135,090.03; unearned premiums (pro
 rata) 73,992 47
 Total unearned premiums \$ 100,182 57
 Cash dividends to stockholders remaining unpaid 1,905 24
 All other demands against the company, absolute and contingent 4,088 72
 Total amount of all liabilities, except capital stock and net
 surplus \$ 114,887 79
 Joint stock capital actually paid up in cash 300,000 00
 Surplus beyond capital and all other liabilities 676,534 78
 Aggregate amount of all liabilities, including paid-up capital
 stock and net surplus \$1,091,422 57

IV. INCOME DURING THE YEAR.

	<i>From fire risks.</i>	
Gross premiums and bills in course of collection at close of last year, as shown by that year's statement . . .	\$ 11,518 38	
Deduct amount of same not collected	120 47	
Net collected	\$ 11,397 91	
Gross premiums on risks written and renewed during the year	132,801 34	
Total	\$ 144,199 25	
Deduct premiums and bills in course of collection at this date	19,155 60	
Entire premiums collected during the year . . .	\$ 125,043 65	
Deduct re-insurance, rebate, abatement and return pre- miums	14,933 96	
Net cash actually received for premiums	\$ 110,109 69	
Received for interest on mortgages	1,259 93	
Received for interest and dividends on stocks, bonds and collateral loans	22,570 03	
Income received from all other sources	30,616 00	
Aggregate amount of income actually received during the year in cash	\$ 164,355 65	

V. EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	
Gross amount actually paid for losses (including \$9,- 017.48, losses occurring in previous years).	\$ 55,599 89	
Deduct all amounts received for salvages and re-insur- ance in other companies	3,980 04	
Net amount paid during the year for losses	\$ 51,619 85	
Cash dividends actually paid stockholders	29,793 00	
Paid for commissions or brokerage.	21,077 69	
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	30,595 10	
Paid for State and local taxes in this and other States	8,151 93	
All other payments and expenditures	14,597 32	
Aggregate amount of actual expenditures during the year in cash	\$ 155,834 89	

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	\$ 35,434,757	\$ 179,629 37
Written or renewed during the year	28,681,023	132,801 34
Totals	\$ 64,115,780	\$ 312,430 71
Deduct those expired and marked off as terminated . .	26,454,440	112,520 23
In force at the end of the year	\$ 37,661,340	199,910 48
Deduct amount re-insured	2,501,405	12,440 25
Net amount in force December 31, 1888	\$ 35,159,935	\$ 187,470 23

Recapitulation of Fire Risks and 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>
1883	One year or less	\$ 11,121,526 00	\$ 52,380 20	1-2	\$ 26,190 10
1887	Two years . .	254 00	71 50	1-4	17 87
1888		130 00	85 67	3-4	64 26
1886		6,382,171 00	36,547 06	1-6	6,091 17
1887	Three years .	6,547,632 00	33,193 94	1-2	16,596 97
1888		9,890,291 00	53,364 34	5-6	44,470 29
1885		4,000 00	30 00	1-3	3 75
1887	Four years . .	19,800 00	159 70	5-8	139 74
1888		30,900 00	213 25	7-8	186 60
1884		196,675 00	1,629 30	1-10	162 93
1885	Five years. . .	262,000 00	2,612 23	3-10	783 66
1886		110,950 00	1,672 07	1-2	836 03
1887		184,990 00	1,603 34	7-10	1,122 33
1888		370,600 00	3,907 63	9-10	3,516 87
Totals		\$ 35,159,935 00	\$ 187,407 23	. . .	\$ 100,182 57

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$6,500,645 18
Losses paid from organization to date	3,079,136 77
Total amount of cash dividends declared since the company commenced business	3,896,308 00
Total amount of the company's stock owned by the directors at par value	28,200 00
Losses incurred during the year, fire	51,313 64

COLORADO BUSINESS.

No business in the State during 1888.

Equitable Fire and Marine Insurance Co.

OF

PROVIDENCE, . . RHODE ISLAND.

Incorporated May, 1859.

FRED. W. ARNOLD, President.

JAMES E. TILLINGHAST, Secretary.

I. CAPITAL.

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

II. ASSETS.

Market value of real estate owned by the company (unincumbered)	\$ 129,900 00
Loans on mortgage (first liens), upon which not more than one year's interest is due	98,700 00
Interest due and accrued on all said mortgage loans	1,156 00
Value of lands mortgaged, exclusive of buildings	\$ 180,200 00
Value of buildings mortgaged (insured for \$75,090.00 as collateral)	120,000 00
Total value of said mortgaged premises	\$ 300,200 00

Account of Stocks and Bonds owned by the Company.

<i>Shares of Stock.</i>	<i>Par value.</i>	<i>Market value.</i>
500 Old National Bank, Providence	\$ 50,000 00	\$ 57,500 00
340 National Bank of Commerce, Providence	17,000 00	18,360 00
200 American National Bank, Providence	10,000 00	9,500 00
30 Third National Bank, Providence	3,000 00	3,690 00
100 Fourth National Bank, Providence	10,000 00	12,100 00
100 First National Bank, Warren	10,000 00	10,000 00
200 New York Central and Hudson River R. R.	20,000 00	21,800 00
200 Illinois Central R. R.	20,000 00	22,900 00
100 Lake Shore and Mich. Southern R. R.	10,000 00	10,400 00
100 Chicago, Rock Island and Pacific R. R.	10,000 00	9,800 00
50 Michigan Central R. R.	5,000 00	4,400 00
50 R. I. and Mass. R. R.	5,000 00	5,000 00
<i>Bonds.</i>		
Union Pacific R. R. 1st mortgage	25,000 00	27,875 00
New York Elevated R. R., 7 per cent	25,000 00	28,875 00
Pawtucket Valley R. R.	22,000 00	27,600 00
Quincy, Alton and St. Louis R. R.	10,000 00	10,000 00
National Water Works Co., Kansas City	10,000 00	10,000 00
Totals	\$ 262,000 00	\$ 289,800 00
Total market value of stocks and bonds		\$ 289,800 00

Loans on Collaterals.

	<i>Par value.</i>	<i>Market value</i>	<i>Loaned thereon.</i>
20 shares Mechanics' National Bank, Providence	\$ 1,000 00	\$ 1,380 00	\$ 900 00
Amount loaned on collaterals			\$ 900 00
Cash in the company's principal office			2,676 00
Cash deposited in bank			16,886 08
Gross premiums in course of collection not more than 3 months due			27,052 77
All other property belonging to the company			1,572 00
Amount of premiums unpaid on policies which have been issued more than three months		\$ 426 51	
Aggregate amount of all the assets of the company, stated at their actual value			\$ 568,642 85

III. LIABILITIES.

Gross claims for adjusted and unpaid losses, due and to become due	\$ 2,982 29
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	17,716 71
Net amount of unpaid losses	\$ 20,699 00
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$184,772.00; unearned premiums (50 per cent.)	\$ 92,386 00
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$89,011.95; unearned premiums (pro rata)	49,273 13
Gross premiums received and receivable upon all unexpired marine risks	570 24
Total unearned premiums	\$ 142,229 37
Cash dividends to stockholders remaining unpaid	160 80
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses	2,500 00
Total amount of all liabilities, except capital stock and net surplus	\$ 165,589 17
Joint stock capital actually paid up in cash,	300,000 00
Surplus beyond capital and all other liabilities,	103,053 68
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$ 568,642 85

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 year, as shown by that year's statement	\$ 20,907 47	\$ 737 94
Gross premiums on risks written and renewed during the year	255,461 23	11,143 29
Totals	\$ 276,368 70	\$ 11,881 23
Deduct premiums and bills in course of collection at this date	25,889 03	1,163 74
Entire premiums collected during the year	\$ 250,479 67	\$ 10,717 49
Deduct re-insurance, rebate, abatement and return premiums	28,691 97	4,138 93
	\$ 221,787 70	\$ 6,578 56
Net cash actually received for premiums,		\$ 228,366 26
Received for interest on mortgages		5,576 47
Received for interest and dividends on stocks, bonds and collateral loans		14,537 07
Income received from all other sources		4,485 59
Aggregate amount of income actually received during the year in cash		\$ 253,165 39

V. EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	<i>Marine and inland risks.</i>	
Gross amount actually paid for losses, (including \$15,008.87, losses occurring in previous years)	\$ 141,847 98	\$ 3,678 60	
Deduct all amounts received for salvages and re-insurance in other companies	3,104 06	134 02	
	\$ 138,743 92	\$ 3,544 58	
Net amount paid during the year for losses.			\$ 142,288 50
Cash dividends actually paid stockholders			21,242 00
Paid for commissions or brokerage.			41,238 31
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employés			34,482 19
Paid for State and local taxes in this and other States			8,139 50
Aggregate amount of actual expenditures during the year in cash			\$ 247,390 50

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and inland risks.</i>	<i>Premium thereon.</i>
In force on the 31st day of December of preceding year	\$21,197,018 36	\$ 250,960 74	\$ 79,287 00	\$ 618 45
Written or renewed during year	23,219,432 47	255,461 23	2,060,150 18	11,143 29
Totals	\$44,416,450 83	\$ 506,421 97	\$2,139,437 18	\$ 11,761 74
Deduct those expired and marked as terminated	20,218,830 13	228,124 96	1,962,960 18	10,122 99
In force at the end of the year	\$24,197,620 70	\$ 278,297 01	\$ 176,477 00	\$ 1,638 75
Deduct amount re-insured	454,643 32	4,513 06	112,048 00	1,068 51
Net amount in force December 31, 1888	\$23,742,977 38	\$ 273,783 95	\$ 64,429 00	570 24

Recapitulation of Fire Risks and 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>
1888	One year or less	\$ 15,373,125 58	\$ 184,772 00	1-2	\$ 92,386 00
1887	Two years . .	108,776 25	961 39	1-4	240 35
1888		174,448 91	1,475 60	3-4	1,106 70
1886	Three years . .	755,868 33	7,736 06	1-6	1,289 34
1887		1,057,436 47	10,934 71	1-2	5,467 36
1888		1,303,726 10	14,127 21	5-6	11,772 67
1885	Four years . .	62,700 00	800 99	1-8	100 12
1886		151,285 00	2,588 11	3-8	970 54
1887		36,800 00	383 80	5-8	239 87
1888		61,125 00	642 37	7-8	562 07
1884	Five years . . .	698,264 50	8,115 36	1-10	811 54
1885		678,247 00	7,694 79	3-10	2,308 44
1886		862,248 00	9,040 66	1-2	4,520 33
1887		1,052,382 74	10,880 04	7-10	7,616 03
1888		1,366,543 50	13,630 86	9-10	12,267 77
Totals		\$ 23,742,977 38	\$ 273,783 95		\$ 141,659 13

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 3,385,260 94
Losses paid from organization to date	2,273,447 60
Total amount of cash dividends declared since the company commenced business	449,000 00
Total amount of the company's stock owned by the directors at par value	78,940 00
Amount loaned to officers and directors	900 00
Losses incurred during the year: fire, \$145,804.92; marine, \$1,644.58; total	147,449 50

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

Risks written	\$ 88,750 00
Premiums received	1,611 57
Losses paid	267 00
Losses incurred	267 00

Exchange Fire Insurance Co.,

OF

NEW YORK, . . . NEW YORK.

Incorporated April 9, 1853.

R. CARMAN COMBES, President.

GEO. W. MONTGOMERY, Secretary.

I. CAPITAL.

Whole amount of capital actually paid-up in cash \$ 200,010 00

II. ASSETS.

Loans on mortgage (first liens), upon which not more than one year's interest is due	\$ 66,450 00
Interest due and accrued on all said mortgage loans	2,948 69
Value of lands mortgaged, exclusive of buildings	\$ 120,500 00
Value of buildings mortgaged (insured for, \$48,400.00, as collateral)	70,000 00
Total value of said mortgaged premises	\$ 190,500 00

Account of Stocks and Bonds owned by the Company.

	<i>Par value.</i>	<i>Market value.</i>
New York county 3 per cent. bonds	\$ 75,000 00	\$ 78,750 00
New York county 3½ per cent. bonds	25,000 00	26,750 00
United States 4 per cent. bonds	50,000 00	56,350 00
N. Y., Lack. and West. R. R. pref. stock	20,000 00	21,600 00
Standard Gas Light Co.'s stock	20,000 00	20,000 00
Totals	\$ 190,000 00	\$ 203,450 00
Total market value of stocks and bonds		\$ 203,450 00

Loans on Collaterals.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
Shore Line R'y, of Conn	\$ 10,000 00	\$ 17,000 00	\$ 15,000 00
Lack. Iron and Coal Co., of Pa.	4,800 00	7,200 00	
N. Y., Lack. and West. R. R. Co. bonds	3,000 00	3,975 00	6,250 00
Chi., St. P. and Minn. R. R. Co. bonds	1,000 00	1,200 00	
St. L. & I. M. R. R. Co. bonds	2,000 00	2,160 00	
Jersey City 7 per cent. bonds	2,000 00	2,200 00	1,800 00
N. Y., Lack. and West. R. R. Co. bonds	2,000 00	2,140 00	1,800 00
Grand Rapids Hydraulic bonds	1,000 00	1,000 00	600 00
Licking Valley R. R. bonds	1,000 00	1,000 00	650 00
Standard Gas Light Co.	20,000 00	15,000 00	13,500 00
Continental Nat. Bank	4,700 00	6,100 00	3,000 00
Niagara Fire Ins. Co.	1,000 00	1,375 00	1,000 00
Sterling Fire Ins. Co.	10,800 00	8,640 00	7,275 00
American Steam Boiler Co.	20,000 00	42,000 00	29,500 00
Citizens Ins. Co.	2,000 00	2,320 00	5,000 00
North River Ins. Co.	1,900 00	1,540 00	
Long Island Ins. Co.	1,550 00	1,571 00	
Home Ins. Co.	1,000 00	1,360 00	900 00
Orient Ins. Co., of Hartford	500 00	500 00	
Berkley Lyceum bond	500 00	550 00	
German-American Real Estate and Title Guarantee Co.	23,000 00	18,400 00	13,600 00
New Jersey Dry Dock and Transportation Co.	1,250 00	1,875 00	1,100 00
Totals	\$ 115,000 00	\$ 139,106 00	\$ 100,975 00
Amount loaned on collaterals			\$ 100,975 00
Cash in company's principal office			358 79
Cash deposited in bank			33,115 28
Interest due and accrued on collateral loans			900 00
Gross premiums in course of collection, not more than 3 months due			57,535 63
Bills receivable, not matured, taken for fire, marine and inland risks			14,379 56
Aggregate amount of all the assets of the company, stated at their actual value.			\$ 480,148 95

III. LIABILITIES.

Net amount of unpaid losses	\$ 35,000 00
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$150,561.77; unearned premiums (50 per cent.).	\$ 75,280 88
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$77,436.48; unearned premiums (pro rata).	42,854 96
Gross premiums received and receivable upon all unexpired inland navigation risks, \$31,014.07; unearned premiums (50 per cent.)	15,507 04
Total unearned premiums	\$ 133,652 88
Cash dividends to stockholders remaining unpaid	845 00
All other demands against the company, absolute and contingent. . .	10,097 77
Total amount of all liabilities, except capital stock and net surplus	\$ 179,595 65
Joint stock capital actually paid up in cash.	200,010 00
Surplus beyond capital and all other liabilities.	100,543 30
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$ 480,148 95

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 year, as shown by that year's statement	\$ 32,423 08	\$ 4,664 53
Deduct amount of same not collected	3,104 20	
Net collected	\$ 29,318 88	\$ 4,664 53
Gross premiums on risks written and renewed during the year	356,278 52	100,805 44
Totals	\$ 385,597 40	\$ 105,469 97
Deduct premiums and bills in course of collection at this date	46,289 96	11,246 47
Entire premiums collected during the year	\$ 339,307 44	\$ 94,223 50
Deduct re-insurance, rebate, abatement and return premiums	51,424 71	2,801 08
	\$ 287,882 73	\$ 91,442 42
Net cash actually received for premiums		\$ 379,305 15
Received for interest on mortgages		3,549 06
Received for interest and dividends on stocks, bonds, collateral loans		11,473 70
Aggregate amount of income actually received during the year in cash		\$ 394,327 91

V. EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	<i>Marine and inland risks.</i>
Gross amount actually paid for losses (including \$60,112.23, losses occurring in previous years)	\$ 257,268 71	\$ 64,639 49
Deduct all amounts received for salvages and re-insurance in other companies	11,170 20	3,264 79
	\$ 246,098 51	\$ 61,374 70

Net amount paid during the year for losses	\$ 307,473 21
Cash dividends actually paid stockholders	14,000 70
Paid for commissions or brokerage	73,303 20
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employés	22,337 35
Paid for State and local taxes in this and other States	4,091 96
All other payments and expenditures	12,871 06
Aggregate amount of actual expenditures during the year in cash	\$ 434,077 48

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 . . .	\$ 49,903,070	\$ 335,208 19	\$ 236,015	\$ 11,376 23
Written or renewed during the year	25,321,686	356,278 52	10,097,397	100,805 44
Totals	\$ 75,224,756	\$ 691,486 71	\$ 10,333,412	\$ 112,181 67
Deduct those expired and marked off as terminated . .	42,019,935	463,488 46	9,788,123	81,167 60
In force at end of year	\$ 33,204,821	\$ 227,993 25	\$ 545,289	\$ 31,014 07
Deduct amount re-insured . .	696,885	4,609 91		
Net amount in force Dec. 31, 1888 . . .	\$ 32,507,936	\$ 223,283 34	\$ 545,289	\$ 31,014 07

Recapitulation of Fire Risks and 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>
1888	One year or less	\$20,858,567 00	\$ 150,561 77	1-2	\$ 75,280 88
1886	Three years . .	3,124,752 00	16,254 29	1-6	2,709 04
1887		3,182,975 00	19,602 49	1-2	9,801 24
1888		3,744,036 00	22,442 79	5-6	18,702 33
1884	Five years . .	363,488 00	3,003 17	1-10	300 31
1885		237,832 00	1,794 48	3-10	538 32
1886		408,013 00	2,872 17	1-2	1,436 14
1887		566,075 00	4,713 62	7-10	3,299 54
1888		719,083 00	6,753 37	9-10	6,078 04
Totals		\$ 33,204,821 00	\$ 227,993 25		\$ 118,145 84

Answers to General Interrogatories.

Total amount of premiums received from the organization of the com- pany to date	\$ 4,508,574 00
Losses paid from organization to date	2,762,035 00
Total amount of cash dividends declared since the company com- menced business	403,625 55
Total amount of the company's stock owned by the directors at par value	104,760 00
Amount loaned to officers and directors	8,800 00
Amount loaned to stockholders, not officers	4,000 00
Losses incurred during the year; fire, \$225,986.25; marine, \$55,374.70; total	282,360 95

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 451,480 00
Premiums received	5,024 22
Losses paid	2,155 30
Losses incurred	2,155 32

Farmers' and Merchants' Insurance Co.,

OF

DENVER, COLORADO.

Incorporated September, 1883.

J. A. SHREVE, President.

J. A. PERKINS, Secretary.

I. CAPITAL.

(MUTUAL)

II. ASSETS.

Cash in the company's principal office	\$ 297 89
Cash deposited in bank	6,801 13
Interest due and accrued on bills receivable	1,250 00
Gross premiums in course of collection, not more than 3 months due	8,741 29
Bills receivable, taken for fire risks.	34,425 59
All other property belonging to the company	2,314 03
Gross amount of all the assets of the company.	\$ 53,829 93
Deduct for bad and doubtful debts and securities.	6,462 59
Aggregate amount of all the assets of the company, stated at their actual value	\$ 47,367 34

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 784 38
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.	2,600 00
Total gross amount of claims for losses	\$ 3,384 38
Deduct re-insurance thereon	1,200 00
Net amount of unpaid losses	\$ 2,184 38

112 FARMERS' AND MERCHANTS' INSURANCE CO.

Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$12,277.70; unearned premiums (50 per cent.).	\$ 6,138 85
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$42,113.22; unearned premiums (pro rata)	21,056 61
Total unearned premiums	\$ 27,195 46
All other demands against the company, absolute and contingent	427 50
Total amount of all liabilities, except capital stock and net surplus	\$ 29,807 34
Surplus beyond capital and all other liabilities	17,560 00
Aggregate amount of all liabilities, including net surplus.	\$ 47,367 34

IV. INCOME DURING THE YEAR.

	<i>From fire risks.</i>
Gross premiums received in cash without any deductions	\$ 24,801 53
Bills and notes received for premiums	25,775 56
Total	\$ 50,577 09
Deduct re-insurance, rebate, abatement and return premiums	5,552 24
Net cash and bills actually received for premiums	\$ 45,024 85
Received for interest on bills receivable	873 54
Aggregate amount of income actually received during the year in cash	\$ 45,898 39

V. EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount actually paid for losses (including \$5,282.34, losses occurring in previous years).	\$ 15,812 01
Deduct all amounts received for salvages and re-insurance in other companies	290 23
Net amount paid during the year for losses.	\$ 15,521 78
Paid for commissions or brokerage	10,405 24
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employes, and general expenses	9,120 00
Paid for State and local taxes in this and other States	474 75
Aggregate amount of actual expenditures during the year in cash	\$ 35,521 77

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	\$ 2,858,714	\$ 72,707 36
Written or renewed during the year.	1,952,783	50,577 09
Totals	\$ 4,811,497	123,284 45
Deduct those expired and marked off as terminated	1,167,196	31,734 29
In force at the end of the year.	\$ 3,644,301	91,550 16
Deduct amount re-insured.	124,030	2,893 16
Net amount in force December 31, 1888.	\$ 3,520,271	\$ 88,657 00

Recapitulation of Fire Risks and 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>
1888—Mer .	One year or less	\$ 413,988 00	\$ 10,650 38	whole \$	10,650 38
1888—Farm	One year or less	291,285 00	3,254 65	1-2	1,627 32
1886 }	Three years . .	331,762 00	7,819 50	1-6	1,303 25
1887 }		468,048 00	9,505 51	1-2	4,752 76
1888 }		471,375 00	10,365 53	5-6	8,637 94
1884 }	Five years . . .	26,704 00	847 12	1-10	84 71
1885 }		403,282 00	12,795 21	3-10	3,838 56
1886 }		371,864 00	11,099 16	1-2	5,549 58
1887 }		355,984 00	10,707 63	7-10	7,495 34
1888 }		385,979 00	11,612 31	9-10	10,451 08
Totals					

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 209,636 28
Losses paid from organization to date	54,325 53

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

Risks written	\$1,952,783 00
Premiums received	50,577 09
Losses paid	15,521 78
Losses incurred	12,341 74

Farragut Fire Insurance Co.,

OF

NEW YORK, . . . NEW YORK.

Incorporated January 29, 1872.

JOHN E. LEFFINGWELL, President.

SAMUEL DARBEH, Secretary.

I. CAPITAL.

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

II. ASSETS.

Market value of real estate owned by the company (unincumbered) .	\$ 6,000 00
Loans on mortgage (first liens), upon which not more than one year's interest is due	22,000 00
Loans on mortgage (first liens) upon which more than one year's interest is due	322 50
Value of lands mortgaged, exclusive of buildings	\$ 29,000 00
Value of buildings mortgaged (insured for \$12,800.00 as collateral)	14,000 00
Total value of said mortgaged premises	\$ 43,000 00

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	<i>Par value.</i>	<i>Market value.</i>
United States registered 4 per cent.	\$ 60,000 00	\$ 76,500 00
District of Columbia, registered	29,000 00	35,887 50
District of Columbia, coupon	30,500 00	37,743 75
N.Y., Ontario Western R.R., coupon 6 pr. ct.	50,000 00	56,000 00
N. Y., Chi. & St. L. R. R. coupon 4½ pr. ct.	15,000 00	13,781 25
New Jersey Central R. R., 5 per cent.	15,000 00	15,956 25
<i>Stock.</i>		
Fourth National Bank	10,000 00	14,300 00
N. Y. Providence Exchange Bank	5,200 00	5,876 00
Long Island Loan and Trust Co.	25,000 00	40,000 00
Brooklyn Gas Light Co.	11,250 00	11,475 00
Peoples' Gas Light Co.	5,000 00	3,650 00
Citizens' Gas Light Co.	4,000 00	2,080 00
Totals	\$ 259,950 00	\$ 313,249 75
Total market value of stocks and bonds		\$ 313,249 75

Loans on Collaterals.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
Central National Bank stock	\$ 2,500 00	\$ 3,325 00	\$ 2,500 00
Com. Exchange Bank stock	1,000 00	2,250 00	1,000 00
American Bell Telephone Co.	1,000 00	2,020 00	400 00
Totals	\$ 4,500 00	\$ 7,595 00	\$ 3,900 00
Amount loaned on collaterals.			\$ 3,900 00
Cash in the company's principal office			672 46
Cash deposited in bank			28,710 21
Interest due and accrued on collateral loans			58 50
Gross premiums in course of collection, not more than 3 months due.			21,549 08
All other property belonging to the company			4,072 00
Aggregate amount of all the assets of the company, stated at their actual value			\$ 400,534 50

III. LIABILITIES.

Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	\$ 12,128 03
Deduct re-insurance thereon	1,083 33
Net amount of unpaid losses	\$ 11,044 70
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$115,313.82; unearned premiums (50 per cent.)	\$ 57,656 91
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$87,475.85; unearned premiums (pro rata)	48,895 20
Total unearned premiums	\$ 106,552 11
Due and accrued for salaries, rent, advertising and for agency and other miscellaneous expenses	2,108 33
All other demands against the company, absolute and contingent	1,778 19
Total amount of all liabilities, except capital stock and net surplus	\$ 121,483 33
Joint stock capital actually paid up in cash	200,000 00
Surplus beyond capital and all other liabilities	79,051 17
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$ 400,534 50

IV. INCOME DURING THE YEAR.

	<i>From fire risks.</i>	
Gross premiums and bills in course of collection at close of last year, as shown by that year's statement . . .	\$ 19,894 30	
Deduct amount of same not collected	580 84	
Net collected	\$ 19,313 46	
Gross premiums on risks written or renewed during the year	166,700 43	
Total	\$ 186,013 89	
Deduct premiums and bills in course of collection at this date	21,687 83	
Entire premiums collected during the year . . .	\$ 164,326 06	
Deduct re-insurance, rebate, abatement and return premiums	10,842 73	
Net cash actually received for premiums	\$ 153,483 33	
Received for interest on mortgages	1,213 00	
Received for interest and dividends on stocks, bonds and collateral loans	13,123 79	
Income received from all other sources	480 00	
Aggregate amount of income actually received during the year in cash	\$ 168,300 12	

V. EXPENDITURES DURING THE YEAR.

Net amount actually paid for losses (including \$15,161.83, losses occurring in previous years)	\$ 101,867 09
Cash dividends actually paid stockholders	20,000 00
Paid for commissions or brokerage	26,725 23
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes	23,458 33
Paid for State and local taxes in this and other States	3,063 64
All other payments and expenditures	17,308 36
Aggregate amount of actual expenditures during the year, in cash	\$ 192,422 65

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	\$ 27,988,283	\$ 216,989 82
Written or renewed during the year.	20,916,556	166,700 43
Totals	\$ 48,904,839	\$ 383,690 25
Deduct those expired and marked off as terminated	21,359,113	169,498 15
In force at the end of the year.	\$ 27,545,726	\$ 214,192 10
Deduct amount re-insured.	1,576,256	11,402 43
Net amount in force December 31, 1888	\$ 25,969,470	\$ 202,789 67

Recapitulation of Fire Risks and 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>
1888	One year or less	\$15,075,789 00	\$ 115,313 82	1-2	\$ 57,656 91
1886	Three years . .	2,252,357 00	17,563 65	1-6	2,927 27
1887		3,046,371 00	23,828 26	1-2	11,914 13
1888		3,930,194 00	29,803 73	5-6	24,836 44
1885	Four years . .	3,500 00	22 31	1-8	2 79
1886		62,700 00	473 95	3-8	177 73
1887		32,800 00	263 65	5-8	171 03
1888		17,500 00	107 15	7-8	93 76
1884	Five years . . .	228,350 00	1,958 45	1-10	195 85
1885		239,704 00	2,402 31	3-10	720 69
1886		329,161 00	3,347 92	1-2	1,673 96
1887		370,088 00	3,762 36	7-10	2,633 65
1888		380,956 00	3,942 11	9-10	3,547 90
Totals		\$ 25,969,470 00	\$ 202,789 67		\$ 106,552 11

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$2,534,822 23
Losses paid from organization to date	1,135,357 23
Total amount of cash dividends declared since the company commenced business	394,000 00
Total amount of the company's stock owned by the directors at par value	55,700 00
Amount loaned to officers and directors	16,500 00
Amount loaned to stockholders not officers	3,500 00
Losses incurred during the year, fire	97,749 96

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

Risks written	\$ 102,140 00
Premiums received	1,138 10
Losses paid	1 14
Losses incurred	1 14

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.

Market value of real estate owned by the company (unincumbered) . .	\$ 47,700 00
Loans on mortgage (first liens), upon which not more than one year's interest is due	1,326,755 51
Loans on mortgage (first liens), upon which more than one year's interest is due (of which \$20,000.00 is in process of foreclosure) . . .	20,000 00
Interest due and accrued on all said mortgage loans	26,324 78
Value of lands mortgaged, exclusive of buildings \$2,160,589 00	
Value of buildings mortgaged (insured for \$972,910, as collateral)	1,489,532 00
Total value of said mortgaged premises	\$3,650,121 00

Account of Stocks and Bonds owned by the Company.

	<i>Par value.</i>	<i>Market value.</i>
United States registered bonds	\$ 235,000 00	\$ 293,887 50
Catawissa R. R. Co. bonds	10,000 00	12,300 00
Camden City bonds	6,000 00	6,300 00
Lehigh Valley R. R. Co. bonds	32,000 00	44,640 00
Masonic Temple loan	20,000 00	20,800 00
Shamokin Valley and Pottsville R. R. Co. bds	20,000 00	24,600 00
Philadelphia City loan	372,900 00	481,041 00
Philadelphia and Erie R. R. Co. bonds . .	100,000 00	112,250 00
Belt R. R. and Stock Yards bonds	50,000 00	57,500 00
Philadelphia City Pass. Ry. Co. bonds . . .	50,000 00	55,000 00
Louisville and Nashville R. R. Co. bonds .	99,000 00	108,900 00
Texas and Pacific R. R. Co. bonds	13,000 00	14,040 00
Cincinnati City loan	125,000 00	162,500 00
Lehigh Valley R. R. Co. bonds	100,000 00	132,000 00
Lehigh Coal and Navigation Co. bonds . . .	100,000 00	128,000 00
Pennsylvania R. R. Co. bonds	108,000 00	137,560 00
Pennsylvania Co. bonds	62,000 00	65,100 00
Pennsylvania and New York Canal Co. bds.	8,000 00	9,300 00
Northern Central Ry. Co. bonds	168,000 00	201,600 00
Hunt'gdon and Broad Top Mt. R. R. Co. bds	15,000 00	16,050 00
Northern Pac. R. R. Co. land grant bonds .	25,000 00	23,750 00
Peoria Mercantile Library Ass'n bonds . .	25,000 00	25,000 00
Clay Centre City bonds	3,000 00	3,000 00
Mortgage Trust Co. of Penna. bonds	50,000 00	50,000 00
Millville City bonds	6,000 00	6,480 00
Northern Pacific R. R. Co. bonds	24,000 00	25,200 00
Georgia State bonds	25,000 00	26,875 00
Camden and Atlantic R. R. Co. bonds . . .	30,000 00	31,200 00
Chamber of Commerce Ass'n bonds	14,000 00	14,000 00
Richmond City certificates	25,000 00	31,000 00
Car Trust of N. Y. No. 3, series G	20,000 00	18,000 00
Phila. and Reading Car Trust certificates . .	25,000 00	25,000 00
Chestnut Hill R. R. Co. stock	3,500 00	8,505 00
Phila., Germant'n and Norrist'n R. R. Co. stk	16,550 00	40,216 50
Pennsylvania R. R. Co. stock	126,500 00	135,987 50
Fire Association stock	20,000 00	128,000 00
Totals	\$2,132,450 00	\$2,680,582 50
Total market value of stocks and bonds		\$2,680,582 50

Loans on Collaterals.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
Fire Association stock	\$ 1,550 00	\$ 9,920 00	\$ 4,750 00
Philadelphia City loan	5,000 00	6,450 00	5,000 00
Merchants' National Bank stk	24,000 00	28,800 00	30,000 00
Northern Pac. R. R. Co. bonds	9,000 00	9,450 00	
Pennsylvania R. R. Co. stock .	25,000 00	26,875 00	45,000 00
Peoples' Pass. Ry. Co. stock. .	7,500 00	12,600 00	
Lombard and South Sts. Ry. Co. stock	5,000 00	18,000 00	
Lombard and South Sts. P. Ry. Co. stock	5,000 00	18,000 00	25,000 00
Lehigh Valley R. R. Co. stock	5,000 00	5,475 00	
Pennsylvania R. R. Co. stock .	5,000 00	5,375 00	
Pennsylvania R. R. Co. bonds	1,000 00	1,315 00	
Philadelphia and Reading R. R. Co. bonds	50,000 00	45,000 00	40,000 00
Totals	\$ 143,050 00	\$ 187,260 00	\$ 149,750 00
Amount loaned on collaterals			\$ 149,750 00
Cash in the company's principal office			9,711 73
Cash deposited in bank			113,451 05
Interest due and accrued on bonds			18,053 49
Interest due and accrued on collateral loans			557 36
Gross premiums in course of collection, not more than 3 months due .			135,143 78
All other property belonging to the company			498 50
Aggregate amount of all the assets of the company, stated at their actual value			\$4,528,528 70

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 61,193 11
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	85,881 45
Losses resisted, including interest, costs and other expenses thereon	42,010 86
Net amount of unpaid losses	\$ 189,085 42
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$1,221,098.92; unearned premiums (50 per cent.)	\$ 610,549 46
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,056,809.00; unearned premiums (pro rata)	572,440 12
Total unearned premiums	\$1,182,989 58
Amount reclaimable by the insured on perpetual fire insurance policies	1,817,747 92
Total amount of all liabilities, except capital stock and net surplus	\$3,189,822 92
Joint stock capital actually paid up in cash	500,000 00
Surplus beyond capital and all other liabilities	838,705 78
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$4,528,528 70

IV. INCOME DURING THE YEAR.

	<i>From fire risks.</i>
Gross premiums and bills in course of collection at close of last year, as shown by that year's statement. . . .	\$ 130,873 15
Gross premiums on risks written and renewed during the year	1,867,904 85
Total	\$1,999,778 00
Deduct premiums and bills in course of collection at this date	135,143 78
Entire premiums collected during the year. . . .	\$1,863,634 22
Deduct re-insurance, rebate, abatement and return premiums	251,190 55
Net cash actually received for premiums	\$1,612,443 67
Received for interest on mortgages	83,063 03
Received for interest and dividends on stocks, bonds and collateral loans	126,110 10
Income received from all other sources	8,524 06
Deposit premiums received for perpetual fire risks . . .	\$ 52,396 27
Aggregate amount of income actually received during the year, in cash	\$1,830,140 86

V. EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount actually paid for losses (including \$197,-275.25. losses occurring in previous years)	\$1,139,002 30
Deduct all amounts received for salvages and re-insurance in other companies	19,782 29
Net amount paid during the year for losses	\$1,119,220 01
Cash dividends actually paid stockholders	200,000 00
Paid for commissions or brokerage	337,038 48
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes	117,023 67
Paid for State and local taxes in this and other States	56,024 99
All other payments and expenditures	21,728 33
Amount of deposit premiums returned during the year on perpetual fire risks	\$ 42,720 09
Aggregate amount of actual expenditures during the year, in cash	\$1,851,035 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	\$257,733,617	\$4,122,342 84
Written or renewed during the year	149,155,388	1,867,904 85
Totals	\$406,889,005	\$5,990,247 69
Deduct those expired and marked off as terminated . .	137,999,121	1,716,821 54
In force at the end of the year	\$268,889,884	\$4,273,426 15
Deduct amount re-insured	2,535,400	37,570 02
Net amount in force December 31, 1888	\$266,354,484	\$4,235,856 13

Recapitulation of Fire Risks and 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>
1888	One year or less	\$91,471,189 00	\$ 1,221,098 92	1-2	\$ 610,549 46
1887	Two years . .	381,720 00	2,255 05	1-4	563 76
1888		358,337 00	3,580 66	3-4	2,685 50
1886	Three years . .	16,566,573 00	182,429 58	1-6	30,404 93
1887		18,541,489 00	203,897 08	1-2	101,948 54
1888		19,108,492 00	212,318 91	5-6	176,932 43
1885	Four years . .	259,675 00	2,835 31	1-8	354 41
1886		378,135 00	3,973 22	3-8	1,489 96
1887		382,686 00	3,724 79	5-8	2,334 24
1888		346,130 00	3,363 11	7-8	2,942 72
1884	Five years . .	5,985,780 00	68,116 68	1-10	6,811 67
1885		5,370,040 00	57,488 63	3-10	17,246 59
1886		7,050,085 00	89,577 49	1-2	49,788 74
1887		8,958,838 00	109,893 07	7-10	76,925 15
1888		9,354,447 00	113,346 08	9-10	102,011 48
	Perpetual risks	81,840,868 00	1,957,947 55	90 & 95%	1,817,747 92
Totals		\$266,354,484 00	\$ 4,235,856 13		\$ 3,000,737 50

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$23,468,979 00
Losses paid from organization to date	13,302,801 00
Total amount of cash dividends declared since the company commenced business	3,579,762 00
Total amount of the company's stock owned by the directors at par value	54,400 00
Losses incurred during the year, fire	1,080,824 50

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

Risks written	\$ 621,768 00
Premiums received	10,411 68
Losses paid	2,250 10
Losses incurred	1,900 26

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.

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 277,200 00

Interest due and accrued on all said bond and mortgage loans 996 71

Value of lands mortgaged, exclusive of buildings \$ 629,750 00

Value of buildings mortgaged (insured for \$123,300, as col-
lateral) 253,350 00

Total value of said mortgaged premises \$ 882,100 00

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	<i>Par value.</i>	<i>Market value.</i>
Omnibus Cable Co	\$ 100,000 00	\$ 110,000 00
Market Street Cable R. R. Co	90,000 00	113,850 00
Powell Street R'y Co.'s mortgage	25,000 00	27,500 00
Oakland City Gas, Light and Heat Co	50,000 00	51,500 00
Los Angeles Gas Co	10,000 00	10,350 00
San Diego Gas and Electric Light Co	20,000 00	20,000 00
Riverside Water Co	70,000 00	73,500 00
City of Portland, Oregon, water	50,000 00	56,750 00
Spring Valley Water Co	29,000 00	36,105 00
California Dry Dock Co	45,500 00	46,865 00
Pacific Rolling Mills	22,000 00	23,320 00
Union Iron Works	5,000 00	5,125 00
<i>Shares of Stock.</i>		
60 Bank of California	6,000 00	12,900 00
107 First Nat. Bank, S. F	10,700 00	15,247 50
100 Anglo-California B'k (50 per ct. paid up)	5,000 00	6,250 00
277 Grangers' B'k of Cala. (60 pr ct. paid up)	16,620 00	17,312 50
270 Cala. Safe Deposit and Trust Co. (45 per cent. paid up)	12,150 00	14,040 00
450 Oakland Bank of Savings (50 per cent. paid up)	22,500 00	29,250 00
100 Savings Bank of Santa Rosa	10,000 00	15,000 00
1000 California Street Cable R. R. Co	100,000 00	111,000 00

Shares of Stock.

	<i>Par value.</i>	<i>Market value.</i>
550 Presidio and Ferries R. R. Co (55 per cent. paid up)	30,250 00	23,375 00
300 North Beach and Mission R. R. Co . .	30,000 00	26,100 00
440 Sutter Street R. R. Co	44,000 00	35,200 00
550 Oakland Gas, Light and Heat Co. (20 per cent. paid up)	11,000 00	19,250 00
250 Stockton Gas, Light and Heat Co. (40 per cent. paid up)	10,000 00	11,250 00
200 Pacific Gas Improvement Co. (33 $\frac{1}{3}$ per cent. paid up)	6,666 66	13,000 00
500 California Dry Dock Co	50,000 00	17,500 00
250 Pacific Rolling Mills	25,000 00	25,000 00
Totals	\$ 906,386 66	\$ 966,540 00
Total market value of stocks and bonds		\$ 966,540 00

Loans on Collaterals.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
60 shares Bank of Cala. stk . \$	6,000 00	\$ 12,900 00	\$ 35,000 00
188 shares First Nat. Bank of San Francisco	18,800 00	26,790 00	
30 bonds Pioneer Woolen Factory—\$500 each	15,000 00	15,000 00	
100 shares S. F. Gaslight stk .	10,000 00	5,900 00	2,750 00
25 shares Sonoma County Bank stock	2,500 00	3,750 00	2,250 00
2950 shares Amer. Biscuit Co. stock	295,000 00	221,250 00	89,000 00
440 shares Masonic Hall stock	4,400 00	5,060 00	4,000 00
90 bonds Gal., Harrisb'g and San Antonio R. R. Co., \$1,- 000 each	90,000 00	90,000 00	75,000 00
400 shares Sonoma County Bank stock	40,000 00	44,800 00	40,000 00
20 shares Sonoma County Bank stock	2,000 00	2,240 00	4,000 00
25 shares Savings Bank of Santa Rosa	2,500 00	3,750 00	
10 shares Knapton Pack. Co	1,000 00	1,250 00	950 00
55 bonds So. Pac. Br. R'y Co., \$1,000 each	55,000 00	55,000 00	50,000 00
48 shares Savings Bank of Santa Rosa	4,800 00	7,200 00	4,800 00
100 shares Bank of Cala. stk .	10,000 00	21,500 00	11,000 00
205 shares Fresno Gaslight stk	20,500 00	10,250 00	5,000 00
61 shares Bank of Sonoma County	6,100 00	6,832 00	4,800 00
300 shares Savings and Loan Society of San Francisco .	30,000 00	24,000 00	13,500 00
20 shares Spring Val. Water Co	2,000 00	2,000 00	1,500 00
130 shares Santa Rosa Athe- næum Co	13,000 00	13,000 00	8,000 00
Totals	\$ 628,600 00	\$ 572,472 00	\$ 351,550 00

Amount loaned on collaterals	\$ 351,550 00
Cash in the company's principal office	6,393 95
Cash deposited in bank	126,742 29
Interest due and accrued on bonds and stocks	14,289 54
Interest due and accrued on collateral loans	2,522 08
Gross premiums in course of collection, not more than 3 months due	200,362 56
Bills receivable, not matured, taken for fire, marine and inland risks	65,772 54
All other property belonging to the company	2,406 64
Aggregate amount of all the assets of the company, stated at their actual value	\$2,314,776 31

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 13,159 31
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	54,295 79
Losses resisted, including interest, costs and other expenses thereon	12,725 00
Total gross amount of claims for losses	\$ 80,180 10
Deduct re-insurance thereon	11,196 57
Net amount of unpaid losses	\$ 68,983 53.
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$742,527.43; unearned premiums (50 per cent.)	\$ 371,263 71
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$522,692.82; unearned premiums (pro rata)	296,194 24
Gross premiums received and receivable on all unexpired marine time risks, \$95,258.04; unearned premiums (50 per cent.)	\$ 47,629 02
Gross premiums received and receivable on all unexpired marine and inland navigation risks	9,528 26 57,157 28
Total unearned premiums	\$ 724,615 23
All other demands against the company, absolute and contingent	41,461 37
Total amount of all liabilities, except capital stock and net surplus	\$ 835,060 13
Joint stock capital actually paid up in cash	1,000,000 00
Surplus beyond capital and all other liabilities	479,716 18
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$2,314,776 31

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 year, as shown by that year's statement	\$ 154,653 38	\$ 70,811 84
Gross premiums on risks written and renewed during the year	1,290,389 86	322,155 11
Totals	\$1,445,043 24	\$ 392,966 95
Deduct premiums and bills in course of collection at this date	184,203 67	77,180 92
Entire premiums collected during the year	\$1,260,839 57	\$ 315,786 03
Deduct re-insurance, rebate, abatement, and return premiums	310,495 04	150,993 33
	\$ 950,344 53	\$ 164,792 70

Net cash actually received for premiums	\$1,115,137 23
Received for interest on mortgages, collateral loans and from all other sources	39,441 94
Received for interest and dividends on stocks and bonds	43,457 06
Income received from all other sources	20,438 22
Aggregate amount of income actually received during the year in cash	\$1,218,474 45

V. EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	<i>Marine and inland risks.</i>
Gross amount actually paid for losses, (including \$95,819.58, losses incurred in previous years)	\$ 615,951 84	\$ 121,764 49
Deduct all amounts actually received for salvages and all amounts actually received for re-insurance in other companies	86,668 00	39,126 88
	\$ 529,283 84	\$ 82,637 61
Net amount paid during the year for losses	\$ 611,921 45	
Cash dividends actually paid stockholders	120,000 00	
Paid for commission or brokerage	147,561 98	
Paid for salaries, fees and all other charges of officers, clerks, agents, and all other employes	104,577 37	
Paid for State and local taxes in this and other States	16,107 21	
All other payments and expenditures	112,758 24	
Aggregate amount of actual expenditures during the year in cash	\$1,112,926 25	

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, 1887 . . .	\$ 00,187,839 00	\$1,253,084 65	\$ 2,290,586 00	\$ 149,266 22
Written or renewed in 1888 . . .	95,016,180 89	1,290,389 86	16,141,219 00	322,155 11
Totals	\$185,204,019 89	\$2,543,474 51	\$ 18,431,805 00	\$ 471,421 33
Deduct expirations and cancellations	82,720,131 89	1,136,210 49	15,645,431 00	292,392 89
In force Dec. 31, 1888 . . .	\$102,483,888 00	\$1,407,264 02	\$ 2,786,374 00	\$ 179,028 44
Deduct amount re-insured . . .	7,175,821 00	142,043 77	1,156,332 00	74,242 14
Net amount in force Dec. 31, 1888	\$ 95,308,067 00	\$1,265,220 25	\$ 1,630,042 00	\$ 104,786 30

Recapitulation 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>
1888	One year or less	\$ 54,671,700 00	\$ 742,527 43	1-2	\$ 371,263 71
1887	Two years . . .	265,832 00	2,266 72	1-4	566 68
1888		160,270 00	1,661 54	3-4	1,246 15
1886		8,421,712 00	102,274 75	1-6	17,045 79
1887	Three years . .	10,084,910 00	129,413 19	1-2	64,706 60
1888		12,548,203 00	164,041 59	5-6	136,701 33
1885		56,276 00	600 75	1-8	75 09
1886	Four years . .	227,550 00	1,802 87	3-8	676 07
1887		124,167 00	1,160 62	5-8	725 39
1888		139,550 00	1,399 81	7-8	1,224 83
1884	Five years . . .	863,199 00	11,649 25	1-10	1,164 92
1885		1,039,048 00	14,381 17	3-10	4,314 35
1886		1,594,244 00	22,272 62	1-2	11,136 31
1887		2,169,683 00	30,902 14	7-10	21,631 50
1888		2,941,723 00	38,865 80	9-10	34,979 23
Totals		\$95,308,067 00	\$ 1,265,220 25		\$ 667,457 95

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$16,069,541 26
Losses paid from organization to date	8,183,285 59
Total amount of cash dividends declared since the company commenced business	1,691,060 00
Losses incurred during the year, fire, \$486,030.17; marine and inland, \$89,323.45; total	575,353 62
Total amount of company's stock owned by the directors at par value.	157,400 00
Dividends declared payable in stock from organization	100,000 00
Total amount loaned to officers and directors	30,000 00
Loaned to stockholders, not officers or directors	38,000 00
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	\$ 956,454 00
Premiums received	21,153 05
Losses paid	3,254 23
Losses incurred	3,254 23

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.**

Market value of real estate owned by the company (unincumbered)	\$ 322,150 00
Loans on mortgage (first liens), upon which not more than one year's interest is due	669,806 34
Interest due and accrued on all said mortgage loans	10,716 02
Total value of said mortgaged premises	\$ 1,750,195 00

Account of Stocks and Bonds owned by the Company.

	<i>Par value.</i>	<i>Market value.</i>
Pennsylvania Car Trust, 5's, 9 years, Series B, 1891.	\$ 1,000 00	\$ 1,010 00
Pennsylvania Car Trust, 5's, 6 years, Series E, 1889.	5,000 00	5,050 00
Pennsylvania Car Trust, 5's, 7 years, Series B and C, 1889.	4,000 00	4,000 00
Marion Co. (Ind.) Court House, 5's, 1891.	10,000 00	10,100 00
50 shares First National Bank of Philadelphia stock.	5,000 00	11,750 00
Philadelphia, Wilmington and Baltimore Railroad debentures, 4's, 1922.	15,000 00	15,150 00
Pennsylvania Equipment Trust, 4's, Series D, 1891.	25,000 00	24,500 00
Belvidere Delaware Railroad, con. mort., 4's, 1927.	21,000 00	21,000 00
Philadelphia, Wilmington and Baltimore Railroad, registered 4's, 1917.	10,000 00	10,100 00
City of Quincy, Ill., 4½ per cent. bonds, 1906.	15,000 00	15,450 00
31 shares Southwark National Bank stock.	1,550 00	3,890 50
Gloucester county, New Jersey, 4's.	35,000 00	36,050 00
Northern Pacific Railroad, Missouri Division, 1st mortgage, 6's, 1919.	6,000 00	6,180 00
Iowa City and Western Railroad, 1st mortgage, 7's, 1909.	20,000 00	20,600 00
Steubenville and Indiana Railroad, 1st mortgage, 7's, 1890.	5,000 00	5,350 00
National Water Works Co. of New York, cons. gold 6's, 1903.	25,000 00	26,250 00
Delaware and Hudson Canal Co., 1st mort., 7's, 1891.	10,000 00	10,600 00
Delaware and Bound Brook Railroad, 6's, 1899.	8,000 00	8,960 00
Lehigh Valley Railroad, con. mort., 6's, registered, 1923.	12,000 00	15,840 00
Lehigh Valley Railroad, con. mort., 6's, coupon, 1923.	2,000 00	2,640 00
Chicago and Western Indiana Railroad, 1st mort., 6's, 1919.	16,000 00	18,080 00
Pennsylvania Railroad Collateral Trust Loan, 4½'s, 1913.	30,000 00	31,800 00
Infantry Battalion of State Fencibles, 6's, 1896.	2,200 00	2,200 00
Columbus and Cincinnati Midland Railroad, 1st mort., 6's, 1914.	25,000 00	22,875 00
125 shares Philadelphia, Wilmington and Baltimore Railroad stock.	6,250 00	8,750 00
St. Paul, Minneapolis and Manitoba Railroad, 1st mort., gold, 7's, 1909.	7,000 00	8,120 00
Story Creek Railroad, 7's, coupons, 1907.	4,000 00	4,500 00
Baltimore and Potomac Railroad, 1st mort., sinking fund, gold, 6's, 1911.	10,000 00	12,500 00
Baltimore and Potomac Railroad, 1st mort., tunnel road, gold, 6's, 1911.	11,000 00	13,750 00

	<i>Par value.</i>	<i>Market value.</i>
Pennsylvania and New York Canal and Railroad, 7's, Series A, 1896	7,000 00	8,137 50
West Jersey Railroad, 7's, 1899	10,000 00	12,200 00
Philadelphia and Reading Railroad, 7's, 1893 Hestonville, Mantua and Fairmont Pass. R'y Co., 6's, 1895	17,000 00 10,000 00	18,912 50 10,500 00
Camden and Amboy Railroad, 6's, 1889, J. and D	5,000 00	5,025 00
Connecting Railroad Co., 6's, 1901	20,000 00	25,400 00
Easton and Amboy Railroad, 1st mort., 5's, 1920	25,000 00	28,562 50
Huntingdon and Broad Top Railroad, 1st mort., 7's, 1890	5,000 00	5,350 00
Huntingdon and Broad Top Railroad, 1st mort., scrip, 7's, 1889	5,000 00	5,350 00
Lehigh Valley Railroad, 1st mort., 6's, 1898.	35,000 00	41,912 50
Elmira and Williamsport Railroad, 5's, 1862 Philadelphia, Wilmington and Baltimore, trust certificate, 4's, 1921	10,000 00 25,000 00	10,550 00 25,125 00
New York, Lackawanna and Western Rail- road, 5's, 1921	25,000 00	33,125 00
West Jersey Railroad, con. mort., 6's, 1909 .	22,000 00	25,960 00
New York Central Railroad, extended, 5's, 1893	25,000 00	26,125 00
Jacksonville Southeastern Railroad, general mort., 6's, 1912	10,000 00	10,000 00
Harrisburg, Portsmouth, Mt. Joy and Lan- caster Railroad, extended, 4's, 1913	25,000 00	25,750 00
Lehigh Coal and Navigation Co., loan, 6's, 1897	3,300 00	3,844 50
Northern Central Railroad, 2d mort., 5's, 1926	15,000 00	16,575 00
West Jersey and Atlantic Railroad, 6's, 1910.	19,000 00	20,330 00
16 shares Continental Hotel Co., preferred stock	1,600 00	2,176 00
Pennsylvania Company, 6's, 1907	25,000 00	26,250 00
Steubenville and Indiana Railroad, 1st mort., extended, 5's, 1914	30,000 00	32,400 00
Pennsylvania Salt Manufacturing Co., 5's, 1900	47,000 00	51,700 00
Camden and Atlantic Railroad, cons. 6's, 1911	14,000 00	15,400 00
Northern Central Railroad, con. gen. mort., sterling gold, 6's, 1904	18,000 00	19,440 00
Philadelphia and Erie Railroad, gold, 5's, 1920	10,000 00	11,275 00
Lehigh Valley Railroad, cons. mort., ster- ling gold, 6's, 1897	53,000 00	56,710 00
500 shares Mine Hill and Schuylkill Haven Railroad stock	25,000 00	35,250 00
25 shares Pennsylvania Co. for Insurance on Lives, etc., stock	2,500 00	13,000 00
Lehigh Valley Coal Co., reg. 5's, 1910	20,000 00	21,000 00
Pennsylvania Car Trust, reg. 5's, 7 years, Series H, 1891	8,000 00	8,080 00

	<i>Par value.</i>	<i>Market value.</i>
Baltimore and Ohio Railroad, extended 4's, 1935	24,500 00	25,235 00
Pennsylvania Car Trust, 5's, 6 years, Series H, 1890	16,000 00	16,160 00
Pennsylvania Car Trust, 5's, 8 years, Series B, 1890.	1,000 00	1,010 00
Northern Central Railroad, cons. 4½'s, 1925	10,000 00	10,500 00
River Front Railroad, 1st mort., 4½'s 1912 .	16,000 00	16,800 00
Totals.	\$ 986,900 00	\$1,098,466 00
Total market value of stocks and bonds		\$1,098,466 00

Loans on Collaterals.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
35 shares Penn. R. R. Co. stock \$	1,750 00	\$ 1,881 25	\$ 1,000 00
35 shares Penn. R. R. Co. stock	1,750 00	1,881 25	1,000 00
900 shares Huntingdon & Broad- Top R. R. Co., preferred stock	45,000 00	42,300 00	80,000 00
900 shares Phil. and Erie Rail- road Co. stock.	45,000 00	28,800 00	
200 shares Invest. Co. of Phila- delphia stock	20,000 00	12,950 00	
100 shares Northern Pacific R. R. Co., common stock	10,000 00	2,550 00	
Philadelphia and Reading R.R., gen. mort., 4's	15,000 00	13,593 75	
Philadelphia and Reading R. R., third preference, 5's.	5,000 00	3,012 50	6,000 00
Northern Pacific R. R. and Land Grant, 3d mort., S. F. 6's . . .	10,000 00	9,700 00	
Metropolitan Elevated R. R. Co. 1st mort., 6's	20,000 00	23,000 00	
Metropolitan Elevated R. R. Co. 1st mort., 6's	30,000 00	34,500 00	
100 shares Chicago and East Illi- nois R. R. Co. stock	10,000 00	4,325 00	
New York, Philadelphia and Norfolk R. R., 1st mort., 6's. .	2,000 00	2,140 00	16,000 00
Columbus and Cincinnati Mid- land R. R. Co., 1st mort., 6's .	18,000 00	16,470 00	
Allegheny Valley R. R., 1st mort. 7 3-10 per cent. bonds	50,000 00	58,000 00	50,000 00
Pittsburgh and Lake Erie R. R., 1st mort., gold 6's	25,000 00	31,250 00	25,000 00
Pittsburgh and Lake Erie R. R., 1st mort., gold 6's	25,000 00	31,250 00	25,000 00
Pittsburgh and Lake Erie R. R., 1st mort., gold 6's	25,000 00	31,250 00	25,000 00
500 shares Lehigh Coal and Nav- igation Co. stock	25,000 00	25,500 00	21,500 00
250 shares Delaware and Bound Brook Railroad Co. stock . . .	25,000 00	40,000 00	30,000 00
250 shares Delaware and Bound Brook Railroad Co. stock . . .	25,000 00	40,000 00	30,000 00

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
234 shares Union Passenger R'y Co. stock	16,700 00	40,716 00	35,000 00
500 shares North Pennsylvania Railroad Co. stock	25,000 00	40,750 00	30,000 00
500 shares North Pennsylvania Railroad Co. stock	25,000 00	40,750 00	30,000 00
St. Louis, Kansas City and North- ern R. R., real estate, 7's . . .	7,000 00	7,840 00	17,500 00
North Missouri R. R., Western Branch, 1st mort., 7's	7,000 00	8,190 00	
40 shares Germantown Passen- ger R'y Co. stock	2,000 00	3,780 00	
100 shares Lehigh Valley R. R. Co. stock	5,000 00	5,487 50	7,000 00
100 shares Philadelphia and Erie R. R. Co. stock	5,000 00	3,200 00	
600 shares Northern Pacific R. R. Co., preferred stock	60,000 00	36,150 00	30,000 00
Philadelphia and Reading R. R. Co., 1st preference, 5's	20,000 00	18,250 00	15,000 00
500 shares Phil. and Reading R. R Co. stock	25,000 00	12,250 00	20,000 00
500 shares Ins. Co. of North America stock	5,000 00	13,375 00	
25 shares Lehigh Valley R. R. Co. stock	1,250 00	1,371 87	
550 shares Phil. and Reading R. R. Co. stock	27,500 00	13,475 00	15,000 00
100 shares Northern Pacific R. R. Co., preferred stock	10,000 00	6,025 00	
625 shares Penn. and New York Canal and R. R. Co., pref. stock	62,500 00	62,500 00	50,000 00
Philadelphia and Reading R. R. gen. mort., 4's	16,000 00	14,500 00	12,000 00
Union Oil Co., 6's	30,000 00	33,000 00	25,000 00
500 shares Lehigh Coal and Nav- igation Co. stock	25,000 00	25,500 00	22,000 00
500 shares Lehigh Coal and Nav- igation Co. stock	25,000 00	25,500 00	24,000 00
Camden and Amboy R. R., 6's, due 1889	1,000 00	1,005 00	
Catawissa R. R., 7's	1,000 00	1,230 00	
Rock Island R. R., 5's	10,000 00	10,700 00	31,000 00
K. P. R. R., 1st mort., 6's	2,000 00	2,245 00	
N. P. R. R., 1st mort., 6's	5,000 00	5,925 00	
Georgia Pac. R. R., 1st mort., 6's	10,000 00	11,000 00	50,000 00
Iowa Trust Co. bonds	6,000 00	6,600 00	
Philadelphia and Reading R. R., cons. mort, 7's	36,000 00	48,240 00	
State of Pennsylvania, 4's	6,000 00	7,215 00	25,000 00
City of Philadelphia, 6's	5,000 00	6,500 00	
Pittsburgh Junction Terminal Co., 1st mort., 5's	20,000 00	20,000 00	
St. Louis, Vandalia and Terre Haute R. R., 7's	8,000 00	9,040 00	50,000 00
1,000 shares Lehigh Valley R. R. Co. stock	50,000 00	54,875 00	
100 shares Insurance Company of North America stock	1,000 00	2,675 00	

Totals \$ 994,450 00 \$ 1,054,214 12 \$ 849,000 00

Amount loaned on collaterals	\$ 849,000 00
Cash in company's principal office	15,818 81
Cash deposited in bank	185,469 69
Interest due and accrued on collateral loans	1,485 18
Gross premiums in course of collection, not more than 3 months due	49,890 45

Aggregate amount of all the assets of the company, stated at their actual value \$3,202,802 49

III. LIABILITIES.

Gross claims for adjusted and unpaid losses, due and to become due	\$ 35,807 98
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	10,805 00
Losses resisted, including interest, costs and other expenses thereon	8,824 00
Net amount of unpaid losses	\$ 55,436 98
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$465,739.00; unearned premiums (50 per cent)	\$ 232,869 50
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$289,163.55; unearned premiums (pro rata)	184,855 44
Total unearned premiums	\$ 427,724 94
Amount reclaimable by the insured on perpetual fire insurance policies	1,346,541 43
Cash dividends to stockholders remaining unpaid	292 50
All other demands against the company, absolute and contingent.	7,481 00
Total amount of all liabilities, except capital stock and net surplus	\$1,837,476 94
Joint stock capital actually paid up in cash	400,000 00
Surplus beyond all liabilities	965,325 55

Aggregate amount of all liabilities, including paid-up capital stock and net surplus. \$3,202,802 49

IV. INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of last year, as shown by that year's statement	<i>From fire risks.</i> \$ 49,262 38
Gross premiums on risks written and renewed during the year	535,451 11
Total	\$ 584,713 49
Deduct premiums and bills in course of collection at this date	49,890 45
Entire premiums collected during the year	\$ 534,823 04
Deduct re-insurance, rebate, abatement and return premiums	53,525 12
Net cash actually received for premiums	\$ 481,297 92
Received for interest on mortgages	71,617 34
Received for interest and dividends on stocks, bonds and collateral loans	57,801 86
Income received from all other sources.	12,927 13
Deposit premiums received for perpetual fire risks	\$ 31,416 31
Aggregate amount of income actually received during the year, in cash	\$ 623,644 25

V. EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	\$ 266,211 84
Cash dividends actually paid stockholders	90,035 00
Paid for commissions or brokerage	82,343 81
Paid for salaries, fees and other charges of officers, clerks, agents and all other employés	55,125 89
Paid for State and local taxes in this and other States	23,808 70
All other payments and expenditures	72,501 15
Amount of deposit premiums returned during the year on perpetual fire risks	\$ 43,163 11
Aggregate amount of actual expenditures during the year, in cash	\$ 590,026 39

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December, 1887	\$ 75,367,713 00	\$ 848,364 34
Written or renewed during 1888	48,510,813 00	535,451 11
Totals	\$ 123,878,526 00	\$ 1,383,815 45
Deduct those expired and marked off as terminated.	48,388,271 00	530,401 33
In force at the end of the year	\$ 75,490,255 00	\$ 853,414 12
Deduct amount re-insured	825,118 00	9,816 36
Net amount in force December 31, 1888	\$ 74,665,137 00	\$ 843,597 76

Recapitulation of Fire Risks and 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>
1888	One year or less	\$ 29,132,561 00	\$ 327,323 40	1-2	\$ 163,661 70
1887	Two years . .	135,826 00	1,251 91	1-4	625 95
1888		198,479 00	1,833 98	3-4	1,375 48
1886	Three years . .	8,373,847 00	90,398 08	1-6	15,066 34
1887		8,632,075 00	90,841 13	1-2	45,420 57
1888		8,152,928 00	87,116 04	5-6	72,596 70
1885	Four years . .	284,717 00	3,043 44	1-8	380 43
1886		215,585 00	2,204 28	3-8	826 61
1887		204,611 00	2,177 69	5-8	1,361 05
1888		165,444 00	1,995 14	7-8	1,745 73
1884	Five years . .	3,562,936 00	52,200 54	1-10	5,220 05
1885		3,429,007 00	41,690 88	3-10	12,507 26
1886		3,784,233 00	46,322 56	1-2	23,161 28
1887		4,631,408 00	53,688 73	7-10	37,582 11
1888		4,586,598 00	51,326 32	9-10	46,193 68
	Perpetual risks	62,600,068 00	1,454,814 04	. . .	1,346,541 43
Totals		\$ 138,090,323 00	\$ 2,308,228 16	. . .	\$ 1,774,266 37

Answers to General Interrogatories.

Total amount of premiums received from the organization of the com- pany to date	\$26,020,583 51
Losses paid from organization to date	14,125,813 74
Total amount of cash dividends declared since the company com- menced business	4,734,000 00
Total amount of the company's stock owned by the directors at par value	31,500 00
Losses incurred during the year, fire	283,935 78

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 449,863 75
Premiums received	6,737 52
Losses paid	2,449 58
Losses incurred	2,547 99

German Insurance Company,

OF

FREEPORT, ILLINOIS.

Incorporated February, 1865.

M. HETTINGER, President.

F. GUND, Secretary.

I. CAPITAL.

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

II. ASSETS.

Market value of real estate owned by the company (unincumbered) .	\$ 17,000 00
Loans on mortgage (first liens), upon which not more than one year's interest is due	1,148,954 17
Loans on mortgage (first liens), upon which more than one year's interest is due	64,107 70
Interest due and accrued on all said mortgage loans	51,603 70
Value of lands mortgaged, exclusive of buildings	\$ 2,238,850 00
Value of buildings mortgaged (insured for \$551,000.00 as collateral)	900,000 00
Total value of said mortgaged premises	\$3,138,850 00

Account of Stocks and Bonds owned by the Company:

	Par value.	Market value.
City of Freeport, 5½ per cent., 1892	\$ 13,000 00	\$ 13,260 00
City of Freeport, 5 per cent., 1890	17,100 00	17,100 00
City of Freeport, 4½ per cent., 1890	400 00	400 00
Town of Freeport, 5 per cent., 1889	2,100 00	2,100 00
Freeport Water Co. bonds, 6 per cent., 1912 .	14,000 00	14,420 00
Abilene Water and Elec. Light bds, 6 pr. ct.	5,000 00	4,250 00
Atlantic, Iowa, water bonds, 6 per cent. . .	2,000 00	2,000 00
Custer County, D. T., bonds, 10 per ct., 1895.	350 00	385 00
Custer County, D. T., bonds, 8 per ct., 1891 .	300 00	300 00
Forest Lawn Cemetery bonds, 6 per cent. . .	350 00	350 00
Minnehaha Co., D. T., school bds, 7 per ct..	800 00	800 00

	<i>Par value.</i>	<i>Market value.</i>
Grand Island, Neb., school bonds, 7 per ct..	1,250 00	1,250 00
Oregon, Ill., 6 per cent.	4,500 00	4,500 00
Manning, Iowa, 8 per cent.	5,000 00	5,150 00
Monroe County, Ill., 6 per cent.	150 00	150 00
Madison Co., Neb., school bonds, 7 per ct. .	250 00	250 00
Pennington Co., D. T., bonds, 10 per cent..	100 00	110 00
Oregon, Ill., bridge bonds, 7 per cent. . . .	8,000 00	8,400 00
Mt. Morris, Ill., bonds.	26,500 00	26,500 00
Sioux Falls, D. T., school bds, 10 pr ct., 1889,	1,000 00	1,000 00
Sioux Falls, D. T., school bds, 8 per ct., 1890,	1,000 00	1,000 00
Spencer, Iowa, bonds, 6 per cent., 1890 . . .	5,000 00	5,000 00
Union Loan and Build'g Ass'n, Freeport, Ill.	3,250 00	4,270 00
Home Build'g and Loan Ass'n, Rockford, Ill.	475 00	475 00
Belleville, Ill., Building and Loan Ass'n . .	2,047 70	2,400 00
Atlantic, Ia., Mut. Build'g and Loan Ass'n .	1,012 00	1,250 00
Sioux Falls Mutual Aid Association.	325 00	325 00
Town of Florence, Ill., school bds, 7 per ct..	800 00	800 00
U. S. Savings Bank, Topeka, Kansas	2,500 00	2,500 00
Upland Banking Co., Upland, Neb	1,000 00	1,000 00
Cen. Neb. Nat. Bank, Broken Bow, Neb . .	10,000 00	10,000 00
The Park Trust Co., Minneapolis, Kans . .	500 00	500 00
First National Bank, Great Bend, Kans. . .	2,500 00	3,500 00
First National Bank, Dighton, Kans. . . .	2,500 00	2,600 00
The Nat. Bank of Commerce, Kan. City, Mo.	8,000 00	9,600 00
Minnehaha Nat. Bank, Sioux Falls, D. T. .	27,000 00	27,000 00
First National Bank, Larned, Kans.	5,000 00	6,000 00
German American Loan and Trust Co., Sioux Falls, D. T.	20,000 00	20,000 00
Kansas National Bank, Topeka, Kans . . .	5,000 00	5,250 00
Missouri Trust Co., Sedalia, Mo.	5,000 00	5,250 00
Ricker National Bank, Quincy, Ill	5,000 00	8,000 00
State Bank of Duluth.	8,000 00	8,640 00
American Nat. Bank, Kansas City, Mo. . . .	5,000 00	5,750 00
Winton & Deming State Bk, Ashland, Kan.	5,000 00	5,500 00
People's National Bank, Burlington, Kan. .	600 00	660 00
LeMars National Bank, LeMars, Iowa . . .	3,000 00	3,750 00
First National Bank, Blue Hill, Neb	5,000 00	6,250 00
First National Bank, Abilene, Kan.	19,500 00	22,300 00
Western Investment Loan and Trust Co., Topeka, Kan.	2,500 00	2,500 00
Deming Investment Co., Oswego, Kan . . .	1,050 00	1,050 00
Totals	\$ 259,709 70	\$ 275,795 00
Total market value of stocks and bonds		\$ 275,795 00

Loans on Collaterals.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
100 shares Monticello, Iowa, bank stock	\$ 10,000 00	\$ 15,000 00	\$ 7,500 00
Real estate mortgage bonds .	8,000 00	8,000 00	5,000 00
Real estate mortgage bonds .	10,000 00	10,000 00	8,000 00
50 shares Blue Valley Bank, Wilbur, Neb.	5,000 00	7,500 00	8,000 00
30 shares First National Bank, Blue Hill, Neb.	3,000 00	3,750 00	
20 shares Upland Banking Co., Upland, Neb.	2,000 00	2,000 00	

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
Real estate mortgage bond . .	3,000 00	3,000 00	2,255 00
60 shrs. Bank of Syracuse, Neb.	6,000 00	7,500 00	4,000 00
20 shrs. Bank of Syracuse, Neb.	2,000 00	2,500 00	
15 shares Home Building and Loan Ass'n Rockford. . . .	1,500 00	1,300 00	1,700 00
10 shares Union Building and Loan Ass'n, Freeport . . .	1,000 00	800 00	
52 shares First National Bank, Blue Hill, Neb.	3,200 00	4,000 00	4,000 00
18 shares First National Bank, Blue Hill, Neb.	1,800 00	2,250 00	
5 shares Upland Banking Co., Upland, Neb.	500 00	500 00	
35 shares Third National B'nk, Sedalia, Mo.	3,500 00	4,000 00	
25 shares Missouri Trust Co. .	2,500 00	3,000 00	5,000 00
100 shares Bartlett Hdwre Co., Freeport	10,000 00	10,000 00	
Real estate mortgage bond . .	4,000 00	4,000 00	3,100 50
Real estate mortgage bond . .	5,000 00	5,000 00	2,500 00
Real estate mortgage bond . .	1,100 00	1,100 00	500 00
10 shrs. 1st Nat. Bk., Freeport,	1,000 00	1,250 00	1,500 00
10 shrs. Upland Banking Co., Upland, Neb.	1,000 00	1,000 00	
Real estate bond	400 00	400 00	400 00
City of Freeport bond	100 00	100 00	
30 shares Minnehaha National Bank, Sioux Falls, Dak. . .	3,000 00	3,000 00	2,500 00
Totals	\$ 88,600 00	\$ 100,950 00	\$ 59,955 50
Amount loaned on collaterals			\$ 59,955 50
Cash deposited in bank			220,167 59
Interest due and accrued on collateral loans			4,335 00
Net premiums in course of collection, not more than 3 months due . .			131,731 17
Bills receivable, not matured, taken for fire risks			342,924 83
Aggregate amount of all the assets of the company, stated at their actual value			\$2,316,574 66

III. LIABILITIES.

Gross claims for adjusted and unpaid losses, due and to become due	\$ 32,191 00
Gross losses in process of adjustment, or in suspense, in- cluding all reported and supposed losses	\$ 45,792 00
Losses resisted, including interest, costs and other ex- penses thereon	7,500 00
Net amount of unpaid losses	\$ 85,483 00
Gross premiums received and receivable upon all unex- pired fire risks, running one year or less from date of policy, \$622,870.66; unearned premiums (50 per cent.) .	\$ 311,435 33
Gross premiums received and receivable upon all unex- pired fire risks, running more than one year from date of policy, \$2,509,713; unearned premis. (pro rata),	1,339,243 11
Total unearned premiums	\$1,650,678 44

All other demands against the company, absolute and contingent	24,591 72
Total amount of all liabilities, except capital stock and net surplus	\$1,760,753 16
Joint stock capital actually paid up in cash	200,000 00
Surplus beyond capital and all other liabilities	355,821 50
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$2,316,574 66

IV. INCOME DURING THE YEAR.

	<i>From fire risks.</i>	<i>Marine and inland risks.</i>
Entire premiums collected during the year	\$1,524,598 56	
Deduct re-insurance, rebate, abatement and return premiums	283,071 53	
Net cash actually received for premiums		\$1,241,527 03
Received for interest on mortgages		81,586 11
Received for interest and dividends on stocks, bonds, collateral loans		34,240 75
Income received from all other sources		3,392 34
Aggregate amount of income actually received during the year in cash		\$1,360,746 23

V. EXPENDITURES DURING THE YEAR.

Net amount actually paid for losses (including \$104,263.18, losses occurring in previous years)	\$ 687,696 56
Cash dividends actually paid stockholders	40,000 00
Paid for commissions or brokerage	357,323 26
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	108,784 18
Paid for State and local taxes in this and other States	20,343 97
All other payments and expenditures	17,196 28
Aggregate amount of actual expenditures during year in cash,	\$1,231,344 25

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December, 1887	\$154,457,893 00	\$2,892,286 06
Written or renewed during 1888	92,350,850 00	1,524,598 86
Totals	\$246,808,643 00	\$4,416,884 62
Deduct those expired and marked off as terminated	78,429,997 00	1,216,950 68
In force at the end of the year	\$168,378,746 00	\$3,199,933 94
Deduct amount re-insured	4,665,925 00	67,350 28
Net amount in force December 31, 1888	\$163,712,821 00	\$3,132,583 66

Recapitulation of Fire Risks and 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>
1888	One year or less	\$45,159,630 00	\$ 622,870 66	1-2	\$ 311,435 33
1887	Two years . .	332,846 00	3,243 00	1-4	810 75
1888		338,135 00	5,362 00	3-4	4,021 50
1886		9,150,845 00	136,240 00	1-6	22,706 66
1887	Three years . .	1,120,200 00	165,832 00	1-2	82,916 00
1888		13,039,722 00	193,500 00	5-6	161,250 00
1885		230,640 00	5,240 00	1-8	655 00
1886	Four years . .	330,250 00	8,200 00	3-8	3,075 00
1887		335,800 00	8,340 00	5-8	5,212 00
1888		417,938 00	6,184 00	7-8	5,411 00
1884	Five years . .	12,450,320 00	302,842 00	1-10	30,284 20
1885		16,130,200 00	365,850 00	3-10	109,756 50
1886		17,240,600 00	430,850 00	1-2	215,425 00
1887		19,250,800 00	462,540 00	7-10	323,778 00
1888		18,184,895 00	415,490 00	9-10	373,941 00
Totals		\$163,712,821 00	\$ 3,132,583 66		\$ 1,650,678 44

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$10,158,615 30
Losses paid from organization to date	4,308,183 35
Total amount of cash dividends declared since the company commenced business	439,664 55
Total amount of the company's stock owned by the directors at par value	114,900 00
Amount loaned to officers and directors	15,500 00
Amount loaned to stockholders, not officers.	48,000 00
Losses incurred during the year, fire	668,916 38

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

Risks written	\$ 816,716 00
Premiums received	15,506 52
Losses paid	8,511 36
Losses incurred	6,650 36

German Fire Insurance Company,

OF

PEORIA, ILLINOIS.

Incorporated May 10, 1876.

B. CREMER, President.

THEO. J. MILLER, Secretary

I. CAPITAL.

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

II. ASSETS.

Market value of real estate owned by the company (unincumbered) .	\$ 6,000 00
Loans on mortgage (first liens), upon which not more than one year's interest is due	251,923 00
Interest due and accrued on all said mortgage loans	9,162 71
Value of lands mortgaged, exclusive of buildings	\$ 507,850 00
Value of buildings mortgaged (insured for \$233,300.00 as collateral)	402,600 00
Total value of said mortgaged premises	\$ 910,450 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
First mtge. bonds Hart Hitchcock Co	\$ 5,000 00	\$ 5,000 00
Total market value of stocks and bonds		\$ 5,000 00

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
60 shares Merchants' National Bank stock	\$ 6,000 00	\$ 6,600 00	\$ 4,340 82
50 shares mtg. bonds Peoria Opera House	5,000 00	6,000 00	5,000 00
Certificate of deposit	1,000 00	1,000 00	1,000 00
50 shares German American National Bank	5,000 00	5,650 00	5,000 00
24 1st mtg. bonds Peoria Opera House	2,400 00	2,880 00	2,400 00
Totals	\$ 19,400 00	\$ 22,980 00	\$ 17,740 82
Amount loaned on collaterals.			\$ 17,740 82
Cash in company's principal office			721 55
Cash deposited in bank			83,034 44
Interest due and accrued on collateral loans			1,100 96
Gross premiums in course of collection, not more than 3 months due .			39,037 98
Bills receivable, not matured, taken for fire, marine and inland risks .			6,633 55
All other property belonging to the company			5,954 49

Aggregate amount of all the assets of the company, stated at their actual value \$ 426,309 50

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 16,077 16
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	3,577 14
Net amount of unpaid losses	\$ 19,654 30
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$122,997.76; unearned premiums (50 per cent.)	\$ 61,098 88
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$63,233.39; unearned premiums (pro rata)	33,892 19
Total unearned premiums	\$ 94,991 07
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses.	427 50
All other demands against the company, absolute and contingent	590 10
Total amount of all liabilities, except capital stock and net surplus	\$ 115,662 97
Joint stock capital actually paid up in cash	300,000 00
Surplus beyond capital and all other liabilities	10,646 53
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$ 426,309 50

IV. INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of last year, as shown by that year's statement	<i>From fire risks.</i> \$ 37,896 64
Gross premiums on risks written and renewed during the year	302,241 20
Total	\$ 340,237 84
Deduct premiums and bills in course of collection at this date	39,662 90
Entire premiums collected during the year.	\$ 300,574 94
Deduct re-insurance, rebate, abatement and return premiums	90,173 18
Net cash actually received for premiums	\$ 210,401 76
Received for interest and dividends on stocks, bonds and collateral loans	20,373 23
Income received from all other sources.	180 93
Aggregate amount of income actually received during the year in cash	\$ 230,955 92

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$17,670.41, losses occurring in previous years)	<i>On fire risks.</i> \$ 162,190 60
Deduct all amounts received for salvages and re-insurance in other companies	28,535 69
Net amount paid during the year for losses	\$ 133,654 91
Cash dividends actually paid stockholders	24,000 00
Paid for commissions or brokerage	52,452 52
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	23,226 96
Paid for State and local taxes in this and other States	4,211 41
Aggregate amount of actual expenditures during the year in cash	\$ 237,545 80

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the previous year	\$ 16,373,956	\$ 197,032 11
Written or renewed during the year	19,377,490	302,341 20
Totals	\$ 35,751,446	\$ 499,373 31
Deduct those expired and marked off as terminated . .	17,737,620	281,251 44
In force at the end of the year	\$ 18,013,826	\$ 218,121 87
Deduct amount re-insured	2,462,060	31,890 72
Net amount in force December 31, 1888	\$ 15,651,766	\$ 186,231 15

Recapitulation of Fire Risks and Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem's charged.</i>	<i>Frac. un'r'n'd</i>	<i>Premiums unearned.</i>
1888	One year or less	\$ 9,492,777 00	\$ 122,997 76	1-2	\$ 61,498 88
1886	Three years..	758,490 00	6,536 10	1-6	1,089 35
1887		843,850 00	7,653 64	1-2	3,826 82
1888		1,010,669 00	9,277 87	5-6	7,731 55
1884	Five years. . .	500,200 00	4,388 63	1-10	438 86
1885		787,603 00	8,959 62	3-10	2,587 88
1886		865,500 00	9,603 95	1-2	4,851 97
1887		851,700 00	9,581 78	7-10	6,607 19
1888		540,977 00	7,231 80	9-10	6,358 68
Totals		\$15,651,766 00	\$ 186,231 15		\$ 94,991 07

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$1,652,420 75
Losses paid from organization to date	682,494 31
Total amount of cash dividends declared since the company commenced business	139,175 94
Total amount of the company's stock owned by the directors at par value	61,200 00
Amount loaned to officers and directors	41,400 00
Amount loaned to stockholders, not officers	106,225 82
Losses incurred during the year, fire	162,190 60

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 618,610 00
Premiums received	7,788 72
Losses paid	1,262 74
Losses incurred	1,400 24

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.

Market value of real estate owned by the company (unincumbered) . .	\$ 46,480 22
Loans on mortgage (first liens) upon which not more than one year's interest is due	203,080 53
Loans on mortgage (first liens), upon which more than one year's interest is due	1,500 00
Interest due and accrued on all said mortgage loans	2,818 91
Value of lands mortgaged, exclusive of buildings	\$ 326,850 00
Value of buildings mortgaged (insured for \$124,100 as collateral)	200,000 00
Total value of said mortgaged premises	\$ 526,850 00

Account of Stocks and Bonds owned by the Company.

<i>Stock.</i>	<i>Par value.</i>	<i>Market value.</i>
First Nat. Bank of Pittsburgh	\$ 9,700 00	\$ 16,102 00
Second Nat. Bank of Pittsburgh	10,000 00	18,000 00
Third Nat. Bank of Pittsburgh	10,000 00	16,500 00
German Nat. Bank of Pittsburgh	10,200 00	33,252 00
Exchange Nat. Bank of Pittsburgh	5,000 00	8,300 00
Allegheny Nat. Bank of Pittsburgh	5,000 00	6,300 00
M. and M. Nat Bank of Pittsburgh	2,150 00	2,580 00
Metropolitan Nat. Bank of Pittsburgh	300 00	300 00
Fifth Avenue Nat. Bank of Pittsburgh	500 00	350 00
First Nat. Bank of Allegheny	10,000 00	16,500 00
Second Nat. Bank of Allegheny	4,500 00	8,325 00
German Nat. Bank of Allegheny	4,900 00	6,860 00

Bonds.

Killbuck Township school	3,000 00	3,152 38
Aleppo Township school	2,300 00	2,640 00
People's Park Passenger Railway	6,000 00	6,120 00

Totals	\$ 83,550 00	\$ 145,281 38
Total market value of stocks and bonds.		\$ 145,281 38

Loans on Collaterals.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
German Nat. Bank of Pittsburgh stock	\$ 1,200 00	\$ 3,912 00	\$ 2,000 00
Third Nat. Bank of Pittsburgh stock	5,600 00	9,245 00	6,000 00
Totals	\$ 6,800 00	\$ 13,157 00	\$ 8,000 00

Amount loaned on collaterals	\$ 8,000 00
Cash deposited in bank	23,318 09
Interest due and accrued on bonds	727 00
Interest due and accrued on collateral loans	145 50
Gross premiums in course of collection, not more than 3 months due	18,854 55
All other property belonging to the company	25 00
<hr/>	
Aggregate amount of all the assets of the company, stated at their actual value	\$ 450,231 18

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 7,676 58
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	2,930 00
<hr/>	
Net amount of unpaid losses	\$ 10,606 58
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$136,028.16, unearned premiums, (50 per cent.)	\$ 68,014 08
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$174,131.80; unearned premiums, (pro rata)	90,971 36
<hr/>	
Total unearned premiums	\$ 158,985 44
All other demands against the company, absolute and contingent	1,000 00
<hr/>	
Total amount of all liabilities, except capital stock and net surplus	\$ 170,592 02
Joint stock capital actually paid up in cash	200,000 00
Surplus beyond capital and all other liabilities	79,639 16
<hr/>	
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$ 450,231 18

IV. INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of last year, as shown by that year's statement	<i>From fire risks.</i> \$ 19,998 46
Gross premiums on risks written and renewed during year	230,182 13
<hr/>	
Total	\$ 250,180 59
Deduct premiums and bills in course of collection at this date	18,854 55
<hr/>	
Entire premiums collected during the year	\$ 231,326 04
Deduct re-insurance, rebate, abatement and return premiums	35,379 19
<hr/>	
Net cash actually received for premiums	\$ 195,946 85
Received for interest on mortgages	11,996 70
Received for interest and dividends on stocks, bonds and collateral loans	9,123 10
Income received from all other sources	360 50
<hr/>	
Aggregate amount of income actually received during the year in cash	\$ 217,427 15

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses, (including <i>On fire risks</i> \$16,725.18, losses occurring in previous years)	\$ 155,346 58
Deduct all amounts received for salvages and re-insurance in other companies	6,607 00
Net amount paid during the year for losses	\$ 148,739 58
Cash dividends actually paid stockholders	20,000 00
Paid for commissions or brokerage	41,222 16
Paid for salaries, fees and all other charges of officers, clerks, agents, and all other employes	21,230 07
Paid for State and local taxes in this and other States	6,903 31
All other payments and expenditures	299 33
Aggregate amount of actual expenditures during the year in cash	\$ 238,394 45

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 . .	\$ 26,088,531	\$ 322,053 05
Written or renewed during the year	19,562,976	230,182 13
Totals	\$ 45,651,507	\$ 552,235 18
Deduct those expired and marked off as terminated . .	19,136,692	236,872 10
In force at the end of the year	\$ 26,514,815	\$ 315,363 08
Deduct amount re-insured	450,690	5,203 12
Net amount in force December 31, 1888	\$ 26,064,125	\$ 310,159 96

Recapitulation of Fire Risks and 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>
1888	One year or less	\$ 11,631,861 00	\$ 136,028 16	1-2	\$ 68,014 08
1887	Two years . .	107,351 00	1,264 56	1-4	316 14
1888		80,721 00	896 58	3-4	376 42
1886	Three years . .	3,539,902 00	44,578 33	1-6	7,429 72
1887		4,365,963 00	51,600 58	1-2	25,800 29
1888		4,764,721 00	54,316 29	5-6	45,263 55
1885	Four years . .	12,250 00	136 82	1-8	17 10
1886		29,375 00	320 54	3-8	120 18
1887		43,700 00	576 43	5-8	360 25
1888		28,650 00	336 60	7-8	294 49
1884	Five years . . .	239,073 00	3,250 27	1-10	325 02
1885		261,922 00	3,564 91	3-10	1,069 47
1886		336,371 00	4,483 59	1-2	2,241 97
1887		343,975 00	4,323 61	7-10	3,026 52
1888		278,290 00	4,482 69	9-10	4,034 42
Totals		\$ 26,064,125 00	\$ 310,159 96		\$ 158,985 44

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$2,808,205 04
Losses paid from organization to date	1,220,458 68
Total amount of cash dividends declared since the company commenced business	502,000 00

Total amount of company's stock owned by the directors at par value	271,000 00
Amount loaned to officers and directors	17,000 00
Amount loaned to stockholders, not officers	19,600 00
Dividends declared payable in stock from organization	150,000 00
Losses incurred during the year, fire	142,620 98

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 747,325 00
Premiums received	8,920 03
Losses paid	1,194 73
Losses incurred	694 73

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>Bonds.</i>	<i>Par value.</i>	<i>Market value.</i>
United States registered 4 per cent	\$2,100,000 00	\$2,657,500 00
United States currency 6 per cent.	160,000 00	208,000 00
Atlanta City 4½ per cent	25,000 00	25,625 00
Chi. and Rock Island R.R. 1st mtge 6 pr. ct.	50,000 00	65,250 00
Chicago and Rock Island R. R. 5 per cent .	20,000 00	20,975 00
Cairo and Fulton R. R. 1st mtge 7 per cent .	25,000 00	25,750 00
Chi., Mil. & St. P. R. R. 1st mtge 7 per cent., I. & D. Division.	30,000 00	36,000 00
Chi., Mil. & St. Paul 5 per cent., La Crosse Division	60,000 00	61,200 00
Chi., Mil. & St. Paul 1st mtge 7 per cent., I. & M. Division	10,000 00	12,000 00
Central Pacific 1st mtge 6 per cent	50,000 00	56,500 00
Union Pacific 1st mtge 6 per cent	50,000 00	56,500 00
Kansas Pacific 1st mtge 6 per cent., 1895 . .	25,000 00	28,000 00
Kansas Pacific 1st mtge 6 per cent., 1896 . .	35,000 00	39,200 00
Kansas Pacific 1st mtge 6 per cent., 1899 . .	25,000 00	28,000 00
Chi. & Northw'n sinking fund 5 per cent..	70,000 00	76,300 00
Chi. & Northw'n sinking fund 6 per cent..	40,000 00	47,600 00
Chi. & Northwestern debenture 5 per cent..	45,000 00	49,050 00
St. L., K. C. & North. 1st mtge 7 per cent., real estate	60,000 00	67,200 00
Erie Railway 1st mtge 7 per cent., consol. .	100,000 00	137,250 00

144 GERMAN-AMERICAN INSURANCE COMPANY.

<i>Bonds.</i>	<i>Par value.</i>	<i>Market value.</i>
Syracuse, Binghamton and New York 1st mtge 7 per cent.	30,000 00	40,500 00
Little Miami 1st mtge 5 per cent.	25,000 00	25,750 00
Louisville and Nashville gen. mtge 6 per ct.	25,000 00	28,000 00
Louisville and Nashville trust, 6 per cent.	25,000 00	27,500 00
N. Y., Lack. & West'n 1st mtge 6 per cent.	100,000 00	129,000 00
Chi., Burl. & Quincy debenture 5 per cent.	55,000 00	57,200 00
Missouri Pacific 1st mtge 6 per cent.	50,000 00	55,000 00
Mo., Kan. and Texas 1st mtge 7 per cent.	50,000 00	45,750 00
N. Y. Cen. & Hudson River deb. 5 per cent.	100,000 00	111,000 00
Albany and Susquehanna 1st con. mtge 6 per cent.	75,000 00	92,250 00
St. P., Minn. & Man. 1st con. mtge 6 per ct.	30,000 00	35,400 00
Chi., Mil. and St. Paul mtge 5 per cent., C. and P. W. Division	30,000 00	30,750 00
Pennsylvania Company 4½ per cent.	55,000 00	59,950 00
Dakota and Great South'n 1st mtge 6 per ct.	25,000 00	25,000 00
Fargo and Southern 1st mtge 6 per cent.	25,000 00	25,000 00
<i>Shares of Stock.</i>		
New York and Harlem Railway, 2,633 shrs.	151,650 00	310,694 00
Chicago, R. I. and Pacific R. R., 550 shares.	55,000 00	53,900 00
Omaha and St. Louis preferred, 480 shares.	48,000 00	12,000 00
Consolidated Gas Company, 500 shares.	50,000 00	41,125 00
American Exchange Nat. Bank, 100 shares.	10,000 00	14,500 00
Totals	\$3,974,650 00	\$4,918,169 00
Total market value of stocks and bonds		\$4,918,169 00
Cash in the company's principal office		8,706 84
Cash deposited in bank		227,246 39
Interest due and accrued on bonds		550 00
Gross premiums in course of collection not more than 3 months due		233,860 36
Aggregate amount of all the assets of the company, stated at their actual value		\$5,388,532 59
III. LIABILITIES.		
Gross claims for adjusted and unpaid losses due and to become due	\$	63,382 61
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.		143,966 71
Losses resisted, including interest, costs and other expenses thereon		20,566 60
Total gross amount of claims for losses	\$	227,915 92
Deduct reinsurance thereon		29,151 00
Net amount of unpaid losses.	\$	198,764 92
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$1,708,074.88; unearned premiums (50 per cent.)	\$	854,037 44
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,893,754.18; unearned premiums (pro rata)		1,036,316 88
Total unearned premiums	\$1,890,354 32	
All other demands against the company, absolute and contingent.		55,427 87
Total amount of all liabilities, except capital stock and net surplus	\$2,144,547 11	
Joint stock capital actually paid up in cash		1,000,000 00
Surplus beyond capital and all other liabilities.		2,243,985 48
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		\$5,388,532 59

IV. INCOME DURING THE YEAR.

	<i>From fire risks.</i>
Gross premiums and bills in course of collection at close of last year, as shown by that year's statement. . . .	\$ 158,437 83
Gross premiums on risks written and renewed during the year.	3,142,081 96
Total	\$3,300,519 79
Deduct premiums and bills in course of collection at this date	190,621 57
Entire premiums collected during the year	\$3,109,898 22
Deduct re-insurance, rebate, abatement and return prems.	770,342 92
Net cash actually received for premiums	\$2,339,555 30
Received for interest and dividends on stocks, bonds and collateral loans	209,817 00
Aggregate amount of income actually received during the year in cash	\$2,549,372 30

V. EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount actually paid for losses, (including \$1,205,-457.72 losses occurring in previous years)	\$1,692,958 18
Deduct all amounts received for salvages and re-insurance in other companies	216,105 43
Net amount paid during the year for losses	\$1,476,852 75
Cash dividends actually paid stockholders	200,000 00
Paid for commissions or brokerage	378,967 18
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	185,594 06
Paid for State and local taxes in this and other States	59,749 57
All other payments and expenditures	252,453 96
Aggregate amount of actual expenditures during the year in cash	\$2,553,617 52

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 . .	\$ 511,644,643	\$3,833,280 20
Written or renewed during the year	379,116,423	3,142,081 96
Totals	\$890,761,066	\$7,025,362 16
Deduct those expired and marked off as terminated . .	386,232,753	3,135,381 06
In force at the end of the year	\$504,528,313	3,889,981 10
Deduct amount re-insured	26,219,064	288,152 04
Net amount in force December 31, 1888	\$ 478,309,249	\$3,601,829 06

Recapitulation of Fire Risks and 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>
1888	One year or less	\$196,596,300 00	\$ 1,708,074 88	1-2	\$ 854,037 44
1887	Two years . .	1,560,652 00	12,381 76	1-4	3,095 44
1888		3,968,255 00	19,933 04	3-4	14,949 78
1886		58,615,972 00	342,074 49	1-6	57,012 41
1887	Three years . .	74,136,635 00	409,133 72	1-2	204,566 86
1888		73,555,184 00	471,524 07	5-6	392,936 72
1885		602,344 00	5,806 31	1-8	725 78
1886	Four years . .	673,799 00	4,921 90	3-8	1,845 71
1887		1,344,490 00	7,930 01	5-8	4,956 25
1888		868,606 00	7,454 93	7-8	6,523 06
1884		7,774,635 00	75,000 32	1-10	7,500 03
1885	Five years . .	10,041,016 00	94,031 81	3-10	28,209 54
1886		17,446,509 00	138,816 64	1-2	69,408 32
1887		15,746,870 00	148,418 39	7-10	103,892 87
1888		15,377,982 00	156,326 79	9-10	140,694 11
Totals		\$478,309,249 00	\$ 3,601,829 06	. . .	\$ 1,890,354 32

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$24,112,937 58
Losses paid from organization to date	11,808,115 65
Total amount of cash dividends declared since the company commenced business	1,940,000 00
Total amount of the company's stock owned by the directors at par value	340,000 00
Losses incurred during the year, fire	1,460,556 76

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

Risks written	\$1,825,642 00
Premiums received	28,997 20
Losses paid	9,507 51
Losses incurred	9,353 91

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.

Market value of real estate owned by the company (unincumbered) . .	\$ 580,000 00
Loans on mortgage (first liens), upon which more than one year's interest is due	84,500 00
Interest due and accrued on all said mortgage loans	2,180 00
Value of the lands mortgaged, exclusive of buildings . .	\$ 55,000 00
Value of buildings mortgaged (insured for \$68,000.00 as collateral)	86,500 00
Total value of said mortgaged premises	\$ 141,500 00

Account of Stocks and Bonds owned by the Company.

	<i>Par value.</i>	<i>Market value.</i>
U. S. bonds, 4 per cent., registered	\$ 130,000 00	\$ 166,725 00
U. S. bonds, 4½ per cent., registered	867,000 00	940,695 00
U. S. bonds, 4½ per cent., coupon	185,000 00	200,725 00
C., B. & Q. R. R. Co., 7 per cent. bonds, 1st mortgage, 1903	25,000 00	33,375 00
C., R. I. & P. R. R. Co., 6 per cent. bonds, 1st mortgage, 1917	25,000 00	33,437 50
Mil. & St. Paul R. R. Co. (Chi. and Mil. div.), 7 per cent. bonds, 1903.	15,000 00	18,825 00
C., M. & St. P. R. R. Co. (So. Minn. div.), 6 per cent bonds, 1910	25,000 00	28,312 50
Fargo and Southern Ry. Co., 6 per cent. bonds, 1924	20,000 00	24,600 00
C. & N. W. R. R. Co., 7 per cent. bonds, 1902	25,000 00	32,375 00
C. & N. W. R. R. Co., skg. fund deb. 5 per cent. bonds, 1933	25,000 00	27,250 00
Albany and Susquehanna R. R. Co., 6 per cent. bonds, 1906	25,000 00	30,875 00
D. & R. G. R. R. Co., 7 per cent. bonds, 1900	25,000 00	29,750 00
Han. and St. Joe R. R. Co., 6 per cent. b'nds, 1911	10,000 00	12,000 00
Chi., St. Louis and New Orleans R. R. Co., 5 per cent. bonds, 1951	25,000 00	28,812 50
L. S. & M. S. Ry. Co., 7 per cent. bonds, 1900	16,000 00	20,640 00
L. S. & M. S. Ry. Co., 7 per cent. bonds, 1900	9,000 00	11,205 00
Long Island R. R. Co., 5 per cent. bds., 1931	15,000 00	17,100 00

	<i>Par value.</i>	<i>Market value.</i>
Mich. Cen. R. R., 7 per cent. bonds, 1902 . .	25,000 00	32,750 00
Mich. Cen. R. R., 6 per cent. bonds, 1909 . .	30,000 00	36,000 00
Mil., L. Shore & West'n Ry. Co., 6 per cent. bonds, 1921	15,000 00	17,775 00
N. Y. Cen. & Hudson Riv. R. R., 7 per cent. bonds, 1903	25,000 00	34,187 50
N. Y. Cen. & Hudson Riv. R. R., 5 per cent. bonds, 1904	25,000 00	27,812 50
North'n Pac. R. R. Co., skg. fund 6 per cent. bonds, 1921	25,000 00	29,687 50
Union Pac. R. R. Co., 6 per cent. bonds, 1898	25,000 00	29,000 00
Union Pac. R. R. Co. (Kas. Pac.), 6 per cent. bonds, 1896	25,000 00	27,250 00
Rome, Watertown and Ogdensburg R. R. Co., 5 per cent. bonds, 1922	10,000 00	10,825 00
St. Paul and Manitoba Ry. Co., 7 per cent. bonds, 1909	16,000 00	18,560 00
Dry Dock, East Broadway and 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	9,000 00
Totals	\$1,723,000 00	\$1,960,675 00
Total market value of stocks and bonds		\$1,960,675 00

Loans on Collaterals.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
7 bonds of the Metropolitan Elevated R. R. Co., 1st mtg . \$	7,000 00	\$ 8,155 00	\$ 6,500 00
Amount loaned on collaterals.			\$ 6,500 00
Cash in the company's principal office			21,303 75
Cash deposited in bank.			21,021 58
Interest due and accrued on collateral loans			195 00
Gross premiums in course of collection, not more than 3 months due .			138,707 92
Unpaid premiums, home office			10,632 98
All other property belonging to the company.			3,808 68
Aggregate amount of all the assets of the company, stated at their actual value.			\$2,829,524 85

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to be- come due	\$ 26,325 13
Gross losses in process of adjustment, or in suspense, in- cluding all reported and supposed losses	30,513 13
Losses resisted, including interest, costs and other ex- penses thereon	14,629 04
Total gross amount of claims for losses.	\$ 71,467 30
Deduct re-insurance thereon	4,248 01
Net amount of unpaid losses	\$ 67,219 29

Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$893,714.04; unearned premiums (50 per cent.)	\$ 446,857 02
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$993,985.90; unearned premiums (pro rata)	568,197 28
Total unearned premiums	\$1,015,054 30
All other demands against the company, absolute and contingent	20,806 18
Total amount of all liabilities, except capital stock and net surplus	\$1,103,079 77
Joint stock capital actually paid up in cash	1,000,000 00
Surplus beyond capital and all other liabilities	726,445 08
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$2,829,524 85

IV. INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of last year, as shown by that year's statement	<i>From fire risks.</i> \$ 13,083 51
Gross premiums on risks written and renewed during the year	1,543,314 48
Total	\$1,556,397 99
Deduct premiums and bills in course of collection at this date	10,632 98
Entire premiums collected during the year	\$1,545,765 01
Deduct re-insurance, rebate, abatement and return premiums	348,064 69
Net cash actually received for premiums	\$1,197,700 32
Received for interest on mortgages	4,874 98
Received for interest and dividends on stocks, bonds and collateral loans	110,025 12
Aggregate amount of income actually received during the year in cash	\$1,312,600 42

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$81,326.19, losses occurring in previous years)	<i>On fire risks.</i> \$ 694,584 28
Deduct all amounts received for salvages and re-insurance in other companies	61,999 49
Net amount paid during the year for losses	\$ 632,584 79
Cash dividends actually paid stockholders	100,000 00
Paid for commissions or brokerage	171,526 86
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employés	85,758 47
Paid for State and local taxes in this and other States	24,350 64
All other payments and expenditures	172,082 14
Aggregate amount of actual expenditures during the year in cash	\$1,186,302 90

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	\$202,392,127 69	\$1,780,618 00
Written or renewed during the year	176,519,853 04	1,543,314 48
Totals	\$378,911,980 73	\$3,322,932 48
Deduct those expired and marked off as terminated	155,888,346 48	1,308,691 74
In force at the end of the year	\$223,023,634 25	\$2,015,240 74
Deduct amount re-insured	11,764,121 99	127,540 80
Net amount in force December 31, 1888	\$211,259,512 26	\$1,887,699 94

Recapitulation of Fire Risks and 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>
1888	One year or less	\$103,367,183 93	\$ 893,714 04	1-2	\$ 446,857 02
1887	Two years . . .	182,362 00	1,387 54	1-4	346 88
1888		144,050 00	1,284 60	3-4	963 45
1886	Three years . . .	19,147,810 01	157,145 25	1-6	26,190 88
1887		28,693,408 66	253,732 16	1-2	126,866 08
1888		35,927,814 66	310,724 27	5-6	258,936 90
1885	Four years . . .	91,725 00	885 40	1-8	110 57
1886		276,457 00	2,683 11	3-8	1,006 17
1887		199,775 00	1,794 67	5-8	1,121 67
1888		308,442 00	2,558 59	7-8	2,238 77
1884	Five years . . .	3,333,927 00	40,139 69	1-10	4,013 96
1885		3,358,517 00	37,953 62	3-10	11,386 08
1886		3,360,684 00	42,791 93	1-2	21,395 96
1887		5,798,103 00	65,963 74	7-10	46,181 61
1888		6,569,253 00	74,931 33	9-10	67,438 20
Totals		\$211,259,512 26	\$ 1,887,699 94		\$ 1,015,054 30

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$21,629,827 71
Losses paid from organization to date	10,792,767 04
Total amount of cash dividends declared since the company commenced business	2,001,000 00
Total amount of the company's stock owned by the directors at par value	228,700 00
Amount loaned to stockholders, not officers	6,500 00
Losses incurred during the year, fire	606,336 88

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 538,197 00
Premiums received	7,150 59
Losses paid	2,001 59
Losses incurred	2,006 77

Girard Fire and Marine Insurance Co.,

OF

PHILADELPHIA, PENNSYLVANIA.

Incorporated March, 1853.

ALFRED GILLETT, President.

EDWIN F. MERRILL, Secretary.

I. CAPITAL.

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

II. ASSETS.

Market value of real estate owned by the company (unincumbered) . \$ 296,000 00
 Loans on mortgage (first liens), upon which not more than one year's
 interest is due 638,633 33
 Interest due and accrued on all said mortgage loans 11,668 67
 Value of premises mortgaged (insured for \$349,625, as col-
 lateral) \$2,116,724 00

Account of Bonds owned by the Company.

	<i>Par value.</i>	<i>Market value.</i>
United States	\$ 92,000 00	\$ 113,760 00
City of Louisville	10,000 00	11,500 00
City and County of St. Louis	10,000 00	11,800 00
Union Pacific R. R. Co	5,000 00	5,800 00
Connecting R. R. Co	10,000 00	11,700 00
Pennsylvania R. R. Co	10,000 00	13,100 00
Phila., Wilm. and Baltimore R. R. Co	40,000 00	40,800 00
Camden and Amboy R. R. Co	13,000 00	13,000 00
Lehigh Navigation Co	11,000 00	12,760 00
Lancaster and Reading R. R. Co	10,000 00	11,000 00
North Pennsylvania R. R. Co	5,000 00	6,650 00
Philadelphia and Reading R. R. Car Trust	35,000 00	35,437 50
City of Topeka	10,000 00	10,275 00
Philadelphia and Reading R. R. preference	2,000 00	1,540 00
Philadelphia and Darby Pass. R'y Co	2,250 00	1,800 00
Louisville and Ohio R. R. Co	10,000 00	10,250 00
Lower Merion Gas Co	6,500 00	6,608 34
Holmesburg Water Co	1,000 00	1,000 00
Girard F. and M. Insurance Co	12,700 00	50,165 00
State of Illinois, township	1,000 00	1,015 00
Totals	\$ 296,450 00	\$ 369,960 84
Total market value of bonds		\$ 369,960 84

Loans on Collaterals

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
Ætna Ins. Co., Hart. Conn., 35 shares	\$ 3,500 00	\$ 8,575 00	\$ 2,500 00
Bond and mortgage	5,000 00	5,000 00	4,000 00
Bond and mortgage	4,000 00	4,000 00	3,000 00
Bond and mortgage	3,000 00	3,000 00	2,200 00
Bond and mortgage	2,800 00	2,800 00	2,500 00
Shrader M. & M. Co., 100 shrs.	7,800 00	3,900 00 }	5,800 00
Bond and mortgage	10,000 00	10,000 00 }	
Allegheny Val. R. R., 1st mort. bonds	1,000 00	1,110 00	600 00
Totals	\$ 37,100 00	\$ 38,385 00	\$ 20,600 00
Amount loaned on collaterals.			\$ 20,600 00
Cash in the company's principal office			30,822 77
Cash deposited in bank.			51,461 56
Interest due and accrued on collateral loans			333 00
Gross premiums in course of collection, not more than 3 months due			37,656 80
Bills receivable, not matured, taken for fire, marine and inland risks .			912 54
All other property belonging to the company			3,459 24
Aggregate amount of all the assets of the company; stated at their actual value			\$1,461,558 75

III. LIABILITIES.

Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	\$ 25,490 81	
Losses resisted, including interest, costs and other expenses thereon	700 00	
Total gross amount of claims for losses	\$ 26,190 81	
Deduct re-insurance thereon	1,192 75	
Net amount of unpaid losses.	\$	24,998 06
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$220,726.05; unearned premiums (50 per cent.)	\$ 110,363 02	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$317,715.58; unearned premiums (pro rata)	169,804 72	
Total unearned premiums	\$	280,167 74
Amount reclaimable by the insured on perpetual fire insurance policies		219,679 09
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses.		823 49
All other demands against the company, absolute and contingent. . .		11,181 04
Total amount of all liabilities, except capital stock and net surplus	\$	536,449 42
Joint stock capital, actually paid up in cash		300,000 00
Surplus beyond capital and all other liabilities.		624,709 33
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$1,461,558 75	

IV. INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of last year, as shown by that year's statement . . .	<i>From fire risks.</i> \$ 48,619 19
Gross premiums on risks written and renewed during the year	421,003 97
Total	\$ 469,623 16
Deduct premiums and bills in course of collection at this date	37,656 80
Entire premiums collected during the year . . .	\$ 431,966 36
Deduct re-insurance, rebate, abatement and return premiums	52,688 93
Net cash actually received for premiums	\$ 379,277 43
Received for interest on mortgages	33,421 22
Received for interest and dividends on stocks, bonds and collateral loans	19,013 55
Income received from all other sources	8,248 54
Deposit premiums received for perpetual fire risks . . .	\$ 34,379 24
Aggregate amount of income actually received during the year in cash	\$ 439,940 74

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$25,- 455.42, losses occurring in previous years).	<i>On fire risks.</i> \$ 170,505 03
Deduct all amounts received for salvages and re-insurance in other companies	4,411 44
Net amount paid during the year for losses	\$ 166,093 59
Cash dividends actually paid stockholders	75,000 00
Paid for commissions or brokerage.	72,310 75
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employés	46,440 25
Paid for State and local taxes in this and other States	11,486 01
General expenses	24,940 15
Amount of deposit premiums returned during the year on perpetual fire risks	\$ 9,425 86
Aggregate amount of actual expenditures during the year in cash	\$ 396,270 75

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	\$ 50,060,728	\$ 754,750 11
Written or renewed during the year	43,592,786	421,003 97
Totals	\$ 99,653,514	\$ 1,175,754 08
Deduct those expired and marked off as terminated . .	35,215,689	365,637 96
In force at the end of the year	\$ 64,437,825	\$ 810,116 12
Deduct amount re-insured	2,604,234	27,586 62
Net amount in force December 31, 1888	\$ 61,833,591	\$ 782,529 50

Recapitulation of Fire Risks and 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>
1888	One year or less	\$ 23,045,985 00	\$ 220,726 05	1-2	\$ 110,363 02
1887	Two years . . .	129,971 00	1,067 90	1-4	533 95
1888		134,644 00	1,102 55	3-4	826 91
1886	Three years . .	5,701,974 00	61,174 37	1-6	10,195 74
1887		6,168,463 00	65,139 86	1-2	32,560 93
1888		6,374,137 00	65,737 97	5-6	54,781 64
1885	Four years . .	27,600 00	271 15	1-8	33 89
1886		84,400 00	1,091 80	3-8	409 42
1887		136,406 00	1,187 96	5-8	742 47
1888		197,605 00	1,950 00	7-8	1,706 25
1884	Five years . . .	1,296,160 00	15,713 68	1-10	1,571 36
1885		1,534,048 00	18,793 02	3-10	5,637 90
1886		1,745,817 00	21,487 50	1-2	10,743 78
1887		2,301,361 00	27,352 17	7-10	19,246 52
1888		2,778,332 00	32,455 43	9-10	29,209 89
	More than 5 yrs	227,450 00	3,190 15	1-2	1,595 07
	Perpetual risks	9,949,238 00	244,087 87	9-10	219,679 09
Totals		\$ 61,833,591 00	\$ 782,529 50	. . .	\$ 499,846 83

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$8,068,886 00
Losses paid from organization to date.	3,408,046 00
Total amount of cash dividends declared since the company commenced business	1,269,196 00
Total amount of the company's stock owned by the directors at par value	71,600,000 00
Amount loaned to stockholders, not officers	14,200 00
Losses incurred during the year, fire	167,185 00

COLORADO BUSINESS.

No business in the State during 1888.

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.

Market value of real estate owned by the company (unincumbered) .	\$ 13,000 00
Loans on mortgage (first liens), upon which not more than one year's interest is due	648,842 75
Interest due and accrued on all said mortgage loans	3,845 87
Value of buildings mortgaged (insured for \$671,755 as collateral)	\$1,228.350 00

Account of Stocks and Bonds owned by the Company.

	<i>Par value.</i>	<i>Market value.</i>
United States bonds, 4 per cent.	\$ 230,000 00	\$ 293,250 00
N. Y. C. & H. R. R. R., 1st mort. bonds, 7 per cent	180,000 00	240,300 00
N. Y. and Harlem R. R., 1st mort. bonds, 7 per cent.	80,000 00	104,400 00
Syracuse, Binghampton and New York R. R., 1st mort. bonds, 7 per cent	15,000 00	19,800 00
Hudson River Pulp and Paper Co. bonds, 6 per cent	96,000 00	96,960 00
First National Bank, Glens Falls, stock . .	10,000 00	17,500 00
Totals	\$611,000 00	\$ 772,210 00
Total market value of stocks and bonds.		\$ 772,210 00

Loans on Collaterals.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
Morris & Essex R. R., 1st mtg. b'ds \$	3,000 00	\$ 4,380 00	\$ 3,000 00
Amount loaned on collaterals.			\$ 3,000 00
Cash in the company's principal offices, Glens Falls and Chicago . .			3,834 73
Cash deposited in bank.			180,711 99
Interest accrued on deposits			525 00
Gross premiums in course of collection, not more than 3 months due			49,450 22
Bills receivable, not matured, taken for fire, marine and inland risks .			250 00
Gross amount of all the assets of the company.			\$1,675,670 56
Deduct for bad and doubtful debts and securities.			4,511 63
Aggregate amount of all the assets of the company, stated at their actual value			\$1,671,158 93

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 7,825 70
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	14,086 00
Losses resisted, including interest, costs and other expenses thereon	7,150 53
Total gross amount of claims for losses	\$ 29,060 23
Deduct re-insurance thereon	2,501 05
Net amount of unpaid losses	\$ 26,561 18

Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$267,600.30; unearned premiums (50 per cent) . . .	\$ 133,800 15
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$745,683.26; unearned premiums (pro rata)	382,212 44
Total unearned premiums	\$ 516,012 59
All other demands against the company, absolute and contingent . . .	17,417 53
Total amount of all liabilities, except capital stock and net surplus	\$ 559,991 30
Joint stock capital actually paid up in cash	200,000 00
Surplus beyond capital and all other liabilities	911,167 63
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$1,671,158 93

IV. INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of last year, as shown by that year's statement . . .	<i>From fire risks.</i> \$ 34,586 92
Deduct amount of same not collected	3,256 61
Net collected	\$ 31,330 31
Gross premiums on risks written and renewed during the year	605,588 72
Total	\$ 636,919 03
Deduct premiums and bills in course of collection at this date	49,450 22
Entire premiums collected during the year.	\$ 687,468 81
Deduct re-insurance, rebate, abatement and return premiums	97,712 69
Net cash actually received for premiums	\$ 489,756 12
Received for interest on mortgages	36,111 78
Received for interest and dividends on stocks, bonds and collateral loans	41,932 06
Income received from all other sources.	350 00
Aggregate amount of income actually received during the year in cash	\$ 568,149 96

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$37,739.25, losses occurring in previous years).	<i>On fire risks.</i> \$ 309,748 52
Deduct all amounts received for salvages and re-insurance in other companies	25,082 79
Net amount paid during the year for losses.	\$ 284,665 55
Cash dividends actually paid stockholders	20,000 00
Paid for commissions or brokerage	98,449 12
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employes	39,848 49
Paid for State and local taxes in this and other States	11,243 28
All other payments and expenditures.	38,298 07
Aggregate amount of actual expenditures during the year in cash	\$ 492,504 51

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	\$103,085,584	\$1,031,432 30
Written or renewed during the year	60,848,752	605,588 72
Totals	\$163,934,336	\$1,637,021 02
Deduct those expired and marked off as terminated	58,551,875	588,266 38
In force at the end of the year	\$105,382,461	\$1,048,754 64
Deduct amount re-insured	2,943,842	35,471 08
Net amount in force December 31, 1888	\$102,438,619	\$1,013,283 56

Recapitulation of Fire Risks and 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>
1888	One year or less	\$ 26,567,825 00	\$ 267,600 30	1-2	\$ 133,800 15
1887	Two years . . .	391,652 00	3,542 97	1-4	885 74
1888		340,687 00	3,037 19	3-4	2,277 90
1886	Three years . . .	18,220,072 00	165,452 84	1-6	27,575 47
1887		18,327,790 00	162,849 82	1-2	81,424 91
1888		20,020,109 00	181,703 30	5-6	151,419 42
1885	Four years . . .	109,209 00	797 77	1-8	99 72
1886		153,097 00	1,718 71	3-8	644 52
1887		341,457 00	3,031 03	5-8	1,894 40
1888		508,825 00	4,508 18	7-8	3,944 64
1884	Five years . . .	3,392,275 00	41,371 33	1-10	4,137 13
1885		3,719,705 00	48,716 44	3-10	14,614 93
1886		3,025,078 00	37,499 63	1-2	18,749 81
1887		3,216,133 00	38,824 01	7-10	27,176 81
1888		4,104,705 00	52,630 04	9-10	47,367 04
Totals		\$102,438,619 00	\$ 1,013,283 56		\$ 516,012 59

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$8,652,575 66
Losses paid from organization to date	4,564,063 50
Total amount of cash dividends declared since the company commenced business	440,000 00
Total amount of the company's stock owned by the directors at par value	77,300 00
Amount loaned to officers and directors	3,000 00
Losses incurred during the year, fire	266,844 1

COLORADO BUSINESS.

No business in the State during 1888.

Granite State Fire Insurance Co.,

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.

Loans on mortgage (first liens), upon which not more than one year's
interest is due \$ 106,250 00
Interest due and accrued on all said mortgage loans 2,136 09
Value of lands mortgaged, exclusive of buildings \$ 123,500 00
Value of buildings mortgaged (insured for \$137,000.00 as
collateral) 157,000 00
Total value of said mortgaged premises \$ 280,500 00

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	<i>Par value.</i>	<i>Market value.</i>
Carroll County, N. H., 6 per cent., 1891 . . . \$	200 00	\$ 200 00
Town of Harrisville, N. H., 5 per cent., 1896, 1906	15,000 00	15,900 00
City of Manchester, N. H., 4 per cent., 1907.	100,000 00	107,500 00
Fort Plain, N. Y., Water Co., 1st mtge, 6 per cent., 1905.	10,000 00	10,500 00
N. H. Trust Co. deb., 6 per cent., 1906 . . .	15,000 00	15,000 00
N. Y. and New Eng. R. R. 1st mtge, 7 per cent., 1905.	10,000 00	12,400 00
Xenia, O., Water Co. 1st mtge, 6 pr. ct., 1907.	6,000 00	6,000 00
St. Cloud Gas and Electric Co. 1st mtge, 7 per cent., 1908.	5,000 00	5,000 00
<i>Shares of Stock.</i>		
Lake Nat. Bank of Wolfboro, N. H., 120 shrs.	12,000 00	12,600 00
Dover Gas Light Co. of Dover, N. H., 100 shrs.	2,500 00	3,000 00
Worcester, Nashua and Roch'r R. R., 1 shr.	100 00	125 00
Eastern R. R. Co., preferred, 77 shares . . .	7,700 00	9,548 00
Nat. Loan & Trust Co. of Kan. City, 50 shrs.	5,000 00	5,000 00
Totals	\$ 188,500 00	\$ 202,773 00
Total market value of stocks and bonds		\$ 202,773 00

Loans on Collaterals.

	<i>Par value.</i>	<i>Market value</i>	<i>Loaned thereon.</i>
Chipewa Falls, Wis., Water Wks Co. 1st mtge, 6 pr ct. bds., 1915	3,000 00	3,000 00	2,480 00
Amount loaned on collaterals.			\$ 2,480 00
Cash in the company's principal office			279 10
Cash deposited in bank			43,768 23
Interest due and accrued on bonds			3,187 40
Interest due and accrued on collateral loans			2 07
Gross premiums in course of collection not more than 3 months due			42,028 08
Aggregate amount of all the assets of the company, stated at their actual value			\$ 402,903 97

III. LIABILITIES.

Gross claims for adjusted and unpaid losses, due and to become due	\$ 4,141 97
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	14,119 00
Losses resisted, including interest, costs and other ex- penses thereon	1,500 00
Total gross amount of claims for losses.	\$ 19,760 97
Deduct re-insurance thereon	5,920 33
Net amount of unpaid losses	\$ 13,840 64
Gross premiums received and receivable upon all unex- pired fire risks, running one year or less from date of policy, \$199,783.19; unearned premiums (50 per cent.)	\$ 99,891 59
Gross premiums received and receivable upon all unex- pired fire risks, running more than one year from date of policy, \$120,351.85; unearned premiums (pro rata) .	71,052 31
All other demands against the company, absolute and contingent	7,034 42
Total unearned premiums	\$ 170,943 90
Total amount of all liabilities, except capital stock and net surplus . .	\$ 191,818 96
Joint stock capital actually paid up in cash.	200,000 00
Surplus beyond capital and all other liabilities.	11,085 01
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$ 402,903 97

IV. INCOME DURING THE YEAR.

	<i>From fire risks.</i>
Gross premiums and bills in course of collection at close of last year, as shown by that year's statement.	\$ 66,747 74
Gross premiums on risks written and renewed during the year.	372,593 14
Total	\$ 439,340 88
Deduct premiums and bills in course of collection at this date	42,028 08
Entire premiums collected during the year.	\$ 397,312 80
Deduct re-insurance, rebate, abatement and return prems.	115,971 69
Net cash actually received for premiums.	\$ 281,341 11
Received for interest on mortgages	6,801 47
Received for interest and dividends on stocks, bonds and collateral loans	10,930 94
Aggregate amount of income actually received during the year in cash	\$ 299,073 52

V. EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount actually paid for losses, (including \$15,- 434.31, losses occurring in previous years)	\$ 201,602 28
Deduct all amounts received for salvages and re-insur- ance in other companies	675 46
Net amount paid during the year for losses.	\$ 184,373 70
Paid for commissions or brokerage.	44,238 38
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employés	11,874 00
Paid for State and local taxes in this and other States	6,079 96
All other payments and expenditures	22,366 39
Aggregate amount of actual expenditures during the year in cash	\$ 268,932 43

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. . .	\$ 23,091,311	\$ 311,312 99
Written or renewed during year.	27,046,185	372,593 14
Totals	\$ 50,137,496	\$ 683,906 13
Deduct those expired and marked off as terminated. . . .	20,847,607	299,846 80
In force at end of the year	\$ 29,289,889	\$ 384,059 44
Deduct amount re-insured	4,669,791	63,924 29
Net amount in force Dec. 31, 1888	\$ 24,620,098	\$ 320,135 04

Recapitulation of Fire Risks and 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>
1888	One year or less	\$ 14,230,283 00	\$ 199,783 19	1-2	\$ 99,891 59
1887	Two years . .	96,515 00	932 25	1-4	233 06
1888		69,326 00	591 18	3-4	443 39
1886		1,225,885 00	14,916 67	1-6	2,486 11
1887	Three years . .	2,042,823 00	25,238 02	1-2	12,619 01
1888		1,876,617 00	23,431 44	5-6	19,526 23
1885		140,025 00	1,438 33	1-8	179 79
1886	Four years . .	570,371 00	5,780 76	3-8	2,167 79
1887		489,959 00	4,950 98	5-8	3,094 36
1888		510,882 00	5,173 75	7-8	4,527 04
1885	Five years . . .	266,849 00	2,792 65	3-10	837 79
1886		993,868 00	10,715 67	1-2	5,357 83
1887		1,046,645 00	11,856 08	7-10	8,299 25
1888		1,060,050 00	12,534 07	9-10	11,280 66
Totals		\$ 24,620,098 00	\$ 320,135 04		\$ 170,943 90

Answers to General Interrogatories.

Total amount of premiums received from the organization of the com- pany to date	\$ 935,131 92
Losses paid from organization to date	371,984 04

Total amount of the company's stock owned by the directors at par value	106,000 00
Losses incurred during the year, fire.	181,280 03

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 231,775 00
Premiums received	3,503 07
Losses paid	None
Losses incurred.	None

UNITED STATES BRANCH
OF THE
Hamburg-Bremen Fire Insurance Co.,
OF
HAMBURG, GERMANY.

Incorporated 1854.

F. O. AFFELD, United States Manager, New York, N. Y.

I. CAPITAL.

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

II. ASSETS.

Loans on 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 \$23,000.00 as collateral)	50,000 00
Total value of said mortgaged premises	\$ 80,000 00

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	<i>Par value.</i>	<i>Market value.</i>
U. S. 4½ per cent. registered	\$ 355,000 00	\$ 451,737 50
State of Georgia 4½ per cent.	25,000 00	26,562 50
City of Richmond 5 per cent	15,000 00	15,975 00
Chi., Mil. & St. P. 1st mtg., 8 per cent. regis.	15,000 00	18,900 00
Chi. & N. W. cons. skg. fund, 7 per cent	25,000 00	35,625 00
Chi., Bur. & Quin. cons. mtg., 7 per cent.	20,000 00	25,950 00
N. Y., L. E. & West. cons. mtg., 7 per cent.	25,000 00	34,062 50
Cen. Pac. R. R. 1st mtg., gold, 6 per cent.	20,000 00	22,625 00

<i>Bonds.</i>	<i>Par value.</i>	<i>Market value.</i>	
Kansas Pac. 1st mtg., 6 per cent	20,000 00	22,600 00	
Union Pac. 1st mtg., gold, 6 per cent	20,000 00	22,600 00	
Nash., Chatt. & St. L. 1st mtg., 7 per cent .	10,000 00	12,950 00	
L. S. & M. S. cons. skg. fund, 7 per cent . .	10,000 00	12,550 00	
N. Y. C. & H. R. R. R. 1st mtg., 7 per cent .	10,000 00	13,300 00	
Mich. Cen. cons. mtg., 5 per cent	17,000 00	18,785 00	
Del. & Hud. Canal Co. 1st mtg., 7 per cent .	20,000 00	28,200 00	
Albany and Susque. R. R. cons. and guar. mtg., 6 per cent	10,000 00	12,325 00	
Oregon R. R. and Nav. Co. 1st mtg., 6 per ct.	10,000 00	11,000 00	
Nor. Pac. land gr't and skg. fund 1st mtg., gold, 6 per cent	18,000 00	20,835 00	
Chi., R. I. & Pac. 1st mtg. 6 per cent	25,000 00	32,750 00	
Louisville and Nashville 1st mtg., 50 years, gold, 5 per cent	30,000 00	29,400 00	
West Shore R. R. guar. 1st mtg., 4 per cent.	45,000 00	46,293 75	
Ills. Cen. R. R. 1st mtg., gold, 3½ per cent .	50,000 00	45,125 00	
New Jersey Junc. guar. 1st mtg., 4 per cent.	10,000 00	10,200 00	
St. P., Minn. and Manitoba con. mtg., gold, 4½ per cent	15,000 00	14,625 00	
Totals	\$ 820,000 00	\$ 984,976 25	
Total market value of stocks and bonds			\$ 984,976 25

Loans on Collaterals.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
Georgia State bonds	\$ 35,000 00	\$ 37,062 50	\$ 30,000 00
Amount loaned on collaterals			\$ 30,000 00
Cash deposited in bank			49,395 63
Net premiums in course of collection, not more than 3 months due . .			59,895 67
Bills receivable, not matured, taken for fire risks.			4,390 02
Amount of premiums unpaid on policies which have been issued more than three months		\$ 177 76	
Aggregate amount of all the assets of the company, stated at their actual value			\$ 1,148,657 67

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 10,730 00
Gross losses in process of adjustment, or in suspense, in- cluding all reported and supposed losses.	38,570 00
Losses resisted, including interest, costs and other expen- ses thereon	14,250 00
Total gross amount of claims for losses	\$ 63,550 00
Deduct re-insurance thereon	625 00
Net amount of unpaid losses	\$ 62,925 00
Gross premiums received and receivable upon all unex- pired fire risks, running one year or less from date of policy, \$794,997.66; unearned premiums (50 per cent.).	\$ 397,498 83
Gross premiums received and receivable upon all unex- pired fire risks, running more than one year from date of policy, \$493,058.21; unearned premiums (pro- rata)	266,306 99
Total unearned premiums	\$ 663,805 82
Total amount of all liabilities, except net surplus	\$ 726,730 82
Surplus beyond all other liabilities.	421,926 85
Aggregate amount of all liabilities, including net surplus.	\$ 1,148,657 67

IV. INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of last year, as shown by that year's statement. . . .	<i>From Fire risks.</i> \$ 65,764 17
Gross premiums on risks written and renewed during the year.	1,159,461 80
Total	\$1,225,225 97
Deduct premiums and bills in course of collection at this date	64,285 79
Entire premiums collected during the year . . .	\$1,160,940 18
Deduct re-insurance, rebate, abatement and return prems.	225,467 27
Net cash actually received for premiums.	\$ 935,472 91
Received for interest on mortgages	900 00
Received for interest and dividends on stocks, bonds and collateral loans	43,003 19
Aggregate amount of income actually received during the year in cash	\$ 979,376 10

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$69,413.37, losses occurring in previous years)	<i>On Fire risks.</i> \$ 653,649 40
Deduct all amounts received for salvages and re-insurance in other companies	37,889 31
Net amount paid during the year for losses.	\$ 615,760 09
Paid for commissions or brokerage	171,044 36
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes	77,119 33
Paid for State and local taxes in this and other States	21,654 25
All other payments and expenditures	52,904 56
Aggregate amount of actual expenditures during the year in cash	\$ 938,482 59

VI. MISCELLANEOUS.

Risks and Premiums.

In force on the 31st day of December of the preceding year	<i>Fire risks.</i> \$ 98,894,605	<i>Premiums thereon.</i> \$1,166,954 41
Written or renewed during the year.	104,815,555	1,159,461 80
Totals	\$ 203,710,160	\$2,326,416 21
Deduct those expired and marked off as terminated	94,413,695	1,038,360 34
In force at the end of the year.	\$ 109,296,465	\$1,288,055 87
Deduct amount re-insured.	3,243,227	42,564 48
Net amount in force December 31, 1888	\$ 106,053,238	\$1,245,491 39

Recapitulation 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>
1888	One year or less	\$ 65,045,951 00	\$ 794,997 66	1-2	\$ 397,498 83
1887	Two years . . .	126,060 00	1,326 96	1-4	331 74
1888		208,909 00	2,262 26	3-4	1,696 70
1886	Three years . .	9,129,478 00	90,944 72	1-6	15,157 45
1887		9,725,405 00	106,562 47	1-2	53,281 24
1888		11,750,207 00	124,415 25	5-6	103,679 38
1885	Four years . .	70,612 00	673 89	1-8	84 24
1886		143,852 00	1,346 71	3-8	505 02
1887		83,215 00	737 05	5-8	460 66
1888		153,405 00	1,329 48	7-8	1,163 30
1884	Five years . . .	2,065,684 00	27,300 69	1-10	2,730 07
1885		2,027,672 00	25,648 34	3-10	7,694 50
1886		2,488,196 00	32,688 49	1-2	16,344 25
1887		2,820,905 00	34,306 42	7-10	24,014 50
1888		3,456,914 00	43,515 48	9-10	39,163 94
Totals		\$109,296,465 00	\$ 1,288,055 87		\$ 663,805 82

Answers to General Interrogatories.

Total amount of premiums received from the organization of the U. S.

branch to date \$9,218,212 15

Losses paid from organization to date 5,285,174 97

Losses incurred during the year, fire 599,140 06

Amount deposited in different States and countries for the security of
all the company's policy-holders 751,563 75

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

Risks written \$ 351,781 00

Premiums received 7,225 09

Losses paid 2,662 53

Losses incurred 2,727 53

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.

Loans on bond and mortgage (first liens) upon which not more than one year's interest is due	\$	88,000 00
Interest due and accrued on all said bond and mortgage loans		367 50
Value of lands mortgaged, exclusive of buildings	\$	81,500 00
Value of buildings mortgaged (insured for \$81,000.00 as collateral)		103,000 00
Total value of said mortgaged premises	\$	184,500 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
U. S. bonds, currency 6s	\$ 50,000 00	\$ 63,050 00
U. S. 4½ per cent. registered bonds	75,000 00	81,750 00
U. S. 4½ per cent. coupon bonds	30,000 00	32,700 00
U. S. 4 per cent. registered bonds	642,000 00	817,747 50
U. S. 4 per cent. coupon bonds	48,000 00	61,620 00
State of Georgia 4½ per cent. coupon bonds	25,000 00	26,968 75
City of Richmond, Va., 5 per cent. reg. bds.	50,000 00	54,250 00
N. Y. & H. R. R. Co. 1st mtg. 7 per ct. bds.	25,000 00	32,875 00
Erie Ry. Co. consolidated mtg. bonds . . .	54,000 00	74,115 00
Union Pac. R. R. 1st mtg. bonds	50,000 00	57,250 00
Union Pac. R. R. sinking fund bonds . .	25,000 00	29,750 00
Cairo and Fulton R. R. 7 per ct. 1st mtg. bds.	25,000 00	26,500 00
N. Y. Elvtd. R. R. Co. 1st mtg. 7 per ct. bds.	20,000 00	23,800 00
Kas. Pac. Ry. Co. cons. 1st mtg. bonds . . .	50,000 00	56,000 00
Richmond and Allegheny R. R. Co. 1st mtg. 7 per cent. bonds (D. M. R.)	25,000 00	14,812 50
Flint and Pere Marquette R. R. Co. 6 per cent. gold bonds	30,000 00	36,000 00
C., M. & St. P. Ry. Co. (Chi. & Pac. west'n div.) 1st. mtg. gold bonds	25,000 00	26,250 00
C., B. & Q. R. R. Co. 4 per ct. bds. (Ia. div.)	25,000 00	24,281 25
Norfolk and Western R. R. Co. 6 per cent. gold bonds	5,000 00	5,837 50
Richmond and Danville R. R. Co. 6 per cent. consolidated mortgage gold bonds . . .	25,000 00	29,500 00
N. Y., Chi. & St. Louis R. R. Co. 1st mtg. 4 per cent. gold bonds	30,000 00	27,562 50
Mil. & St. Paul Ry. Co. 1st mtg. (Ia. & Minn. div.) 7 per cent. conv. bonds	6,000 00	7,140 00
Mo., Kas. & Tex. Ry. Co. cons. 1st mtg. 7 per cent. land grant bonds	5,000 00	4,550 00
St. Louis and Iron Mountain R. R. Co. 1st mtg. bonds, 7 per cent	5,000 00	5,450 00
C., M. & St. P. Ry. Co. (Wis. & Minn. div.) 1st mtg. 5 per cent. gold bonds	10,000 00	10,050 00
C., M. & St. P. Ry. Co. (terminal mortgage) 30-year 5 per cent. gold bonds	10,000 00	10,000 00
Louisville, New Albany and Chi. Ry. Co. cons. mtg. bonds, 6 per cent	15,000 00	13,987 50
Cin., Ind., St. L. & Chi. Ry. Co. 1st mtg. 4 per cent. bonds	30,000 00	28,687 50
Louisville and Nashville R. R. Co. trust bonds, 6 per cent	50,000 00	54,500 00

	<i>Par value.</i>	<i>Market value.</i>
West Shore R. R. Co. 1st mtg. guar. bonds, 4 per cent	100,000 00	105,000 00
Pennsylvania Co. 4½ per cent. reg. bonds .	36,000 00	39,060 00
Rensselaer and Saratoga R. R. Co. consoli- dated capital stock, 100 shares, \$100 each	10,000 00	17,000 00
C., B. & Q. R. R. Co. capital stock, 100 shares, \$100 each	10,000 00	11,000 00
C., R. I. & P. Ry. Co. capital stock, 110 shares, \$100 each	11,000 00	10,867 50
C. & N. W. Ry. Co. common capital stock, 200 shares, \$100 each	20,000 00	21,650 00
L. S. & M. S. Ry. Co. capital stock, 100 shares, \$100 each	10,000 00	10,400 00
N. Y. Cen. & Hud. Riv. R. R. Co. capital stock, 500 shares, \$100 each	50,000 00	54,125 00
Delaware and Hudson Canal Co. capital stock, 500 shares, \$100 each	50,000 00	65,500 00
Metropolitan National Bank stock, 75 shares, \$100 each	7,500 00	900 00
American Exchange National Bank stock, 150 shares, \$100 each	15,000 00	21,825 00
Consolidated Gas Co. of New York capital stock, 200 shares, \$100 each	20,000 00	16,450 00
Central Trust Co. stock, 100 shares, \$100 each	10,000 00	66,000 00
Totals	\$1,814,500 00	\$2,176,702 50
Total market value of stocks and bonds		\$2,176,702 50

Loans on Collaterals.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
American Exchange Nat. B'nk cap. stk., 3 shares, \$100 each \$	300 00	\$ 436 50	\$ 300 00
Amount loaned on collaterals			\$ 300 00
Cash in company's principal office			16,594 46
Cash deposited in bank			66,502 60
Interest due and accrued on stocks			9,732 50
Interest due and accrued on collateral loans			1 50
Gross premiums in the hands of agents on policies issued within three months			132,863 72
Unpaid premiums payable direct to home office by assured on policies issued therefrom within three months			7,921 59
All other property belonging to the company			4,395 22

Aggregate amount of all the assets of the company, stated at
their actual value. \$2,503,381 59

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 64,438 31
Gross losses in process of adjustment or in suspense, in- cluding all reported and supposed losses.	35,982 07
Losses resisted, including interest, costs and other ex- penses thereon	20,697 12

Total gross amount of claims for losses \$ 121,117 50
Deduct re-insurance thereon 13,566 38

Net amount of unpaid losses \$ 107,551 12

Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$905,360.23; unearned premiums (50 per cent.).	\$ 452,680 11
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$875,770.02; unearned premiums (pro rata).	452,892 32
Total unearned premiums	\$ 905,572 43
All other demands against the company, absolute and contingent.	27,704 33
Total amount of all liabilities, except capital stock and net surplus	\$1,040,827 88
Joint stock capital actually paid up in cash.	1,000,000 00
Surplus beyond all liabilities	462,553 71
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$2,503,381 59

IV. INCOME DURING THE YEAR.

	<i>From fire risks.</i>
Gross premiums and bills in course of collection at close of last year, as shown by that year's statement	\$ 167,171 80
Deduct amount of same not collected	11,027 00
Net collected	\$ 156,144 80
Gross premiums on risks written and renewed during the year	1,406,660 45
Total	\$1,562,805 25
Deduct premiums and bills in course of collection at this date	149,464 85
Entire premiums collected during the year.	\$1,413,340 40
Deduct re-insurance and return premiums	165,324 99
Net cash actually received for premiums	\$1,248,015 41
Received for interest on bonds and mortgages	4,410 00
Received for interest and dividends on stocks, bonds, collateral loans and from all other sources	87,021 89
Aggregate amount of income actually received during the year in cash	\$1,339,447 30

V. EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount actually paid for losses (including \$116,694.68, losses occurring in previous years)	\$ 775,903 98
Deduct all amounts received for salvages and re-insurance in other companies	39,534 13
Net amount paid during the year for losses	\$ 736,369 85
Cash dividends actually paid stockholders	100,000 00
Paid for commissions or brokerage	233,567 47
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	142,820 46
Paid for State, National and local taxes in this and other States	26,358 95
All other payments and expenditures	108,444 51
Aggregate amount of actual expenditures during the year in cash	\$1,347,561 24

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Five risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December, 1887	\$196,037,511 88	\$1,830,201 71
Written or renewed during 1888	165,287,207 28	1,406,660 45
Totals	\$361,324,719 16	\$3,236,862 16
Deduct those expired and marked off as terminated, 1888	158,750,013 49	1,383,848 78
In force at the end of the year, 1888	\$202,574,705 67	\$1,853,013 38
Deduct amount re-insured	10,334,168 46	71,883 13
Net amount in force December 31, 1888.	\$192,240,537 21	\$1,781,130 25

Recapitulation 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>
1888	One year or less	\$96,787,352 28	\$ 905,360 23	1-2	\$ 452,680 11
1888	One year or less	49,700 00	237 90	Whole am't.	237 90
1887	Two years . .	155,137 50	1,466 37	1-4	366 59
1888		250,181 66	2,559 80	3-4	1,919 85
1886	Three years . .	20,212,331 73	167,033 56	1-6	27,838 93
1887		23,633,761 72	193,865 30	1-2	96,932 65
1888		24,080,465 38	203,101 85	5-6	169,251 54
1888		107,250 00	553 79	Whole am't.	553 79
1885	Four years . .	254,160 00	2,508 90	1-8	313 61
1886		271,166 66	2,598 53	3-8	974 45
1887		312,981 66	3,550 29	5-8	2,218 93
1888		328,946 67	3,286 59	7-8	2,875 76
1884	Five years . .	4,373,719 00	53,802 52	1-10	5,380 25
1885		5,336,614 90	60,666 11	3-10	18,199 83
1886		5,505,001 30	58,226 98	1-2	29,113 49
1887		5,482,655 34	62,941 08	7-10	44,058 76
1888		4,989,702 73	57,305 08	9-10	51,574 57
	Over five years	109,408 68	2,065 37	Var'us frac's.	1,081 42
Totals		\$192,240,537 21	\$ 1,781,130 25		\$ 905,572 43

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date.	\$20,386,984 90
Losses paid from organization to date	11,168,122 03
Total amount of cash dividends declared since the company commenced business	1,809,500 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	121,300 00
Losses incurred during the year, fire	752,157 04

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 403,191 33
Premiums received	6,770 11
Losses paid	1,815 07
Losses incurred	1,815 07

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.

Market value of real estate owned by the company (unincumbered) . . \$ 543,675 60

Loans on mortgage (first liens) upon which not more than one year's
interest is due. 1,183,000 00

Interest due and accrued on all said mortgage loans 19,623 58

Value of lands mortgaged, exclusive of buildings . . . \$1,175,000 00

Value of buildings mortgaged (insured for \$930,589.00 as
collateral) 1,626,325 00

Total value of said mortgaged premises . . . \$2,801,325 00

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	\$ 80,738 00
467 Phoenix National Bank, Hartford. . . .	46,700 00	58,375 00
100 Connecticut Riv. Banking Co., Hartford	5,000 00	5,000 00
122 Farmers' and Mechanics' Nat'l Bank, Hartford.	12,200 00	12,932 00
166 City Bank, Hartford.	16,600 00	15,770 00
300 American National Bank, Hartford. .	15,000 00	19,800 00
200 Charter Oak National Bank, Hartford .	20,000 00	21,000 00
150 Mercantile National Bank, Hartford . .	15,000 00	13,500 00
172 First National Bank, Hartford	17,200 00	17,716 00
315 Aetna National Bank, Hartford. . . .	31,500 00	33,705 00
230 Connecticut Trust and Safe Deposit Co., Hartford	23,000 00	32,200 00
300 Bank of America, New York	30,000 00	54,600 00
100 Bank of North America, New York . .	7,000 00	10,500 00
100 National Bank of Commerce, New York	10,000 00	18,000 00
200 American Exchange Nat. Bank, N. Y .	20,000 00	28,800 00
300 Importers' and Traders' National Bank, New York.	30,000 00	150,000 00
200 Manhattan Company Bank, New York.	10,000 00	17,000 00
334 Merchants' National Bank, New York .	16,700 00	24,215 00

<i>Shares of Stock.</i>	<i>Par value.</i>	<i>Market value.</i>
225 Metropolitan National Bank, New York	22,500 00	2,250 00
39 Atlantic National Bank, Boston.	3,900 00	5,187 00
106 Blackstone National Bank, Boston . . .	10,600 00	11,766 00
125 Boylston National Bank, Boston	12,500 00	17,125 00
24 Hide and Leather Nat. Bank, Boston .	2,400 00	2,928 00
32 National Bank of Commerce, Boston. .	3,200 00	4,000 00
100 First National Bank, Boston	10,000 00	23,800 00
109 Second National Bank, Boston	10,900 00	17,494 00
50 First National Bank, Albany	5,000 00	8,500 00
150 Bank of Montreal, Montreal	30,000 00	66,750 00
65 Ontario Bank, Bowmanville	6,500 00	8,125 00
120 Connecticut River Co	12,000 00	3,000 00
20 Connecticut River Railroad Co	2,000 00	3,900 00
780 New York, New Haven and Hartford ^d R. R. Co	78,000 00	187,200 00
660 Chi., Burlington and Quincy R. R. Co .	66,000 00	73,260 00
220 Chi., Rock Island and Pacific R. R. Co .	22,000 00	22,000 00
200 Chi. and Northwestern R. R. Co., pref .	20,000 00	28,200 00
500 Chicago and Northwestern Railroad Co.	50,000 00	54,500 00
400 Chi., Milwaukee and St. Paul R. R. Co .	40,000 00	25,800 00
370 Chi., Mil. and St. Paul R. R. Co., pref .	37,000 00	38,480 00
200 Union Pacific Railroad Co.	20,000 00	12,800 00
1000 Conn. and Passumpsic River R. R. Co., guaranteed	100,000 00	105,000 00
500 New York Cent. and Hud. Riv. R. R. Co.	50,000 00	54,500 00
<i>Bonds.</i>		
United States, 4½ per cent	205,000 00	221,400 00
Tennessee State, 6 per cent	33,000 00	21,120 00
Alabama State, 8 per cent	10,000 00	10,800 00
South Carolina State, 6 per cent	14,500 00	15,370 00
Minnesota State, 4½ per cent.	3,000 00	3,000 00
Toledo, Ohio, Water Works, 8 per cent . . .	20,000 00	23,400 00
Memphis City.	900 00	900 00
New Brunswick, N. J., city, 7 per cent . . .	45,000 00	48,600 00
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
Harlem River and Port Chester R. R. Co. (guar. by N. Y., N. H. & Hart. R. R. Co.), 7 per cent	50,000 00	68,000 00
Chicago and West Ind. R. R. Co., 6 per ct .	68,000 00	76,160 00
Minneapolis Union Railway, 6 per cent . .	50,000 00	55,500 00
Cleveland, Columbus, Cincinnati and Ind. Consolidated Railway, 7 per cent	8,000 00	10,400 00
Cleveland, Columbus, Cincinnati and Ind. Railway, sinking funds, 7 per cent. . .	26,000 00	31,450 00
Nashville and Decatur, 1st mort., 7 per cent.	50,000 00	61,000 00
Indianapolis and Vincennes R'y, 7 per cent.	32,000 00	37,440 00
Chicago and Northwestern, deb., 5 per cent.	50,000 00	52,000 00
Albany and Susquehanna, 1st mort., 6 pr.ct.	50,000 00	60,000 00
Northern Pacific, 1st mort., 6 per cent . . .	49,000 00	58,310 00
New York Central and Hudson River R. R., debentures, 5 per cent.	50,000 00	55,500 00
West Shore, 1st mort., 4 per cent	100,000 00	104,000 00
C., B. & Q. R. R., debentures, 5 per cent . .	50,000 00	52,250 00
New York and New England R. R., 7 pr.ct.	50,000 00	61,875 00

<i>Bonds.</i>	<i>Par value.</i>	<i>Market value.</i>
City of Indianapolis Belt R. R., 6 per cent .	74,000 00	80,660 00
Pitts., Cin. & St. L. Cons. R. R., 7 per cent .	75,000 00	88,875 00
Louisville, Frankfort and Lex. R. R., 7 pr. ct.	25,000 00	28,000 00
Cin., Ind., St. L. & Chi. R. R., 6 per cent . .	18,000 00	19,530 00
Detroit, Lansing and Northern Cons. R. R., 7 per cent	50,000 00	58,750 00
Totals	\$2,347,900 00	\$2,912,716 00
Total market value of stocks and bonds		\$2,912,716 00

Loans on Collaterals.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
414 shares Citizens' R'y Co. stock, St. Louis	\$ 41,400 00	\$ 28,980 00	\$ 20,000 00
Peoria and Pekin Union R. R. Co., income bonds	4,000 00	2,800 00	
Wab., St. L. and Pac. R. R. Co., 7 per cent. bonds	20,000 00	18,000 00	20,000 00
Peoria and Pekin Union R. R. Co., income bonds	20,000 00	14,000 00	
37 sh's Etna Fire Ins. Co. stock. 10 shares New York, New Haven and Hartford R. R. Co.	3,700 00	9,065 00	6,000 00
60 shares Cleve. & Pitts. R. R. Co. 36 shares Hartford Trust Co.	1,000 00	2,400 00	
20 shares Wells Fargo Ex. Co.	3,000 00	4,500 00	7,500 00
	3,600 00	4,500 00	
	2,000 00	2,700 00	
Totals	\$ 98,700 00	\$ 86,945 00	\$ 53,500 00
Amount loaned on collaterals.			\$ 53,500 00
Cash in the company's principal office			9,423 63
Cash deposited in bank			624,778 04
Interest due and accrued on collateral loans			1,483 33
Gross premiums in course of collection, not more than 3 months due .			384,652 90
All other property belonging to the company			17,227 39
Aggregate amount of all the assets of the company, stated at their actual value			\$5,750,080 47

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 57,816 52
Gross losses in process of adjustment, or in suspense, in- cluding all reported and supposed losses	130,411 67
Losses resisted, including interest, costs and other ex- penses thereon	28,804 25
Net amount of unpaid losses	\$ 217,032 44
Gross premiums received and receivable upon all unex- pired fire risks, running one year or less from date of policy, \$1,752,987.81; unearned premiums (50 per cent.)	\$ 876,493 90
Gross premiums received and receivable upon all unex- pired fire risks, running more than one year from date of policy, \$2,152,885.92; unearned premiums (pro rata).	1,138,071 54
Total unearned premiums	\$2,014,565 44
All other demands against the company, absolute and contingent . .	34,500 00
Total amount of all liabilities, except capital stock and net surplus	\$2,266,097 88
Joint stock capital actually paid up in cash	1,250,000 00
Surplus beyond capital and all other liabilities.	2,233,982 59
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$5,750,080 47

IV. INCOME DURING THE YEAR.

	<i>From fire risks.</i>
Entire premiums collected during the year.	\$2,957,289 92
Deduct re-insurance, rebate, abatement and return prems.	362,702 35
Net cash actually received for premiums	\$2,594,587 57
Received for interest on mortgages.	74,630 64
Received for interest and dividends on stocks, bonds, collateral and loans	155,700 94
Income received from all other sources.	22,795 47
Aggregate amount of income actually received during the year in cash	\$2,847,714 62

V. EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount actually paid for losses (including \$175,029.33, losses occurring in previous years).	\$1,400,429 66
Deduct all amounts received for salvages, and re-insurance in other companies	61,926 10
Net amount paid during the year for losses.	\$1,338,503 56
Cash dividends actually paid stockholders.	250,000 00
Paid for commissions or brokerage.	410,545 75
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employes	185,149 37
Paid for State and local taxes in this and other States	52,193 49
All other payments and expenditures.	194,254 62
Aggregate amount of actual expenditures during the year in cash	\$2,430,646 79

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of preceding year	\$293,267,963	\$3,645,498 44
Written or renewed during the year	229,181,305	2,957,260 92
Totals	\$522,449,268	\$6,602,759 36
Deduct those expired and marked off as terminated	206,673,854	2,588,656 39
In force at the end of the year	\$315,775,414	\$4,014,102 97
Deduct amount re-insured	6,124,215	108,229 24
Net amount in force December 31, 1888.	\$309,051,199	\$3,905,873 73

Recapitulation of Fire Risks and Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prems. charged.</i>	<i>Frac. un'rn'd</i>	<i>Premiums unearned.</i>
1888	One year or less	\$125,037,734 00	\$ 1,752,987 81	1-2	\$ 876,493 90
1887	Two years . .	597,810 00	4,443 82	1-4	1,110 94
1888		466,326 00	4,247 61	3-4	3,185 68
1886	Three years. .	34,143,659 00	375,516 23	1-6	62,586 04
1887		38,000,518 00	421,150 50	1-2	210,575 24
1888		40,866,393 00	457,636 55	5-6	381,363 80
1885	Four years . .	1,205,505 00	12,184 72	1-8	1,523 08
1886		1,008,934 00	10,041 11	3-8	3,765 39
1887		975,541 00	9,409 46	5-8	5,880 90
1888		1,042,442 00	10,134 49	7-8	8,867 60
1884	Five years. . .	10,802,405 00	139,880 45	1-10	13,988 04
1885		11,336,891 00	144,026 30	3-10	43,207 86
1886		12,876,136 00	167,127 10	1-2	83,563 54
1887		15,296,325 00	194,681 36	7-10	136,276 87
1888		15,994,580 00	202,406 22	9-10	182,176 56
Totals		\$309,651,199 00	\$ 3,905,873 73		\$ 2,014,565 44

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$55,433,336 41
Losses paid from organization to date	34,050,252 35
Total amount of cash dividends declared since the company commenced business	5,938,100 00
Total amount of the company's stock owned by the directors at par value	181,300 00
Dividends declared payable in stock from organization	950,000 00
Losses incurred during the year, fire	1,360,488 88
Amount deposited in different States and countries for the security of all the company's policy-holders	235,000 00

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

Risks written	\$1,452,779 00
Premiums received	22,743 45
Losses paid	5,085 70
Losses incurred	7,052 70

Home Insurance Company,

OF

NEW YORK, . . . NEW YORK.

Incorporated April, 1853.

DANIEL A. HEALD, President.

WILLIAM L. BIGELOW, Secretary.

I. CAPITAL.

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

II. ASSETS.

Market value of real estate owned by the company (unincumbered)	\$1,345,675 14
Loans on mortgage (first liens), upon which not more than one year's interest is due	701,300 00
Loans on mortgage (first liens) upon which more than one year's interest is due	13,077 60
Value of lands mortgaged, exclusive of buildings	\$1,085,602 00
Value of buildings mortgaged	767,775 00
Total value of said mortgaged premises	\$1,853,377 00

Account of Stocks and Bonds owned by the Company.

<i>Bonds</i>	<i>Par value.</i>	<i>Market value.</i>
U. S. currency, 6 per cent.	\$1,300,000 00	\$1,645,850 00
U. S. of 1907, 4 per cent	100,000 00	127,500 00
Dist. of Columbia of 1924, 3-65 per cent . . .	\$50,000 00	1,045,500 00
N. Y., Lake Erie and West'n R. R. Co. re- org'd 1st lien, 6 per cent	200,000 00	212,000 00
N. Y., Chicago and St. Louis R. R. Co. 1st mortgage, 4 per cent	112,000 00	102,480 00
N. Y. and Harlem R. R. 1st mortgage regis- tered, 190, 7 per cent	100,000 00	131,000 00
Valley Ry. Co. of Ohio consolidated mort- gage gold, 6 per cent	100,000 00	105,000 00
Ohio and West Virginia Ry. Co. 1st mort- gage, 1914, 7 per cent	100,000 00	113,000 00
Peoria, Decatur and Evansville Ry. Co. 1st mtg. (Evansville div.), 1920, 6 per cent .	100,000 00	104,000 00
Cleve., Col., Cin. and Indianapolis R. R. 1st cons. mtg., 1914, 7 per cent	100,000 00	130,000 00
Louisville, New Albany and Chicago Ry. Co. 1st mortgage, 1910, 6 per cent	100,000 00	115,000 00
West Shore Ry. 1st mortgage guaranteed, registered, 4 per cent	100,000 00	103,000 00
Albermarle and Chesapeake Canal Co. 1st mortgage, 1909, 7 per cent.	100,000 00	108,000 00
Toledo, Ann Arbor and Grand Trunk R. R. Co. 1st mortgage, 1921, 6 per cent. . . .	100,000 00	106,000 00
Dunkirk, Warren and Pittsburgh Ry. Co. 1st mortgage guaranteed, 1900, 7 per cent .	75,000 00	\$8,500 00
Chi., St. Paul, Minn. and Omaha Ry. Co. consolidated mortgage, 1930, 6 per cent.	50,000 00	60,000 00
San Antonio and Aransas Pass Ry. Co. 1st mortgage gold, 1926, 6 per cent	45,000 00	40,500 00
Virginia Midland Ry. Co. general mortgage, 1936, 5 per cent	50,000 00	40,000 00
Iowa Central Ry. Co. 1st mtg., 5 per cent.	25,000 00	20,000 00
Jeffersonville, Madison and Indianapolis R. Co., 1st mtg., skg. fund, 1906, 7 per ct.	29,000 00	33,640 00
Mississippi, 4 per cent	20,000 00	20,000 00
New York City, 3 per cent	200,000 00	214,000 00
City of Richmond, Va., 5 per cent	50,000 00	54,000 00
Topeka City, Kas., internal imp., 6 per cent	122,643 46	123,869 89
<i>Shares of Stock.</i>		
1000 Ft. Wayne and Jackson R. R. Co. pre- ferred, \$100 each	100,000 00	110,000 00
1000 Lake Shore and Michigan Southern Ry. Co., \$100 each	100,000 00	104,000 00
500 Chicago, St. Paul, Minneapolis and Omaha Ry. Co. preferred, \$100 each .	50,000 00	46,250 00
500 Chicago, Milwaukee and St. Paul R. R. Co. preferred, \$100 each	50,000 00	51,750 00
500 Chicago and North-Western Ry. Co., \$100 each	50,000 00	54,000 00
500 New York Central and Hudson River R. R., \$100 each	50,000 00	54,000 00

<i>Shares of Stock.</i>	<i>Par value</i>	<i>Market value.</i>
367 Iowa Central preferred, \$100 each . . .	36,700 00	11,010 00
200 American Exchange National Bank of New York, \$100 each	20,000 00	29,000 00
200 Mercantile National Bank of New York, \$100 each	20,000 00	34,000 00
200 Bank of America, N. Y., \$100 each . .	20,000 00	36,000 00
200 Manhattan Co., N. Y., \$50 each	10,000 00	17,000 00
200 Merchants' Exchange National Bank of New York, \$50 each.	10,000 00	11,800 00
200 Chatham National Bank of New York, \$25 each	5,000 00	13,100 00
200 National Bank of Commerce of New York, \$100 each	20,000 00	35,400 00
200 Nassau Bank, \$50 each	10,000 00	15,300 00
200 National Butchers' and Drovers' Bank of New York, \$25 each	5,000 00	9,000 00
125 St. Nicholas Bank of N. Y., \$100 each .	12,500 00	15,000 00
100 Hanover National Bank of New York, \$100 each	10,000 00	22,500 00
100 Nat. Bank of the Republic, \$100 each .	10,000 00	15,200 00
100 Fourth Nat. Bank of N. Y., \$100 each .	10,000 00	14,300 00
200 Holland Trust Co., \$100 each.	20,000 00	42,000 00
100 Franklin Trust Co., Brooklyn, \$100 each	10,000 00	17,200 00
50 Metropolitan Trust Co., \$100 each . . .	5,000 00	9,200 00
Totals	\$4,762,843 46	\$5,609,849 89
Total market value of stocks and bonds		\$5,609,849 89

Loans on Collaterals.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
\$1000 Pittsburgh, Ft. Wayne and Chi. 1st mtg. bonds \$	1,000 00	\$ 1,430 00	\$ 1,000 00
5000 U. S. Gov. 4 per ct. bds.	5,000 00	6,400 00	5,000 00
7½ shares Continental National Bank	750 00	960 00	250 00
\$35000 Lack. & Pitts. R. Co. rec'r's cert. and notes	35,000 00	35,000 00	31,000 00
64 shares Continental National Bank	6,400 00	8,192 00	6,000 00
2000 Union Pacific 1st mtg. bonds, 1898	2,000 00	2,320 00	2,000 00
\$5000 Toledo, Ann Arbor and Nor. Mich. bonds . . .	5,000 00	4,950 00	11,000 00
5000 Virginia Midland gen'l mtg. 5 per cent. bonds	5,000 00	4,000 00	
1000 Knoxville and Ohio 1st mortgage bonds . . .	1,000 00	1,030 00	
25 shares American Ex. Co	2,500 00	2,750 00	
10 shares Wells, Fargo & Co	1,000 00	1,340 00	
500 shares, \$25 each, Chatham National Bank .	12,500 00	32,750 00	13,000 00
\$1000 Decatur and Great So. R. R. 5 per cent. bonds	1,000 00	960 00	450 00

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
24 shares Pullman Palace Car Co	2,400 00	4,104 00	2,500 00
400 shares, \$25 each, Safe Deposit Co., N. Y . . .	10,000 00	12,000 00	10,000 00
100 shares Sec. Nat. Bank of New York	10,000 00	32,000 00	10,000 00
\$40000 Des Moines and Ft. D. mtg. gold 2½ per ct. bds	40,000 00	24,000 00	16,000 00
61 shares, \$25 each, Nat. Broadway Bank . . .	1,525 00	4,315 75	5,000 00
20 shares, \$50 each, Mer- chants' Nat. Bank . .	1,000 00	1,440 00	
5 shares Bank of New York	500 00	1,150 00	
10 shares Nineteenth Ward Bank	1,000 00	1,000 00	1,500 00
1 share Alliance Insur- ance Co	1,000 00	1,500 00	
30 shares Fourth National Bank	3,000 00	4,290 00	4,500 00
10 shares American Exc. Nat. Bank	1,000 00	1,450 00	
200 shares N. Y. Cen. & Hud. Riv. R. R	20,000 00	21,600 00	50,000 00
300 shares Nat. Bank of the Republic	30,000 00	45,600 00	
Roch., Hornellsville and Lack. 1st mtg. 6 per ct. bds	17,500 00	15,750 00	12,500 00
Metropolitan Ferry Co. bds. .	1,000 00	1,000 00	500 00
Albermarle and Chesapeake Canal Co. bonds	5,000 00	5,400 00	6,000 00
Des Moines and Ft. Dodge 1st mtg. gold 2½ per cent. guar. bonds	4,000 00	2,400 00	
Des Moines and Ft. Dodge 1st mtg. gold 2½ per cent. guar. bonds	4,000 00	2,400 00	1,200 00
200 shares Pullman Palace Car Co	20,000 00	34,200 00	50,000 00
200 shares West'n Union Tele- graph Co	20,000 00	16,650 00	
100 shares Missouri Pacific . .	10,000 00	7,375 00	
Col., Hocking Val. and Toledo 5 per cent. cons. mtg. bonds	5,000 00	4,000 00	
Totals	\$ 286,075 00	\$ 345,706 75	\$ 239,400 00
Amount loaned on collaterals.			\$ 239,400 00
Cash deposited in bank			359,833 26
Interest due and accrued on bonds			63,952 87
Interest due and accrued on collateral loans			2,068 36
Gross premiums in course of collection, not more than 3 months due			604,748 75
Bills receivable, not matured, taken for fire, marine and inland risks .			21,751 40
Aggregate amount of all the assets of the company, stated at their actual value			
\$8,961,657 27			

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 74,835 39
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	374,801 16
Losses resisted, including interest, costs and other expenses thereon	60,263 98
Total gross amount of claims for losses	\$ 509,900 53
Deduct re-insurance thereon	44,953 15
Net amount of unpaid losses	\$ 464,947 38
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$2,739,339; unearned premiums (50 per cent.) . .	\$1,369,670 00
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$4,481,515; unearned premiums (pro rata) . .	2,376,082 00
Gross premiums received and receivable upon all unexpired inland navigation risks, \$30,180; unearned premiums (50 per cent.)	15,090 00
Gross premiums received and receivable upon all unexpired marine risks	6,665 00
Total unearned premiums	\$3,767,507 00
Cash dividends to stockholders remaining unpaid	480 00
Amount reserved for sinking fund	22,203 78
All other demands against the company, absolute and contingent. . .	204,056 50
Total amount of all liabilities, except capital stock and net surplus	\$4,459,194 66
Joint stock capital actually paid up in cash	3,000,000 00
Surplus beyond capital and all other liabilities.	1,502,462 61
Aggregate amount of all liabilities, including paid-up capital stock and net surplus.	\$8,961,657 27

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 year, as shown by that year's statement	\$ 394,609 53	\$
Deduct amount of same not collected.	778 68	. . . . .
Net collected	\$ 393,830 85	\$
Gross premiums on risks written and renewed during the year	5,174,373 61	37,425 62
Totals	\$5,568,204 46	\$ 37,425 62
Deduct premiums and bills in course of collection at this date	597,999 61	32,425 62
Entire premiums collected during the year	\$4,970,204 85	\$ 5,000 00
Deduct re-insurance, rebate, abatement, and return premiums	637,289 90	143 00
	\$4,332,914 95	\$ 4,857 00
Net cash actually received for premiums.	\$4,337,771 95	
Received for interest on mortgages	39,032 89	
Received for interest and dividends on stocks, bonds and collateral loans	179,088 84	
Income received from all other sources	91,131 26	
Aggregate amount of income actually received during the year in cash	\$4,647,024 95	

V. EXPENDITURES DURING THE YEAR.

		<i>On fire risks.</i>
Gross amount actually paid for losses (including \$310,-		
124.37, losses occurring in previous years)	\$2,455,552	50
Deduct all amounts received for salvages and re-insur-		
ance in other companies	96,762	40
Net amount paid during the year for losses	\$2,358,790	10
Cash dividends actually paid stockholders	299,800	00
Paid for commissions or brokerage	800,593	01
Paid for salaries, fees and all other charges of officers, clerks, agents		
and all other employés	374,732	68
Paid for State and local taxes in this and other States	64,272	18
All other payments and expenditures	275,432	35
Aggregate amount of actual expenditures during the year, in		
cash	\$4,173,620	32

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, 1887 . . .	\$ 600,192,292	\$ 6,374,688 00	\$	\$
Written or renewed in 1888	609,653,189	5,174,373 61	2,029,213	37,425 62
Totals	\$1,209,845,481	\$11,549,061 61	\$ 2,029,213	\$ 37,425 62
Deduct those expired and marked off as terminated	439,558,130	4,091,351 61	233,513	437 62
In force Dec. 31, 1888 .	\$ 770,287,351	\$ 7,457,710 00	\$ 1,795,700	\$ 36,988 00
Deduct amount re-insured	37,705,482	236,856 00	7,000	143 00
Net amount in force				
Dec. 31, 1888	\$ 732,581,869	\$ 7,220,854 00	\$ 1,788,700	\$ 36,845 00

Recapitulation of Fire Risks and 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>
1888	One year or less	\$328,372,660 00	\$ 2,739,339 00	1-2	\$ 1,369,670 00
1887	Two years . .	1,155,550 00	8,895 00	1-4	2,224 00
1888		7,155,667 00	35,221 00	3-4	26,416 00
1886	Three years .	54,527,819 00	552,510 00	1-6	92,085 00
1887		65,860,411 00	633,548 00	1-2	316,774 00
1888		85,900,043 00	825,050 00	5-6	687,542 00
1885	Four years . .	1,362,987 00	14,013 00	1-8	1,752 00
1886		1,205,220 00	12,569 00	3-8	4,713 00
1887		1,367,048 00	12,604 00	5-8	7,878 00
1888		1,285,586 00	14,246 00	7-8	12,465 00
1884	Five years. . .	32,374,290 00	429,551 00	1-10	42,955 00
1885		35,206,091 00	468,790 00	3-10	140,637 00
1886		33,191,027 00	448,287 00	1-2	224,144 00
1887		40,833,852 00	507,778 00	7-10	355,445 00
1888		41,567,511 00	504,000 00	9-10	453,600 00
	Perpetual risks	1,216,107 00	14,453 00	. . .	7,452 00
Totals		\$732,581,869 00	\$ 7,220,854 00	. . .	\$ 3,745,752 00

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$73,510,906 08
Losses paid from organization to date	46,405,520 17
Total amount of cash dividends declared since the company commenced business	7,615,000 00
Total amount of the company's stock owned by the directors at par value	187,500 00
Amount loaned to officers and directors	73,000 00
Amount loaned to stockholders, not officers	11,000 00
Dividends declared payable in stock from organization	1,000,000 00
Losses incurred during the year, fire	2,514,700 86
Amount deposited in different States and countries for the security of all the company's policy-holders	150,000 00

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

Risks written	\$1,946,247 00
Premiums received	29,324 14
Losses paid	10,898 24
Losses incurred	10,284 35

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.

Market value of real estate owned by the company (unincumbered)	\$ 137,000 00
Loans on mortgage (first liens), upon which not more than one year's interest is due	327,173 60
Interest due and accrued on all said mortgage loans	4,990 64
Value of lands mortgaged, exclusive of buildings	\$ 752,100 00
Value of buildings mortgaged (insured for \$143,225.00 as collateral)	227,050 00
Total value of said mortgaged premises	\$ 979,150 00

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	<i>Par value.</i>	<i>Market value.</i>
Riverside Water Co.	\$ 20,000 00	\$ 20,600 00
Portland, Oregon, school	50,000 00	51,000 00
Prospect School Dist., San Bernardino Co .	10,000 00	10,600 00
Crafton School Dist., San Bernardino Co . .	6,500 00	6,890 00
San Pascual School Dist., Los Angeles Co .	25,000 00	26,000 00
Pasadena School Dist., Los Angeles Co . . .	5,000 00	5,200 00
Centralia School Dist., Los Angeles Co . . .	2,000 00	2,080 00
<i>Shares of Stock.</i>		
300 Pacific Gas Improvement Co	30,000 00	19,500 00
200 Sather Banking Co.	20,000 00	22,000 00
Totals	\$ 168,500 00	\$ 163,870 00
Total market value of stocks and bonds		\$ 163,870 00

Loans on Collaterals.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
225 shrs. Merced Security Sav- ings Bank stock.	\$ 22,500 00	\$ 5,825 00	\$ 4,000 00
425 shrs. Commercial & Sav'gs Bank of San José stock . . .	42,500 00	25,500 00	} 20,500 00
500 shares San José and Santa Clara R. R.	50,000 00	10,000 00	
7000 shares Paul O. Burns Wine Co.	7,000 00	5,600 00	3,500 00
Totals	\$ 122,000 00	\$ 46,925 00	\$ 28,000 00
Amount loaned on collaterals.			\$ 28,000 00
Cash in the company's principal office			1,327 83
Cash deposited in bank			89,298 56
Interest due and accrued on bonds			5,650 00
Interest due and accrued on collateral loans			54 45
Gross premiums in course of collection, not more than 3 months due.			85,798 62
Aggregate amount of all the assets of the company, stated at their actual value			\$ 843,163 70

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due.	\$ 300 00
Gross losses in process of adjustment, or in suspense, in- cluding all reported and supposed losses	425 00
Losses resisted, including interest, costs and other ex- penses thereon	2,400 00
Total gross amount of claims for losses.	\$ 3,125 00
Deduct re-insurance thereon	2,000 00
Net amount of unpaid losses	\$ 1,125 00
Gross premiums received and receivable upon all unex- pired fire risks, running one year or less from date of policy, \$233,437 97; unearned premiums (50 per cent.)	\$ 116,718 98
Gross premiums received and receivable upon all unex- pired fire risks, running more than one year from date of policy, \$234,445 57; unearned premiums (pro rata)	121,637 76
Total unearned premiums	\$ 238,356 74

Cash dividends to stockholders remaining unpaid	1,136 00
All other demands against the company, absolute and contingent . .	15,014 62
Total amount of all liabilities, except capital stock and net surplus	\$ 255,632 36
Joint stock capital actually paid up in cash	300,000 00
Surplus beyond capital and all other liabilities	287,531 34
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$ 843,163 70

IV. INCOME DURING THE YEAR.

	<i>From fire risks.</i>
Gross premiums and bills in course of collection at close of last year, as shown by that year's statement . . .	\$ 80,590 34
Gross premiums on risks written or renewed during the year	405,603 58
Total	\$ 486,193 92
Deduct premiums and bills in course of collection at this date	85,798 62
Entire premiums collected during the year . . .	\$ 400,395 30
Deduct re-insurance, rebate, abatement and return premiums	80,524 15
Net cash actually received for premiums	\$ 319,871 15
Received for interest on mortgages and collateral loans	38,682 94
Income received from all other sources	12,553 75
Aggregate amount of income actually received during the year in cash	\$ 371,107 84

V. EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount actually paid for losses (including \$5,889.00, losses occurring in previous years)	\$ 206,687 00
Deduct all amounts received for salvages, and re-insurance in other companies	33,008 40
Net amount paid during the year for losses	\$ 173,678 60
Cash dividends actually paid stockholders	36,000 00
Paid for commissions or brokerage	78,803 64
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes	38,715 00
Paid for State and local taxes in this and other States	6,577 48
All other payments and expenditures	43,624 53
Aggregate amount of actual expenditures during the year, in cash	\$ 377,399 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	\$25,177,811	\$ 445,778 90
Written or renewed during the year	21,932,896	405,603 58
Totals	\$ 47,110,707	\$ 851,382 48
Deduct those expired and marked off as terminated . .	20,186,250	356,502 70
In force at the end of the year	\$ 26,924,457	\$ 494,879 78
Deduct amount re-insured	1,440,695	26,996 24
Net amount in force December 31, 1888	\$ 25,483,762	\$ 467,883 54

Recapitulation of Fire Risks and 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>
1888	One year or less	\$12,451,286 00	\$ 233,437 97	1-2	\$ 116,718 98
1887	Two years . .	25,750 00	388 87	1-4	97 22
1888		25,525 00	510 37	3-4	382 78
1886	Three years . .	3,861,301 00	68,462 46	1-6	11,410 41
1887		4,276,126 00	75,031 31	1-2	37,515 65
1888		4,612,169 00	81,428 56	5-6	67,857 15
1884	Five years . .	5,000 00	45 00	1-10	4 50
1885		96,895 00	4,144 63	3-10	1,243 39
1886		31,125 00	1,203 10	1-2	601 55
1887		59,560 00	1,915 15	7-10	1,340 60
1888		39,025 00	1,316 12	9-10	1,184 51
Totals		\$ 25,483,762 00	\$ 467,883 54		\$ 238,356 74

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 6,278,133 60
Losses paid from organization to date	2,841,045 03
Total amount of cash dividends declared since the company commenced business	654,500 00
Total amount of company's stock owned by the directors at par value.	72,900 00
Losses incurred during the year, fire	168,653 80

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

Risks written	\$ 446,240 00
Premiums received	9,484 29
Losses paid	5,042 51
Losses incurred	5,042 51

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

Incorporated 1803.

JOHN C. PAIGE Resident Manager, Boston.

I. CAPITAL.

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

II. ASSETS.

Market value of real estate owned by the company (unincumbered) . \$ 412,272 30

Account of Stocks and Bonds owned by the Company.

	<i>Par value.</i>	<i>Market value.</i>
Deposited with the Superintendent of Insurance Department, State of New York, at Albany:		
U. S. 4 per cent. funded loan, 1907, reg.	\$ 286,000 00	\$ 366,080 00
Deposited with the Insurance Dept., State of Ohio, at Columbus:		
U. S. 4 per cent. funded loan, 1907, reg.	120,000 00	153,600 00
Deposited with the State of Virginia at Richmond:		
U. S. 4 per cent. funded loan, 1907, reg.	50,000 00	64,000 00
Deposited with the State of Oregon, at Salem:		
U. S. 4 per cent. funded loan, 1907, reg.	50,000 00	64,000 00
Deposited with the State of Georgia, at Atlanta:		
U. S. 4 per cent. funded loan, 1907, reg.	25,000 00	32,000 00
Deposited with the State of North Carolina, at Raleigh:		
U. S. 4 per cent. funded loan, 1907, reg.	10,000 00	12,800 00
Deposited with the trustees, at New York:		
U. S. 4 per cent. funded loan, 1907, reg.	214,850 00	275,008 00
West Virginia State def. certificates.	28,666 67	2,580 00
Totals	\$ 784,516 67	\$ 970,068 00
Total market value of stocks and bonds		\$ 970,068 00
Cash deposited in bank		71,486 50
Gross premiums in course of collection, not more than 3 months due		154,546 18
Bills receivable, not matured, taken for fire, marine and inland risks		366 37
All other property belonging to the company		5,131 69
Amount of premiums unpaid on policies which have been issued more than three months	\$ 13,004 07	
Aggregate amount of all the assets of the company, stated at their actual value		\$1,613,871 24

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 20,665 98
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	68,057 25
Losses resisted, including interest, costs and other expenses thereon	24,961 30
Total gross amount of claims for losses.	\$ 113,684 53
Deduct re-insurance thereon	1,425 50
Net amount of unpaid losses	\$ 112,259 03
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$839,488.72; unearned premiums (50 per cent.)	\$ 419,744 35
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$535,660.83; unearned premiums (pro rata)	295,348 81
Total unearned premiums	\$ 715,093 16

All other demands against the company, absolute and contingent. . .	26,582 55
Total amount of all liabilities, and net surplus.	\$ 853,934 74
Surplus beyond all other liabilities	759,936 50
Aggregate amount of all liabilities, including net surplus. . .	\$1,613,871 24

IV. INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of last year, as shown by that year's statement. . . .	<i>From fire risks.</i> \$ 149,664 60
Gross premiums on risks written and renewed during the year	1,241,914 56
Total	\$1,391,579 16
Deduct premiums and bills in course of collection at this date	167,550 25
Entire premiums collected during the year. . . .	\$1,224,028 91
Deduct re-insurance, rebate, abatement and return premiums	206,613 62
Net cash actually received for premiums	\$1,017,415 29
Received for interest and dividends on stocks, bonds and collateral loans and from all other sources	24,114 35
Income received from rents, \$17,113.25; from all other sources, \$118.23; total	17,231 48
Aggregate amount of income actually received during the year, in cash	\$1,058,791 12

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses, (including losses occurring in previous years)	<i>On fire risks.</i> \$ 650,161 84
Deduct all amounts actually received for salvages and all amounts actually received for re-insurance in other companies	32,994 67
Net amount paid during the year for losses	\$ 617,167 17
Paid for commissions or brokerage	185,882 33
Paid for salaries, fees and all other charges of officers, clerks, agents, and all other employés	107,530 59
Paid for State and local taxes in this and other States	37,314 09
All other payments and expenditures, viz: Charged to profit and loss, \$78.89; general expenses, \$28,416.24; total.	28,495 13
Aggregate amount of actual expenditures during the year in cash	\$ 976,389 31

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December, 1887	\$114,689,368 86	\$1,360,875 47
Written or renewed during 1888	109,120,892 36	1,241,914 56
Totals	\$223,810,261 22	\$2,602,790 03
Deduct those expired and marked off as terminated. . .	103,051,472 96	1,177,703 39
In force at the end of the year.	\$120,758,788 26	\$1,425,086 64
Deduct amount re-insured.	3,690,399 56	49,937 09
Net amount in force December 31, 1888	\$117,068,388 70	\$1,375,149 55

INSURANCE COMPANY OF NORTH AMERICA. 185

Recapitulation of Fire Risks and 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>
1888	One year or less	\$ 67,003,439 87	\$ 839,488 72	1-2	\$ 419,744 35
1887	Two years . .	292,986 16	2,750 94	1-4	687 74
1888		495,050 33	4,378 73	3-4	3,284 05
1886		8,128,355 34	87,470 11	1-6	14,578 35
1887	Three years . .	9,596,865 03	103,550 85	1-2	51,775 42
1888		11,172,683 41	114,693 01	5-6	95,577 49
1885		291,350 00	2,705 05	1-8	338 13
1886	Four years . .	505,073 00	4,745 24	3-8	1,779 47
1887		505,475 00	4,723 52	5-8	2,952 20
1888		666,216 33	5,831 72	7-8	5,102 77
1884	Five years . .	2,234,790 00	26,209 26	1-10	2,620 92
1885		2,641,966 00	30,077 61	3-10	9,023 28
1886		3,512,250 11	38,449 65	1-2	19,224 82
1887		4,918,983 08	53,317 16	7-10	37,322 00
1888		5,103,504 84	56,757 98	9-10	51,082 17
Totals		\$117,068,388 70	\$ 1,375,149 55		\$ 715,093 16

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$15,291,940 39
Losses paid from organization to date	10,114,280 73
Losses incurred during the year, fire	612,556 72

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$1,070,541 92
Premiums received	26,106 10
Losses paid	9,272 92
Losses incurred	9,099 10

Insurance Company of North America,

OF

PHILADELPHIA, . PENNSYLVANIA.

Incorporated April 14, 1794.

CHARLES PLATT, President.

GREVILLE E. FRYER, Secretary.

I. CAPITAL.

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

II. ASSETS.

Value of real estate owned by the company (unincumbered)	\$ 345,424 47
Loans on bond and mortgage (first liens), upon which not more than one year's interest is due	2,326,576 73
Loans on bond and mortgage (first liens), upon which more than one year's interest is due (of which \$7,500 are in process of foreclosure)	9,500 00
Interest due and accrued on all said bond and mortgage loans. . . .	25,093 80
Total value of said mortgaged premises	\$ 6,000,862 00

Account of Stocks and Bonds owned by the Company.

	<i>Par value.</i>	<i>Market value.</i>
U. S. Government bonds, 4 per ct. reg . . .	\$ 10,000 00	\$ 12,700 00
Georgia State loan, 4½ per cent	25,000 00	27,000 00
Boston City loan, 6 per ct. reg., due 1893-94.	200,000 00	226,000 00
Baltimore water stock, 5 per cent. reg., due 1894	200,000 00	220,000 00
Indianapolis City loan, 7 3-10 per cent., due 1893	30,000 00	34,500 00
Hartford City loan, 6 per cent., due 1893 . .	45,000 00	49,050 00
Toledo City loan, 8 per cent., due 1893, \$1,000, \$10,000; \$10,000, 1894	21,000 00	24,780 00
Cin. City loan \$8,000, 6 per cent., due 1897; \$10,000, 7 3-10 per cent, due 1902; \$10,000, 7 per cent., due 1902; \$11,000, due 1895. .	39,000 00	46,800 00
Fall River City loan, 5 per ct., gold, due 1894	30,000 00	31,800 00
Harrisburg City loan, 6 per ct., due 1893 . .	15,000 00	16,350 00
Providence City loan, 5 per cent., gold, due 1900, registered	25,000 00	27,500 00
Newark City loan, 7 per cent., due 1892. . .	20,000 00	21,600 00
Cleveland City loan, 7 per cent., due 1894. .	30,000 00	34,200 00
Burlington City loan, 8 per cent, due 1896 .	12,000 00	14,760 00
East Lincoln (Ills.), 5 per cent. coup. bds. .	10,000 00	10,000 00
Penn. R. R. Co.'s con. 5 per cent regis . . .	330,000 00	379,500 00
Penn. R. R. Co.'s con. mtg. reg. bds, 6 per ct.	100,000 00	122,000 00
Phila. and Reading R. R. Co.'s 1st mtg., 6 per cent., due 1910	350,000 00	430,500 00
Phila. and Reading R. R. Co.'s 1st mtg., 7 per cent., due 1893	5,000 00	5,550 00
North Penn. R. R. Co.'s bonds, gen. mtg., 7 per cent., due 1903	75,000 00	98,250 00
North Penn. R. R. Co.'s coupon bonds, 7 per cent., due 1896	5,000 00	5,900 00
Belvidere and Dela. R. R. Co.'s 1st mtg, 6 per cent., due 1902	50,000 00	57,000 00
Penn. and N. Y. Canal and R. R. Co.'s bds., 7 per cent., gnar. by L. V. R. R. Co. . .	30,000 00	34,800 00
Lehigh Val. R. R. Co.'s con. bds, 6 per cent. registered	200,000 00	264,000 00
Phila., Wilm. and Bal. R. R. Co.'s bonds, 6 per cent., due 1892, registered.	39,000 00	40,950 00
Dela. Div. Canal Co.'s bds., 6 per ct., due 1898	15,000 00	15,000 00
Dela. and Raritan Canal Co. and C. & A. R. R. & T. Co.'s loan, 6 per cent., due 1889.	11,000 00	11,000 00
Lehigh Coal and Nav. Co.'s con. mtg. 7 per cent. registered	5,000 00	6,400 00

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	<i>Par value.</i>	<i>Market value.</i>
Easton and Amboy R. R. Co., 1st mtg., guar. 5 per cent. registered	100,000 00	114,000 00
Phila. and Erie R. R. reg. 5 per cent., guar. by Penn. R. R. Co	150,000 00	169,500 00
Chi. and West. Ind. R. R. con. bonds, 6 per cent. coupon	125,000 00	146,250 00
Northern Central R. W. Co.'s con. 6 per cent. gen. mtg, due 1904	15,000 00	17,700 00
Pittsburgh, McKeesport and Youghiogheny R. R., 2nd mtg., 6 per cent	50,000 00	57,500 00
Lehigh Val. R. R. sterling 6 per cent. bds .	49,000 00	51,450 00
The Belt R. R. and Stock Yard Co., 6 per cent., due 1910, Indianapolis	50,000 00	56,000 00
Bergen County R. R. Co.'s 1st mtg. bds, 6 per cent. coupon, due 1911	50,000 00	56,000 00
N. Y. & Pac. Car Trust, Series C, 6 per cent. registered	60,000 00	42,000 00
N. Y. & Pac. Car Trust, Series D, 7 per cent. registered	60,000 00	42,000 00
Car Trust of New York, No. 2, Series D, 6 per cent. registered	63,000 00	56,700 00
N. Y. & Long Branch R. R. 5 per cent . . .	150,000 00	157,500 00
100 shares Philadelphia National Bank . .	10,000 00	24,800 00
228 shares Chesapeake and Del. Canal Co. .	11,400 00	500 00
50 shares Sandy Hook, Quar. and City Island Telegraph Co	1,000 00	1,000 00
Mutual Ins. Scrip (Atlantic Mutual and China Mutual), registered	88,767 00	88,767 00
Phila. and Balti. Cen. R. R., 5 per cent., 1st con. reg., due 1911	100,000 00	105,000 00
Del. and Chesapeake R. R., 1st mtg. 4 per ct.	100,000 00	88,000 00
N. Y., L. E. & W. R. R., 4½ per cent. 3d mtg	200,000 00	222,000 00
Steubenville and Ind. R. R., 5 per cent. 1st mtg., registered	200,000 00	216,000 00
Corning, Cowanesque and A. 'R. R., 6 per cent. 1st mtg	65,000 00	68,250 00
N. Y., L. E. & W. R. R., 6 per cent. collat. trust bonds	40,000 00	43,200 00
Terre Haute and Logansport R. R., exten- sion mtg., 6 per cent	50,000 00	50,000 00
Texas and Pac. R'y Co 's 1st mtg., 6 per cent	14,000 00	15,260 00
Louisville and Nashville R. R. (Evansville and Hend. div.), 1st mtg., 6 per cent . .	75,000 00	85,500 00
Lehigh Coal and Nav. gen. mtg, 4½ per cent	50,000 00	56,000 00
N. Y. W'st Shr. & Buf. R. R., 1st mtg., 4 per cent	75,000 00	76,500 00
San Antonio and Aransas Pass R'y Co.'s 1st mtg., 6 per cent	20,000 00	18,000 00
Wrecking Boat "North America"	63,000 00	63,000 00
Totals	\$4,012,167 00	\$4,456,267 00
Total market value of stocks and bonds		\$4,456,267 00

Loans on Collaterals.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
11 shares Amer. Fire Ins. Co	\$ 1,100 00	\$ 1,815 00	\$ 1,500 00
365 shares Ins. Co. of N. Am	3,650 00	9,763 75	3,000 00
27 shares Penn. R. R. Co. .	1,350 00	1,451 25	2,000 00
2 shares Penn. Co. for Ins. on Lives and Granting Annuities	200 00	1,000 00	
1 share Un. Cos. of N. J .	100 00	215 00	
26 shares Penn. R. R. Co. .	1,300 00	1,397 50	550 00
97 shares Ins Co. of N. Am.	970 00	2,544 75	500 00
\$1000 bond Hunt. and Br'd Top Car Trust, 6 per cent . .	1,000 00	1,000 00	800 00
9 notes Pitts. and West. R. R. Co., each \$2,800 . . .	25,200 00	25,200 00	25,000 00
1 note Pitts. and West. R. R. Co.	4,800 00	4,800 00	
67 shares Ins. Co. of N. Am	670 00	1,782 25	1,200 00
556 shares L. V. R. R. Co . .	27,800 00	30,441 00	25,000 00
15 shares Un. Cos. of N. J .	1,500 00	3,225 00	2,000 00
24 shares Ins Co. of N. Am.	240 00	642 00	600 00
28 shares Westmorel'd Coal Co	1,400 00	1,820 00	5,700 00
38 shares Real Es. Trust Co	950 00	2,180 00	
20 shares Penn. Salt Co. . .	1,000 00	2,000 00	
25 shares Ins. Co. of N. Am	250 00	662 50	
Totals	\$ 73,480 00	\$ 91,990 00	\$ 67,850 00
Amount loaned on collaterals			\$ 67,850 00
Cash deposited in bank			722,412 88
Premiums in course of collection (commission and expense off) . . .			549,237 67
Bills receivable, not matured, taken for marine risks			95,556 32
All other property belonging to the company			99,037 69

Aggregate amount of all the assets of the company, stated at
their actual value \$8,696,856 56

III. LIABILITIES.

Gross claims for losses against the company, adjusted and unpaid	\$ 69,780 00
Gross losses in process of adjustment or in suspense, in- cluding all reported and supposed losses.	279,977 00
Losses resisted, including interest, costs and other ex- penses thereon	40,554 00
Total gross amount of claims for losses.	\$ 390,311 00
Deduct re-insurance thereon	171,400 00
Net amount of unpaid losses	\$ 218,911 00
Gross premiums received and receivable upon all unex- pired fire risks, running one year or less from date of policy, \$1,778,525.92; unearned premiums (50 per cent.)	\$ 889,262 96
Gross premiums received and receivable upon all unex- pired fire risks, running more than one year from date of policy, \$2,195,990.90; unearned premiums (pro rata).	1,122,982 74
Total	\$2,012,245 70
Less amount re-insured.	50,214 54
Total	\$1,962,031 16

INSURANCE COMPANY OF NORTH AMERICA. 189

Gross premiums received and receivable upon all unexpired inland, navigation and marine risks	152,108 27
Amount required to safely re-insure all outstanding risks . . .	\$2,114,139 43
Amount reclaimable by the insured on perpetual fire insurance policies, being ninety-five per cent. of the premium or deposit received.	706,594 49
All other demands against the company, absolute and contingent .	18,404 99
Total amount of all liabilities, except capital stock and net surplus	\$3,058,049 91
Joint stock capital actually paid up in cash	3,000,000 00
Surplus beyond capital and all other liabilities.	2,638,906 65
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$8,696,956 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 previous year. as shown by that year's statement	\$ 246,263 96	\$ 271,250 14
Gross premiums on risks written and renewed during the year	2,629,480 05	1,675,116 35
Totals	\$2,875,744 01	\$1,946,366 49
Deduct premiums and bills in course of collection at this date	339,320 91	305,473 08
Entire premiums collected during the year	\$2,536,423 10	\$1,640,893 41
Deduct re-insurance, rebate, abatement and return premiums	291,163 65	397,166 49
	\$2,245,259 45	\$1,243,726 92
Net cash actually received for premiums		\$3,488,986 37
Received for interest on bonds and mortgages		124,289 58
Received for interest and dividends on stocks, bonds, collateral loans, and from all other sources		232,184 50
Income received from all other sources		47,326 71
Deposit premiums received for perpetual fire risks	\$ 64,761 80	
Aggregate amount of income actually received during the year in cash		\$3,892,787 16

V. EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	<i>Marine and inland risks.</i>
Gross amount actually paid for losses	\$1,320,228 98	\$1,520,350 16
Deduct all amounts actually received for salvage, and all amounts received for re-insurance in other companies	33,330 45	585,200 70
	\$1,286,898 53	\$ 935,149 46
Net amount paid during the year for losses		\$2,222,047 99
Cash dividends actually paid		450,000 00
Paid or allowed for commissions or brokerage		560,747 11
Paid for salaries of officers, clerks, general and special agents, and all employes		132,667 32
Paid for State and local taxes in this and other States		101,224 54
All other payments and expenditures.		280,928 78
Amount of deposit premiums returned during the year on perpetual fire risks	\$ 17,435 09	
Aggregate amount of actual expenditures during the year, in cash		\$3,747,615 74

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and inland risks.</i>	<i>Premium thereon.</i>
In force on the 31st day of December of preceding year . .	\$ 326,382,285	\$3,748,652 43	\$ 14,188,787	\$ 110,920 11
Written or renewed during yr..	277,314,149	2,629,480 05	255,111,734	1,675,116 35
Totals	\$ 603,696,434	\$6,378,132 48	\$ 269,300,521	\$1,786,036 46
Deduct those expired and marked off as terminated .	227,853,799	2,403,615 66	253,818,485	1,633,928 19
In force at end of the year	\$375,842,635	\$3,974,516 82	. . . . .	. . . . .
Deduct amount re-insured . .	10,577,543	99,238 23	. . . . .	. . . . .
Net amount in force December 31, 1888	\$ 365,265,092	\$3,875,278 59	\$ 15,482,036	\$ 152,108 27
<i>Perpetual risks.</i>				
Perpetual risks in force on the 31st of December of the preceding year			<i>Amount of risks.</i>	<i>Total deposits.</i>
			\$26,475,574 29	\$ 696,456 96
Perpetual risks written during the year			2,714,676 44	64,761 80
Totals			\$29,190,250 73	\$ 761,218 76
Deduct those marked off as cancelled			674,006 84	17,435 09
In force December 31, 1888			\$28,516,243 89	\$ 743,783 67

Recapitulation of Fire Risks and 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>
1888	One year or less	\$170,042,289 00	\$ 1,778,525 92	1-2	\$ 889,262 96
1887	Two years . . .	1,298,453 00	11,324 07	1-4	2,831 02
1888		1,292,136 00	8,014 12	3-4	6,010 59
1886	Three years . .	33,626,447 00	348,582 88	1-6	58,097 14
1887		37,904,063 00	373,237 40	1-2	186,618 70
1888		40,462,503 00	374,881 97	5-6	312,401 64
1885	Four years . .	1,073,388 00	10,355 21	1-8	1,294 40
1886		851,726 00	9,438 19	3-8	3,539 32
1887		1,160,586 00	10,531 00	5-8	6,581 87
1888		722,733 00	6,437 64	7-8	5,632 93
1884	Five years . . .	13,691,670 00	169,324 32	1-10	16,932 43
1885		16,322,857 00	195,216 45	3-10	58,564 93
1886		18,454,330 00	222,218 23	1-2	111,109 11
1887		19,504,413 00	227,369 98	7-10	159,158 93
1888		17,635,792 00	199,119 22	9-10	179,207 28
	Over five years.	1,799,249 00	29,940 22	Pro rata	15,002 45
Totals		\$375,842,635 00	\$ 3,974,516 82	. . .	\$ 2,012,245 70
Less amount re-insured		10,577,543 00	99,238 23	. . .	50,214 54
Totals		\$365,265,092 00	\$ 3,875,278 59	. . .	\$ 1,962,031 16

Answers to General Interrogatories.

Total amount of premiums received from organization of company to date	\$85,518,620 68
Total amount of cash dividends declared since the company commenced business	10,503,934 25
Total amount of the company's stock owned by the directors, at par value	125,200 00

INS. CO. OF THE STATE OF PENNSYLVANIA. 191

Total amount of losses paid from organization to date.	61,220,146 72
Amount of losses incurred during the year; fire, \$1,215,232.55; marine, \$833,649.46; total.	2,048,882 01
Total amount loaned to stockholders, not officers	16,350 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$1,943,301 00
Premiums received	39,794 79
Losses paid	8,148 15
Losses incurred	8,988 02

Insurance Co. of the State of Pennsylvania, OF PHILADELPHIA, . PENNSYLVANIA.

Incorporated April 18, 1794.

GEORGE G. CROWELL, President.

A. B. EARLE, Secretary.

I. CAPITAL.

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

II. ASSETS.

Market value of real estate owned by the company (unincumbered) . \$	228,800 00
Loans on mortgage (first liens), upon which not more than one year's interest is due	109,450 00
Interest due and accrued on all said mortgage loans	2,352 25
Value of buildings mortgaged (insured for \$87,800.00 as collateral)	281,900 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
Philadelphia National Bank, 20 shares . . . \$	2,000 00	\$ 4,960 00
Philadelphia and Reading R. R. Co., 3 pref. 5's	2,000 00	1,205 00
Philadelphia and Reading R. R. Co., gen. mort., 4's	1,000 00	907 50
Philadelphia and Reading R. R. Co., cons. 5's (stamped)	10,000 00	10,037 50
Harrisburg, Portsmouth, Mt. Joy and Lan- caster R. R. Co., 4's	15,000 00	15,450 00
Delano Land Co., 7's	10,000 00	10,800 00
United States Loan, 4½'s	10,000 00	10,900 00
Car Trust of N.Y., No. 2, C, 6's	11,000 00	11,000 00
New York and Pacific Car Trust, C, 6's . . .	14,000 00	14,000 00
Chicago and West. Indiana R. R. Co., 6's . .	12,000 00	13,680 00
Corning, Cowanesque and Antrim R. R. Co., 6's	12,000 00	12,600 00

192 INS. CO. OF THE STATE OF PENNSYLVANIA.

	<i>Par value.</i>	<i>Market value.</i>
Shamokin, Sunbury and Lewisburg R. R. Co., 5's	10,000 00	10,000 00
Terre Haute and Indiana R. R. Co., 6's . . .	20,000 00	20,000 00
Steubenville and Indiana R. R. Co., 5's . . .	30,000 00	32,400 00
Long Dock Co., 6's	10,000 00	12,000 00
City of Cincinnati, 6's	8,000 00	9,760 00
Pittsburgh Junction R. R. Co., 6's	10,000 00	11,200 00
St. Paul and Northern R. R. Co., 6's	10,000 00	12,100 00
Sunbury, Hazleton and Wilkesbarre R. R., C, 5	4,000 00	4,160 00
Northern Central R. R. Co., 4½'s	10,000 00	10,500 00
City of Quincy, 4½'s	10,000 00	10,500 00
Totals	\$ 221,000 00	\$ 238,160 00
Total market value of stocks and bonds		\$ 238,160 00

Loans on Collaterals.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
North Pacific R. R. Co., 6's \$ 2,000 00	\$ 2,000 00	\$ 2,245 00	\$ 10,000 00
Borough of Bellefonte, 7's	2,000 00	2,000 00	
Pacific of Missouri, 4's	2,000 00	2,000 00	
Phil. & Read. R. R. Co., pref., 5's	1,000 00	610 00	
L. C. & N. Co. stock, 90 shares	4,500 00	4,680 00	
Totals	\$ 11,500 00	\$ 11,535 00	\$ 10,000 00
Amount loaned on collaterals			\$ 10,000 00
Cash in company's principal office			2,228 75
Cash deposited in bank			44,377 03
Interest due and accrued on bonds			563 33
Interest due and accrued on collateral loans			20 00
Gross premiums in course of collection, not more than 3 months due			20,702 41
Bills receivable, not matured, taken for fire, marine and inland risks			1,963 25
All other property belonging to the company			2,183 00
Aggregate amount of all the assets of the company, stated at their actual value			\$ 674,042 80

III. LIABILITIES.

Net amount of unpaid losses, fire, \$30,598; marine, \$466; total	\$ 31,064 00
Gross premiums received and receivable upon all unex- pired fire risks, running one year or less from date of policy, \$221,485.78; unearned premiums (50 per cent.)	\$ 110,742 89
Gross premiums received and receivable upon all unex- pired fire risks, running more than one year from date of policy, \$130,696.67; unearned premiums (pro rata)	82,042 49
Total unearned premiums	\$ 192,785 38
Amount reclaimable by the insured on perpetual fire insurance poli- cies	144,642 09
All other demands against the company, absolute and contingent	21 83
Total amount of all liabilities, except capital stock and net sur- plus	\$ 370,674 47
Joint stock capital actually paid up in cash	200,000 00
Surplus beyond capital and all other liabilities	103,368 33
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$ 674,042 80

IV. INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of last year, as shown by that year's statement . .	<i>From fire risks.</i> \$ 25,682 95
Gross premiums on risks written and renewed during the year	365,293 46
Total	\$ 390,976 41
Deduct premiums and bills in course of collection at this date	20,702 41
Entire premiums collected during the year. . . .	\$ 370,274 00
Deduct re-insurance, rebate, abatement and return premiums	63,067 45
Net cash actually received for premiums	\$ 307,206 55
Received for interest on mortgages	6,616 66
Received for interest and dividends on stocks, bonds and collateral loans	12,569 33
Income received from all other sources.	21,049 30
Aggregate amount of income actually received during the year in cash	\$ 347,441 84

V. EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	<i>Marine and inland risks.</i>
Gross amount actually paid for losses (including \$30,116.90, losses occurring in previous years)	\$ 193,031 29	\$ 2,543 64
Deduct all amounts received for salvages and re-insurance in other companies.	14,635 61	119 37
	\$ 178,395 68	\$ 2,424 27
Perpetual risks	6,999 37	. . . . .
	\$ 185,395 05	\$ 2,424 27
Net amount paid during the year for losses	\$ 187,819 32	
Cash dividends actually paid stockholders	20,000 00	
Paid for commissions or brokerage	66,026 24	
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	16,666 29	
Paid for State and local taxes in this and other States	10,009 45	
All other payments and expenditures	39,304 12	
Aggregate amount of actual expenditures during the year in cash	\$ 339,825 42	

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	\$ 27,283,011	\$ 278,276 07
Written or renewed during the year	38,466,933	365,293 46
Totals	\$ 65,749,944	\$ 643,569 53
Deduct those expired and marked off as terminated . .	31,014,169	269,566 30
In force at the end of the year	\$ 34,735,775	\$ 374,003 23
Deduct amount re-insured	1,838,701	21,820 38
Net amount in force December 31, 1888	\$ 32,897,074	\$ 352,182 85
Perpetual risks	4,802,998	157,127 03

Recapitulation of Fire Risks and 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>
1888	One year or less	\$20,462,192 00	\$ 221,468 18	1-2	\$ 110,742 89.
1887	Two years . .	41,150 00	274 53	1-4	137 26
1888		64,641 00	342 99	3-4	257 22
1886		892,189 00	9,335 35	1-6	1,555 89.
1887	Three years .	2,046,532 00	20,489 48	1-2	10,244 74
1888		3,343,816 00	29,515 15	5-6	24,595 95
1885		34,850 00	328 75	1-8	41 09
1886	Four years . .	43,850 00	476 13	3-8	178 53
1887		86,150 00	908 51	5-8	567 80
1888		123,608 00	1,479 82	7-8	1,294 79.
1884	Five years . .	495,360 00	6,168 10	1-10	616 81
1885		572,221 00	6,680 32	3-10	2,004 09.
1886		883,731 00	10,136 89	1-2	5,068 44
1887	Over five years	1,548,511 00	19,119 41	7-10	13,383 58
1888		1,984,529 00	21,131 61	9-10	19,018 44
		273,744 00	4,309 65	. . .	3,077 86
Totals		\$32,897,074 00	\$ 352,182 85	. . .	\$ 192,785 38

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$18,483,907 75.
Losses paid from organization to date	14,990,171 52.
Total amount of cash dividends declared since the company commenced business	4,166,406 00.
Total amount of the company's stock owned by the directors at par value	21,400 00.
Losses incurred during the year, fire	192,079 64.

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

Risks written	\$ 234,141 00.
Premiums received	3,660 94
Losses paid	857 83.
Losses incurred	857 83.

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>Bonds.</i>	<i>Par value.</i>	<i>Market value.</i>
4 per cent. United States	\$ 55,000 00	\$ 70,056 25
4½ per cent. United States	899,500 00	978,206 25
6 per cent. United States currency, 1898. . .	100,000 00	128,500 00
N. Y., Lackawanna Extension, 6 per cent. .	14,000 00	18,550 00
Chicago & Northwestern Exten., 4 per cent.	20,000 00	19,600 00
Brooklyn and Montauk R. R. Co., 5 per cent.	20,000 00	22,400 00
Illinois Central R. R. Co., 3½ per cent. . .	20,000 00	18,600 00
Ottumwa, Cedar Falls and St. Paul R. R. Co., 5 per cent.	20,000 00	21,500 00
Detroit, Monroe and Toledo R. R. Co., 7 pr. ct.	15,000 00	19,950 00
Baltimore and Ohio R. R. Co., 4 per cent. . .	10,000 00	10,100 00
Chi., Mil. & St. P. R. R. Co., (Chi. & Pac. W. D.) 5 per cent.	20,000 00	21,200 00
Chi., Burl. and Quincy R. R. Co., 4 per cent.	20,000 00	19,300 00
Delaware and Hudson Canal Co., 7 per ct. .	20,000 00	23,300 00
Ill. Cen. R. R. Co., Springfield div., 6 pr. ct.	20,000 00	23,300 00
Syracuse, Binghamton and N. Y. R. R. Co., 7 per cent.	15,000 00	20,700 00
Michigan Central R. R. Co., 7 per cent. . . .	18,000 00	23,580 00
N. Y. Cen. & Hudson Riv. R. R. Co., 7 pr. ct.	15,000 00	20,550 00
Chi., Rock Isl. and Pac. R. R. Co., 6 per ct..	20,000 00	26,700 00
Totals	\$1,321,500 00	\$1,486,092 50
Total market value of stocks and bonds		\$1,486,092 50
Cash in the company's principal office		3,841 41
Cash deposited in bank		100,315 96
Gross premiums in course of collection, not more than 3 months due .		116,162 31
Aggregate amount of all the assets of the company, stated at their actual value		\$1,706,412 18

III. LIABILITIES.

Gross claims for adjusted and unpaid losses, due and to become due	\$ 37,273 96
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	\$ 78,563 19
Losses resisted, including interest, costs and other expenses thereon	32,350 51
Net amount of unpaid losses	\$ 148,187 66
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$1,067,950.93; unearned premiums (50 per cent.)	\$ 533,979 96
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$593,315.82; unearned prems. (pro rata),	331,289 48
Total unearned premiums	\$ 865,269 44
All other demands against the company, absolute and contingent .	12,000 00
Total amount of all liabilities, except capital stock and net surplus	\$1,025,457 10
Surplus beyond capital and all other liabilities	680,955 08
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$1,706,412 18

IV. INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of last year, as shown by that year's statement . . .	<i>From fire risks.</i> \$ 109,418 48
Gross premiums on risks written and renewed during the year	1,590,805 25
Total	\$1,700,223 73
Deduct premiums and bills in course of collection at this date	116,162 31
Entire premiums collected during the year . . .	\$1,584,061 42
Deduct re-insurance, rebate, abatement and return prems.	264,133 80
Net cash actually received for premiums	\$1,319,927 62
Received for interest and dividends on stocks, bonds, collateral and loans	66,752 48
Aggregate amount of income actually received during the year in cash	\$1,386,680 10

V. EXPENDITURES DURING THE YEAR.

Net amount actually paid for losses	\$ 897,393 27
Paid for commissions or brokerage	254,720 91
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	165,199 24
Paid for State and local taxes in this and other States	31,870 30
Aggregate amount of actual expenditures during year in cash.	\$1,349,183 72

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December, 1887	\$148,067,940 00	\$1,558,821 15
Written or renewed during 1888	164,618,051 00	1,590,805 25
Totals	\$312,685,991 00	\$3,149,626 40
Deduct those expired and marked off as terminated . .	143,996,331 00	1,470,357 47
In force at the end of the year	\$168,689,660 00	\$1,679,268 93
Deduct amount re-insured	1,673,335 00	17,993 18
Net amount in force December 31, 1888	\$167,016,325 00	\$1,661,275 75

Recapitulation of Fire Risks and 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>
1888	One year or less	\$98,094,735 00	\$ 1,067,959 93	1-2	\$ 533,979 96
1887	Two years. . .	1,444,331 00	15,386 65	1-4	3,846 66
1888		1,061,685 00	9,553 77	3-4	7,165 32
1886	Three years. .	11,960,158 00	99,357 05	1-6	16,559 51
1887		13,167,297 00	115,366 36	1-2	57,683 18
1888	Four years. . .	23,302,392 00	160,164 16	5-6	133,470 15
1885		183,732 00	1,648 16	1-8	206 02
1886	Five years. . .	215,751 00	2,041 69	3-8	765 63
1887		342,981 00	2,718 75	5-8	1,699 20
1888	Six years. . .	599,627 00	4,151 75	7-8	3,632 79
1884		2,046,772 00	24,036 42	1-10	2,403 64
1885	Seven years. .	2,482,039 00	27,577 34	3-10	8,273 21
1886		2,963,703 00	32,605 48	1-2	16,302 74
1887	Eight years. .	4,280,358 00	47,779 87	7-10	33,445 90
1888		4,870,764 00	50,928 37	9-10	45,835 53
Totals		\$167,016,325 00	\$ 1,661,275 75		\$ 865,269 44

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$14,399,866 00
Losses paid from organization to date	8,985,788 00
Losses incurred during the year, fire	874,369 08
Amount deposited in different States and countries for the security of all the company's policy-holders	\$1,225,780 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 488,550 00
Premiums received	7,918 90
Losses paid	289 35
Losses incurred	289 35

Liberty Insurance Company,

OF

NEW YORK, NEW YORK.

Incorporated April 21, 1887.

GEORGE A. MORRISON, President.

SAMUEL R. WEED, Secretary.

I. CAPITAL.

Whole amount of capital actually paid up in cash \$ 800,000 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's, 1907@127	\$ 750,000 00	\$ 952,500 00
Total market value of stocks and bonds		\$ 952,500 00
Cash in the company's principal office		18,222 86
Cash deposited in bank		306,853 49
Gross premiums in course of collection, not more than 3 months due		102,379 91
Aggregate amount of all the assets of the company, stated at their actual value		\$1,379,956 26

III. LIABILITIES.

Gross claims for adjusted and unpaid losses, due and to become due	\$ 17,581 45
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	45,666 62
Losses resisted, including interest, costs and other expenses thereon	3,500 00
Total gross amount of claims for losses.	\$ 66,748 07
Deduct re-insurance thereon	5,500 00
Net amount of unpaid losses	\$ 61,248 0
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$555,595.26; unearned premiums (50 per cent.)	\$ 277,797 63
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$116,353.71; unearned premiums (pro rata)	87,972 84
Total unearned premiums	\$ 365,770 47
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses	7,738 76
All other demands against the company, absolute and contingent	29,790 80
Total amount of all liabilities, except capital stock and net surplus	\$ 464,548 10
Joint stock capital actually paid up in cash.	800,000 00
Surplus beyond capital and all other liabilities.	115,408 16
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$1,379,956 26

IV. INCOME DURING THE YEAR.

Premiums and bills in course of collection at close of last year, as shown by that year's statement. . . .	<i>From fire risks.</i> \$ 43,257 97
Gross premiums on risks written and renewed during the year.	813,762 03
Total	\$ 857,020 00
Deduct premiums and bills in course of collection at this date	102,379 91
Entire premiums collected during the year . .	\$ 754,640 09
Deduct re-insurance, rebate, abatement and return prems.	123,411 24
Net cash actually received for premiums.	\$ 631,228 85
Received for interest and dividends on stocks, bonds and collateral loans	36,530 02
Aggregate amount of income actually received during the year in cash	\$ 667,758 87

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses, (including \$20,-813.79, losses occurring in previous years)	<i>On fire risks.</i> \$ 308,287 19
Deduct all amounts received for salvages and re-insurance in other companies	21,098 82
Net amount paid during the year for losses.	\$ 287,188 37
Paid for commissions or brokerage.	119,880 47
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employés	53,232 95
Paid for State and local taxes in this and other States	8,421 95
All other payments and expenditures	74,076 99
Aggregate amount of actual expenditures during the year in cash	\$ 542,800 73

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. . .	\$ 33,854,344	\$ 292,847 89
Written or renewed during year.	91,479,632	813,762 03
Totals	\$ 125,333,976	\$ 1,106,609 92
Deduct those expired and marked off as terminated. . . .	52,523,627	408,017 35
In force at end of the year	\$ 72,810,349	\$ 698,592 57
Deduct amount re-insured	5,389,971	26,643 60
Net amount in force Dec. 31, 1888	\$ 67,420,378	\$ 671,948 97

Recapitulation of Fire Risks and 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>
1888	One year or less	\$ 49,835,485 00	\$ 555,595 26	1-2	\$ 277,797 63
1887	Two years . .	1,131,982 00	5,002 68	1-4	1,250 67
1888		868,301 00	4,838 26	3-4	3,628 70
1887	Three years . .	3,484,400 00	17,949 43	1-2	8,974 72
1888		9,554,863 00	65,096 47	5-6	54,247 06
1887	Four years . .	272,224 00	1,294 73	5-8	809 20
1888		335,461 00	2,387 77	7-8	2,089 30
1887	Five years . . .	498,033 00	4,163 70	7-10	2,914 59
1888		1,439,629 00	15,620 67	9-10	14,058 60
Totals		\$ 67,420,378 00	\$ 671,948 97		\$ 365,770 47

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 878,982 20
Losses paid from organization to date	342,834 91
Total amount of the company's stock owned by the directors at par value	386,800 00
Losses incurred during the year, fire	326,778 64

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

Risks written	\$ 281,718 00
Premiums received	3,853 73
Losses paid	1,105 65
Losses incurred	1,105 65

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.

Loans on mortgage (first liens), upon which not more than one year's interest is due	\$ 165,600 00
Interest due and accrued on all said bond and mortgage loans	3,321 25
Value of lands mortgaged, exclusive of buildings	\$ 124,992 00
Value of buildings mortgaged (insured for \$177,800 as collateral)	222,208 00
Total value of said mortgaged premises	\$ 347,200 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
U. S. Gov. registered 4 per cent. bonds. . . .	\$ 400,000 00	\$ 508,000 00
Total market value of stocks and bonds.		\$ 508,000 00

Loans on Collaterals.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
30 shares Hartford Fire Ins. Co. stock	\$ 3,000 00	\$ 8,850 00	\$ 5,000 00
120 shares Penn. Ry. Co. stock	6,000 00	6,435 00	4,500 00
Totals	\$ 9,000 00	\$ 15,285 00	\$ 9,500 00
Amount loaned on collaterals.			\$ 9,500 00
Cash in the company's principal office			746 98
Cash belonging to the company deposited in the National Exchange Bank			61,273 56
Interest due and accrued on stocks			4,000 00
Interest due and accrued on collateral loans			237 50
Gross premiums in the hands of agents on policies issued within three months			76,007 15
All other property belonging to the company			663 37
Aggregate amount of all the assets of the company, stated at their actual value			\$ 829,349 81

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 7,450 37
Gross losses in process of adjustment, or in suspense, in- cluding all reported and supposed losses	21,000 00
Losses resisted, including interest, costs and other ex- penses thereon	8,105 00
Net amount of unpaid losses	\$ 36,555 37
Gross premiums received and receivable upon all unex- pired fire risks, running one year or less from date of policy, \$362,328.19; unearned premiums (50 per cent)	\$ 181,164 09
Gross premiums received and receivable upon all unex- pired fire risks, running more than one year from date of policy, \$145,389.01; unearned premiums (pro rata)	84,113 01
Total unearned premiums	\$ 265,277 10
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses	12,256 35
Total amount of all liabilities, except net surplus	\$ 314,088 82
Surplus beyond all liabilities	515,260 99
Aggregate amount of all liabilities, including net surplus	\$ 829,349 81

IV. INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of last year, as shown by that year's statement	<i>From fire risks.</i> \$ 86,879 28
Deduct amount of same not collected.	1,111 97
Net collected	\$ 85,767 31
Gross premiums on risks written and renewed during the year	722,800 58
Total	\$ 808,567 89
Deduct premiums and bills in course of collection at this date	76,007 15
Entire premiums collected during the year	\$ 732,560 74
Deduct re-insurance, rebate, abatement and return pre- miums	297,844 82
Net cash actually received for premiums	\$ 434,715 92

Received for interest on bonds and mortgages	7,873 93
Received for interest and dividends on stocks, bonds and collateral loans, and from all other sources	17,819 16
Aggregate amount of income actually received during the year in cash	\$ 460,409 01

V. EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	\$ 274,313 26
Paid for commissions or brokerage	74,448 99
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employés	31,974 51
Paid for State, National and local taxes in this and other States . . .	10,566 69
All other payments and expenditures	22,116 86
Aggregate amount of actual expenditures during the year in cash	\$ 413,420 31

VI. MISCELLANEOUS.

Risks and Premiums.

	Five risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.	\$ 44,019,419	\$ 615,870 23
Written or renewed during the year	58,127,588	722,800 58
Totals	\$102,147,007	\$1,338,670 81
Deduct those expired and marked off as terminated	50,715,546	646,955 27
In force at the end of the year	\$ 51,431,461	\$ 691,715 54
Deduct amount re-insured	14,118,442	183,998 34
Net amount in force December 31, 1888	\$ 37,313,019	\$ 507,717 20

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross prem. charged.	Frac. un'rn'd.	Premiums unearned.
1888	One year or less	\$ 26,754,609 00	\$ 362,328 19	1-2	\$ 181,164 09
1887	Two years . . .	70,460 00	560 72	1-4	140 18
1888		106,544 00	870 22	3-4	652 66
1886	Three years . . .	1,753,811 00	25,505 34	1-6	4,250 89
1887		2,545,262 00	35,731 98	1-2	17,865 99
1888		3,186,478 00	42,570 70	5-6	35,475 58
1885	Four years . . .	15,012 00	116 67	1-8	14 58
1886		45,121 00	421 75	3-8	158 15
1887		104,975 00	782 51	5-8	489 07
1888		124,475 00	1,170 68	7-8	1,024 34
1884	Five years . . .	244,246 00	3,583 22	1-10	358 32
1885		256,317 00	3,573 39	3-10	1,072 02
1886		500,692 00	7,676 55	1-2	3,838 27
1887		658,530 00	8,848 91	7-10	6,194 23
1888		946,487 00	13,976 37	9-10	12,578 73
Totals		\$37,313,019 00	\$ 507,717 20		\$ 265,277 10

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$3,200,287 87
Losses paid from organization to date	1,890,337 44
Losses incurred during the year, fire	277,186 49
Amount deposited in various States and countries for protection of all the company's policy-holders	254,000 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$1,064,057 12
Premiums received	26,888 67
Losses paid	13,199 58
Losses incurred	14,062 50

UNITED STATES BRANCH
OF THE
LIVERPOOL AND LONDON AND GLOBE INSURANCE CO.,
OF
LIVERPOOL, ENGLAND.

Incorporated 1836.

WILLIAM WARREN, Resident Secretary, Chicago, Ill.

I. CAPITAL.

No capital in the United States.

II. ASSETS

Market value of real estate owned by the company (unincumbered) .	\$1,500,000 00
Loans on mortgage (first liens), upon which not more than one year's interest is due	1,832,850 00
Interest due and accrued on all said mortgage loans	26,686 46
Value of lands mortgaged, exclusive of buildings	\$1,938,950 00
Value of buildings mortgaged	1,888,500 00
Total value of said mortgaged premises	\$3,827,450 00

Account of Stocks and Bonds owned by the Company.

	<i>Par value.</i>	<i>Market value.</i>
United States 4 per cent. bonds	\$1,575,000 00	\$2,004,187 50
New York State 6 per cent. bonds	45,000 00	49,050 00
City of Richmond 8 per cent. bonds	5,000 00	7,287 50
Mississippi pay warrants	20,000 00	20,800 00
New York City 6 per cent. gold bonds	50,000 00	60,500 00
City of Boston 5 per cent. bonds	180,000 00	210,150 00
Totals	\$1,875,000 00	\$2,351,975 00
Total market value of stocks and bonds		\$2,351,975 00
Cash in the company's principal office		1,211 10
Cash deposited in bank		711,923 10
Interest due and accrued on collateral loans		352 02
Gross premiums in course of collection, not more than 3 months due		510,422 01
All other property belonging to the company		28,392 22
Amount of premiums unpaid on policies which have been issued more than three months	\$ 16,856 14	
Aggregate amount of all the assets of the company, stated at their actual value		\$6,963,811 91

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 3,696 53
Gross losses in process of adjustment, or in suspense, in- cluding all reported and supposed losses	421,433 18
Losses resisted, including interest, costs and other ex- penses thereon	80,020 00
Total gross amount of claims for losses	\$ 505,149 71
Deduct re-insurance thereon	76,029 83
Net amount of unpaid losses	\$ 429,119 88
Gross premiums received and receivable upon all unex- pired fire risks, running one year or less from date of policy, \$2,704,926.40; unearned premiums (50 per cent)	\$1,352,463 20
Gross premiums received and receivable upon all unex- pired fire risks, running more than one year from date of policy, \$2,961,446.95; unearned premiums (pro rata)	1,616,001 59
Total unearned premiums	\$2,968,464 79
Amount reclaimable by the insured on perpetual fire insurance policies	336,315 85
Net premium reserve and all other liabilities, except capital, under the life insurance or any other special department	107,397 00
All other demands against the company, absolute and contingent.	121,987 11
Total amount of all liabilities, except net surplus	\$3,963,284 63
Surplus beyond all other liabilities	3,000,527 28
Aggregate amount of all liabilities, including net surplus	\$6,963,811 91

IV. INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of last year, as shown by that year's statement.	<i>From fire risks.</i> \$ 533,336 41
Deduct amount of same not collected	1,622 73
Net collected	\$ 531,713 68
Gross premiums on risks written and renewed during the year	4,910,789 61
Total	\$5,442,503 29
Deduct premiums and bills in course of collection at this date	525,655 42
Entire premiums collected during the year.	\$4,916,847 87
Deduct re-insurance, rebate, abatement and return premiums	938,837 60
Net cash actually received for premiums	\$3,928,010 27
Received for interest on mortgages	80,617 26
Received for interest and dividends on stocks, bonds and collateral loans	89,336 03
Income received from all other sources.	68,962 46
Deposit premiums received for perpetual fire risks.	\$ 15,956 95
Life insurance	7,575 44
Aggregate amount of income actually received during the year in cash	\$4,166,926 02

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$331,479.27, losses occurring in previous years)	<i>On fire risks.</i> \$2,540,579 98
Deduct all amounts received for salvages and re-insurance in other companies	192,008 63
Net amount paid during the year for losses	\$2,348,571 35
Paid for commissions or brokerage	708,818 98
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employés	218,525 14
Paid for State and local taxes in this and other States	78,495 97
All other payments and expenditures.	199,957 71
Aggregate amount of actual expenditures during the year in cash	\$3,554,369 15

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 \$	569,363,905	\$ 5,357,058 86
Written or renewed during the year	526,848,540	4,910,989 61
Totals	\$ 1,096,712,445	\$ 10,267,848 47
Deduct those expired and marked off as terminated	470,994,755	4,337,321 77
In force at the end of the year	\$ 625,717,690	\$ 5,930,526 70
Deduct amount re-insured	35,006,357	264,153 35
Net amount in force December 31, 1888	\$ 590,711,333	\$ 5,666,373 35
Perpetual risks in force	10,189,056	354,016 69
Totals	\$ 600,900,389	\$ 6,020,390 04

Recapitulation of Fire Risks and 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>
1888	One year or less	\$264,072,693 00	\$ 2,704,926 40	1-2	\$ 1,352,463 20
1887	Two years . . .	12,009,914 00	61,021 44	1-4	15,255 36
1888		5,721,928 00	95,558 29	3-4	71,668 72
1886	Three years . .	53,537,646 00	471,370 94	1-6	78,561 82
1887		58,767,902 00	512,795 03	1-2	256,397 51
1888		75,191,881 00	628,460 50	5-6	523,717 08
1885	Four years . . .	967,963 00	5,606 15	1-8	700 77
1886		1,736,041 00	14,427 46	3-8	5,410 30
1887		1,221,526 00	11,698 96	5-8	7,311 85
1888		2,877,985 00	17,267 40	7-8	15,108 97
1884	Five years . . .	16,222,878 00	159,574 71	1-10	15,957 47
1885		16,699,008 00	177,483 46	3-10	53,245 04
1886		22,955,054 00	230,415 29	1-2	115,207 64
1887		25,658,777 00	246,574 62	7-10	172,602 24
1888		30,463,607 00	302,281 78	9-10	272,053 60
	Over five years	2,606,530 00	26,910 92	Various	12,803 22
	Perpetual risks	10,189,056 00	354,016 69	95-100	336,315 85
Totals		\$600,900,389 00	\$ 6,020,390 04	. . .	\$ 3,304,750 64

Answers to General Interrogatories.

Total amount of premiums received from the organization of the United States branch to date	\$74,241,783 62
Losses paid from organization to date	44,316,329 16
Losses incurred during the year, fire	2,421,973 70
Amount deposited in different States and countries for the security of all the company's policy-holders	300,000 00

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

Risks written	\$1,959,408 00
Premiums received	34,099 68
Losses paid	8,406 31
Losses incurred	8,466 31

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

Incorporated 1720.

CHARLES LYMAN CASE Manager, Chicago, Ill.

I. CAPITAL.

Whole amount of capital actually paid up in cash \$ 448,275 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 4 per cent.	\$ 700,000 00	\$ 892,500 00
Chi., Mil. and St. Paul R. R., West Div., 1st mtge 5 per cent., gold	25,000 00	26,250 00
Chi., Mil. and St. Paul R. R., terminal 5 per cent., gold	25,000 00	25,500 00
Gulf, Colo. and Santa Fé R. R., 1st mtge 7 per cent., gold	50,000 00	59,750 00
Mil., Lake Shore and West. R. R., Mich. Div., 1st mtge 6 per cent., gold	25,000 00	28,112 00
Minn. and St. Louis R. R., Iowa Extension, 1st mtge 7 per cent., gold	25,000 00	21,500 00
Milwaukee and St. Paul R. R., River Div., 1st mtge 7 per cent., gold	50,000 00	62,750 00
St. Paul, Minn. and Manitoba R. R., consol. 6 per cent., gold loan	25,000 00	29,593 75
St. Paul, Minn. and Manitoba R. R., 2nd mtge 6 per cent., gold	30,000 00	35,550 00
Long Island R. R., 1st consol. mtge 5 per cent., gold	15,000 00	17,100 00
Erie Railway, consol. mtge 7 per cent., gold	50,000 00	68,500 00
Chicago, St. Louis and New Orleans R. R., 5 per cent., gold loan	8,000 00	9,240 00
Atchison, Topeka and Santa Fé R. R., 1st mtge 7 per cent., gold	25,000 00	30,000 00
Northern Pacific R. R., gen. mtge and land grant 6 per cent., gold	25,000 00	29,250 00
Louisville and Nashville R. R., N. O. and Mobile Div., 1st mtge 6 per cent., gold .	25,000 00	28,625 00
West Shore, 1st mtge gold	50,000 00	52,500 00
Totals	\$1,153,000 00	\$1,416,720 75

Total market value of stocks and bonds	\$1,416,720 75
Cash in the company's principal office	1,669 97
Cash deposited in bank	81,230 93
Gross premiums in course of collection, not more than 3 months due	93,422 79
Aggregate amount of all the assets of the company, stated at their actual value	\$1,593,044 44

III. LIABILITIES.

Net amount of unpaid losses	\$ 67,303 99
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$617,351.50; unearned premiums (50 per cent.)	\$ 308,675 75
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$557,701.51; unearned premiums (pro rata)	308,864 67
Total unearned premiums	\$ 617,540 42
Amount reclaimable by the insured on perpetual fire insurance policies	1,590 32
Total amount of all liabilities, except net surplus	\$ 686,434 73
Surplus beyond all other liabilities	906,609 71
Aggregate amount of all liabilities, including net surplus	\$1,593,044 44

IV. INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of last year, as shown by that year's statement	<i>From fire risks.</i> \$ 99,119 33
Gross premiums on risks written and renewed during yr.	979,157 74
Total	\$1,078,277 07
Deduct premiums and bills in course of collection at this date	93,422 79
Entire premiums collected during the year	\$ 984,854 28
Deduct re-insurance, rebate, abatement and return premiums	145,292 16
Net cash actually received for premiums	\$ 839,562 12
Received for interest on mortgages	50,825 00
Aggregate amount of income actually received during the year in cash	\$ 890,387 12

V. EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	\$ 511,343 46
Paid for commissions or brokerage	165,039 02
Paid for salaries, fees and all other charges of officers, clerks, agents, and all other employés	54,604 96
Paid for State and local taxes in this and other States	20,363 11
All other payments and expenditures	52,623 66
Aggregate amount of actual expenditures during the year in cash	\$ 803,974 21

VI. MISCELLANEOUS.
Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of Dec. of the preceding year . .	\$112,157,954	\$1,055,251 73
Written or renewed during the year	121,138,878	979,157 74
Totals	\$233,296,832	\$2,034,409 47
Deduct those expired and marked off as terminated . .	96,364,623	833,851 87
In force at the end of the year	\$136,932,209	\$1,200,557 60
Deduct amount re-insured	4,211,083	23,830 57
Net amount in force December 31, 1888	\$132,721,126	\$1,176,727 03

Recapitulation of Fire Risks and 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>
1888	One year or less	\$67,835,526 00	\$ 617,351 50	1-2	\$ 308,675 75
1887	Two years . .	413,475 00	2,730 19	1-4	682 55
1888		381,975 00	3,220 28	3-4	2,415 21
1886	Three years . .	10,785,053 00	91,502 07	1-6	15,250 34
1887		11,929,679 00	98,164 07	1-2	49,082 03
1888		18,054,933 00	133,268 14	5-6	111,056 80
1885	Four years . .	131,253 00	429 61	1-8	53 70
1886		249,463 00	2,428 38	3-8	910 64
1887		331,713 00	2,962 49	5-8	1,851 55
1888		417,875 00	3,706 10	7-8	3,242 84
1884	Five years . . .	2,981,501 00	30,367 91	1-10	3,036 79
1885		3,088,908 00	32,996 62	3-10	9,898 98
1886		4,701,194 00	45,367 28	1-2	22,683 62
1887		5,589,765 00	53,384 88	7-10	37,369 41
1888		5,686,663 00	56,026 90	9-10	50,424 21
	Over five years.	69,850 00	1,146 59	. . .	906 00
	Perpetual . . .	72,300 00	1,674 02	. . .	1,590 32
Totals		\$132,721,126 00	\$ 1,176,727 03	. . .	\$ 619,130 74

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$9,924,309 54
Losses paid from organization to date	5,706,929 72
Losses incurred during the year, fire	517,386 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 450,495 00
Premiums received	6,608 59
Losses paid	2,150 49
Losses incurred	2,156 47

UNITED STATES BRANCH
OF THE
London and Lancashire Fire Insurance Co.
OF
LIVERPOOL, ENGLAND.

Incorporated 1861.

J. S. BELDEN, 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>
U. S. registered 4 per cent. bonds, 1907 . . .	\$ 495,000 00	\$ 635,456 00
Baltimore and Ohio R. R. Co., 5 per cent. reg. gen'l mtg. bonds, 1988	100,000 00	109,875 00
Chi. and Northwest'n R. R. Co., 7 per cent. cons. gold reg. bonds, 1902	100,000 00	128,500 00
Chi., Bur. and Quincy R. R. Co., 4 per cent. 1st mtg. reg. bonds, Iowa Div., 1919. . .	100,000 00	96,750 00
Chi., Rock Island and Pac. R. R. Co., 6 per cent. 1st mtg. reg. bonds, 1917	90,000 00	120,375 00
Central R. R. of New Jersey, 5 per cent. gen'l mtg. reg. bonds, 1987	70,000 00	76,125 00
Cin., Ind'polis, St. L. and Chi. R. R. Co., 4 per cent. gold cons. mtg. reg. bonds, 1936	100,000 00	95,500 00
Del. and Hud. Riv. R. R. Co., 7 per cent. 1st mtg. reg. bonds, 1891	72,000 00	79,020 00
Del. and Hud. Riv. R. R. Co., 7 per cent. 1st mtg. reg. bonds, 1894	3,000 00	3,495 00
Del. and Hud. Riv. R. R. Co., 7 per cent. 1st mtg. reg. bonds, 1917	25,000 00	35,250 00
Lake Shore and Mich. So. R. R. Co., 7 per cent. 1st mtg. reg. bonds, 1900	92,000 00	116,610 00
N. Y. Cen. and Hud. Riv. R. R. Co., 7 per cent. 1st mtg. reg. bonds, 1903	75,000 00	102,000 00
N. Y. and Harlem R. R. Co., 7 per cent. 1st mtg. reg. bonds, 1900	100,000 00	131,500 00
West Shore R. R. Co., 4 per cent. 1st mort- gage registered bonds, 2361	50,000 00	52,437 00
Totals	\$1,472,000 00	\$1,782,893 00

Total market value of stocks and bonds	\$1,782,893 00
Cash in the company's principal offices	19,720 41
Cash deposited in bank	84,075 98
Gross premiums uncollected on New York City policies issued within three months	24,387 26
Net premiums in the hands of agents on policies issued within three months	108,614 65
Aggregate amount of all the assets of the company, stated at their actual value	\$2,019,691 30

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 25,989 35
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	111,947 99
Losses resisted, including interest, costs and other expenses thereon	21,053 61
Total gross amount of claims for losses	\$ 158,990 95
Deduct re-insurance thereon	6,012 00
Net amount of unpaid losses	\$ 152,978 95
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$1,153,047.47; unearned premiums (50 per cent.)	\$ 576,523 73
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$831,096.93; unearned premiums (pro rata)	450,995 24
Total unearned premiums	\$1,027,518 97
Amount reclaimable by the insured on perpetual fire insurance policies, being 95 per cent. of the premium or deposit received	1,627 86
Due and accrued for salaries, rents, advertising, and for agency and other miscellaneous expenses	1,290 50
All other demands against the company, absolute and contingent	7,547 60
Total amount of all liabilities in the United States	\$1,190,963 88
Net surplus beyond all liabilities in the United States	828,727 42
Aggregate amount of all liabilities, including net surplus	\$2,019,691 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	<i>From fire risks.</i> \$ 89,009 97
Gross premiums on risks written and renewed during the year	1,897,367 82
Total	\$1,986,377 79
Deduct premiums and bills in course of collection at this date	133,745 76
Entire premiums collected during the year	\$1,852,632 03
Deduct re-insurance, rebate, abatement and return premiums	369,993 68
Net cash actually received for premiums	\$1,482,638 35
Received for interest and dividends on stocks, bonds and collateral loans and from all other sources	61,451 80
Aggregate amount of income actually received during the year in cash	\$1,544,090 15

V. EXPENDITURES DURING THE YEAR.

		<i>On fire risks.</i>
Gross amount actually paid for losses, (including \$51,-		
371.52, losses occurring in previous years)	\$ 744,525 91	
Deduct all amounts received for salvages and re-insur-		
ance in other companies	64,199 40	
Net amount paid during the year for losses	\$ 680,326 51	
Paid for commissions or brokerage	322,484 15	
Paid for salaries, fees, and all other charges of officers, clerks, agents,		
and all other employés	55,360 64	
Paid for State, National and local taxes in this and other States . . .	26,637 46	
All other payments and expenditures	95,820 64	
Deposit premiums (less five per cent.) returned on perpet-		
ual fire risks	\$ 665 00	
Aggregate amount of actual expenditures during the year in		
cash, in the United States.	\$1,180,629 40	

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	\$149,499,195 71	\$1,493,368 07
Written or renewed during the year	215,974,936 41	1,897,367 82
Totals	\$365,474,132 12	\$3,390,735 89
Deduct those expired and marked off as terminated	162,312,359 73	1,335,961 59
In force at the end of the year	\$203,161,772 39	\$2,054,774 30
Deduct amount re-insured	6,283,528 15	70,629 90
Net amount in force December 31, 1888	\$196,878,244 24	\$1,984,144 40

Recapitulation of Fire Risks and 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>
1888	One year or less	\$104,212,352 00	\$ 1,153,047 47	1-2	\$ 576,523 73
1887	Two years . . .	1,066,686 48	8,595 48	1-4	2,148 87
1888		1,653,733 66	12,156 64	3-4	9,117 48
1886	Three years . . .	19,044,676 00	161,060 38	1-6	26,843 39
1887		21,376,783 55	180,274 82	1-2	90,137 41
1888		26,076,759 68	199,359 96	5-6	166,133 30
1885	Four years . . .	357,756 00	2,191 63	1-8	273 94
1886		186,856 90	2,242 74	3-8	841 03
1887		559,955 00	3,311 86	5-8	2,069 90
1888		1,096,889 00	5,486 41	7-8	4,800 58
1884	Five years . . .	2,926,585 74	34,656 52	1-10	3,465 65
1885		3,104,639 00	36,264 39	3-10	10,879 32
1886		3,355,652 90	46,091 02	1-2	23,045 51
1887		5,051,994 00	60,657 68	7-10	42,460 36
1888		6,452,567 33	73,324 49	9-10	65,992 04
1883	Six years . . .	8,000 00	121 78	1-12	10 14
1884		3,000 00	22 50	3-12	5 61
1885		20,000 00	80 75	5-12	33 63
1887		35,000 00	146 80	9-12	110 10
1888		36,500 00	182 50	11-12	167 27

<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>
1882 }	Seven years . .	53,500 00	1,210 33	1-14	86 45
1883 }		11,000 00	422 50	3-14	90 52
1884 }		18,000 00	440 00	5-14	157 13
1885 }		9,700 00	287 00	7-14	143 50
1887 }		31,535 00	770 52	11-14	605 40
1888 }	Nine years . .	51,250 00	627 97	13-14	583 10
1883 }		2,000 00	140 00	7-18	54 43
1882 }		1,500 00	22 50	7-20	7 87
1883 }	Ten years . . .	1,500 00	15 00	9-20	6 75
1885 }		20,000 00	405 00	13-20	263 24
1886 }		12,672 00	191 76	15-20	143 82
1887 }		1,300 00	17 00	17-20	14 45
1888 }		37,900 00	319 00	19-20	303 05
Totals		\$196,878,244 24	\$ 1,984,144 40	. . .	\$ 1,027,518 97

Answers to General Interrogatories.

Total amount of net premiums received from the organization of this branch to date	\$9,748,085 49
Losses paid from the organization of this branch to date	5,926,568 27
Losses incurred during the year, fire	768,712 02

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

Risks written	\$ 522,820 00
Premiums received	8,678 63
Losses paid	3,235 20
Losses incurred	3,235 20

Long Island Insurance Company,

OF

BROOKLYN, NEW YORK.

Incorporated April, 1833.

JOHNATHAN OGDEN, President.

HENRY BLATCHFORD, Secretary.

I. CAPITAL.

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

II. ASSETS.

Loans on mortgage (first liens), upon which not more than one year's interest is due	\$ 200,170 00
Interest due and accrued on all said mortgage loans	2,064 73
Value of lands mortgaged, exclusive of buildings	\$ 205,400 00
Value of buildings mortgaged (insured for \$205,100.00 as collateral)	236,000 00
Total value of said mortgaged premises	\$ 441,400 00

Account of Stocks and Bonds owned by the Company.

	<i>Par value.</i>	<i>Market value.</i>
United States 4's, 1891, registered	\$ 110,000 00	\$ 119,350 00
N. Y. Cen. R. R. bonds, extended 5's	40,000 00	42,000 00
Stock Atlantic Trust Co	5,000 00	15,000 00
Flatbush water bonds	2,000 00	2,165 33
New Utrecht school bonds, district 1	5,000 00	5,053 34
New Utrecht school bonds, district 2	5,000 00	5,333 82
Totals	\$ 167,000 00	\$ 188,902 49
Total market value of stocks and bonds		\$ 188,902 49
Cash in the company's principal office		12,413 96
Cash deposited in bank		55,935 92
Interest due on bonds		125 00
Interest due and accrued on collateral loans		8,221 20
Amount of premiums unpaid on policies which have been issued more than three months	\$ 1,807 12	
Aggregate amount of all the assets of the company, stated at their actual value		\$ 467,833 30

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 10,088 72
Gross losses in process of adjustment, or in suspense, in- cluding all reported and supposed losses.	6,000 00
Total gross amount of claims for losses	\$ 16,088 72
Deduct re-insurance thereon	133 28
Net amount of unpaid losses	\$ 15,955 44
Gross premiums received and receivable upon all unex- pired fire risks, running one year or less from date of policy, \$147,621.62; unearned premiums (50 per cent.).	\$ 73,810 81
Gross premiums received and receivable upon all unex- pired fire risks, running more than one year from date of policy, \$89,063.66; unearned premiums (pro rata)	54,106 17
Total unearned premiums	\$ 127,916 98
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses.	700 00
All other demands against the company, absolute and contingent . . .	2,000 00
Total amount of all liabilities, except capital stock and net surplus	\$ 146,572 42
Joint stock capital actually paid up in cash	300,000 00
Surplus beyond capital and all liabilities	21,266 88
Aggregate amount of all liabilities, including paid-up capital stock and net surplus.	\$ 467,833 30

IV. INCOME DURING THE YEAR.

	<i>From Fire risks.</i>
Gross premiums and bills in course of collection at close of last year, as shown by that year's statement. . . .	\$ 10,385 18
Deduct amount of same not collected	156 92
Net collected	\$ 10,228 36
Gross premiums on risks written and renewed during the year.	269,435 29
Total	\$ 279,663 65
Deduct premiums and bills in course of collection at this date	10,028 32
Entire premiums collected during the year . . .	\$ 269,635 33
Deduct re-insurance, rebate, abatement and return prems.	36,609 13
Net cash actually received for premiums.	\$ 233,026 20
Received for interest on mortgages	11,470 22
Received for interest and dividends on stocks, bonds and collateral loans	7,686 00
Aggregate amount of income actually received during the year in cash	\$ 252,176 42

V. EXPENDITURES DURING THE YEAR.

	<i>On Fire risks.</i>
Gross amount actually paid for losses (including \$21,600.67, losses occurring in previous years)	\$ 125,854 37
Deduct all amounts received for salvages and re-insurance in other companies	10,483 94
Net amount paid during the year for losses	\$ 115,350 43
Cash dividends actually paid stockholders	9,000 00
Paid for commissions or brokerage	57,917 61
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes	16,669 47
Paid for State and local taxes in this and other States	1,240 51
All other payments and expenditures	27,283 38
Aggregate amount of actual expenditures during the year in cash	\$ 227,461 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	\$ 31,576,014	\$ 184,441 75
Written or renewed during the year.	38,262,774	269,435 39
Totals	\$ 69,838,788	\$ 453,877 14
Deduct those expired and marked off as terminated . .	31,339,992	200,077 54
In force at the end of the year.	\$ 38,498,796	\$ 253,799 60
Deduct amount re-insured.	1,033,282	17,114 32
Net amount in force December 31, 1888	\$ 37,465,514	\$ 236,685 28

Recapitulation 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>
1888	One year or less	\$ 22,125,489 00	\$ 147,621 62	1-2	\$ 73,810 81
1887	Two years . . .	111,909 00	211 92	1-4	52 98
1888		173,196 00	762 43	3-4	571 82
1886	Three years . .	2,847,989 00	13,800 80	1-6	2,300 13
1887		3,357,755 00	16,077 21	1-2	8,038 60
1888		7,053,800 00	41,644 99	5-6	34,704 16
1886	Four years . .	1,600 00	35 20	3-8	13 20
1887		93,475 00	922 19	5-8	576 37
1888		50,600 00	322 75	7-8	282 41
1884	Five years . . .	629,447 00	4,619 58	1-10	461 95
1885		248,295 00	2,478 60	3-10	743 58
1886		130,150 00	1,258 09	1-2	629 04
1887		240,657 00	2,524 42	7-10	1,767 09
1888		401,152 00	4,405 48	9-10	3,964 84
Totals		\$ 37,465,514 00	\$ 236,685 28		\$ 127,916 98

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$4,088,143 26
Losses paid from organization to date	1,780,516 08
Total amount of cash dividends declared since the company commenced business	1,508,308 15
Total amount of the company's stock owned by the directors at par value	29,300 00
Losses incurred during the year, fire	109,705 20

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

Risks written	\$ 154,517 00
Premiums received	2,905 65
Losses paid	None
Losses incurred	None

Manchester Fire Assurance Co.,

OF

MANCHESTER, ENGLAND.

Incorporated 1824.

JAMES BROOMFIELD NORTHOTT, Manager.

FREDERICK HUDSON, Sub-Manager.

I. CAPITAL.

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

II. ASSETS.

Market value of real estate owned by the company (unincumbered)	\$ 163,263 50
Loans on mortgage (first liens), upon which not more than one year's interest is due.	2,116,000 00
Interest due and accrued on said mortgage loans	2,941 34
Total value of said mortgaged premises (insured for \$173,625.00 as collateral)	362,000 00

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	<i>Par value.</i>	<i>Market value.</i>
Atlantic and Charlotte Air Line, 7 per cent.	\$ 14,000 00	\$ 16,800 00
Austrian 4 per cent. gold rentes	50,000 00	45,000 00
Brazilian 5 per cent. loan, 1873	2,000 00	2,060 00
United States 4½ per cent., 1907	25,000 00	32,500 00
Hungarian 4 per cent. rentes	12,500 00	10,500 00
India 4½ per cent. enfaced paper	40,000 00	28,000 00
Buenos Ayres Great Southern Ry., 5 per cent. deb. stock	25,000 00	33,000 00
Pennsylvania Co. 1st mtge gold.	25,000 00	27,500 00
Baltimore and Ohio 5 per cent. gold	40,000 00	44,800 00
South Eastern Ry., 4½ per cent. con. guar.. . . .	1,000 00	1,350 00
South Eastern Ry., 5 per cent. preferred	11,380 00	17,070 00
Manchester, Sheffield and Lincoln Ry., 5 per cent. conv., 1876.	5,000 00	7,000 00
Manchester, Sheffield and Lincoln Ry., 5 per cent. conv., 1879.	1,000 00	1,380 00
Brecon and Merthyr Tydfil, 4 per ct. deb.	1,050 00	1,050 00
<i>Stock.</i>		
241 shares Manchester Fire Ass'n.	2,410 00	4,365 00
40 shares Rockdale Canal	17,100 00	18,810 00
Calder and Keble Navigation	4,500 00	4,500 00
Great Eastern Ry., 4 per cent. pref., 1886.	48,760 00	59,975 00
Great Eastern Ry., 4½ per cent. pref., 1884	10,700 00	13,054 00
North Eastern Ry., 4½ per cent. pref., 1876.	3,000 00	3,750 00
North British Ry., 4½ per cent. irred'mable	10,000 00	13,000 00
Metropolitan Div. Ry., 4 per cent. guar.	10,000 00	11,400 00
Lancashire and Yorkshire Ry., 4 per ct. pref.	60,000 00	75,000 00
River Tyne Commission, 4 per cent. bonds	19,000 00	19,000 00
Manchester Corporation, 4 per cent. stock	5,000 00	6,250 00
Albion Court property, Glasgow, 29 £25 4½ per cent. shares	3,625 00	3,625 00
Totals	\$ 447,025 00	\$ 500,739 00

Total market value of stocks and bonds \$ 500,739 00

Loans on Collaterals.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
London and Northwestern Ry. 4 per cent. guar.	\$ 1,745 00	\$ 2,216 00	\$ 5,000 00
20 shares Union Bank, Manchester	1,100 00	1,250 00	
Morscambes Gas Co., orig. stk	1,125 00	1,450 00	
Morscambes Gas Co., 15 old stk	375 00	1,575 00	

218 MANCHESTER FIRE ASSURANCE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
20 shares Manchester and Salford Bank.	800 00	2,100 00	1,250 00
40 shares Bolckow, Vaughan & Co.	2,400 00	2,900 00	1,500 00
80 shares Bolckow, Vaughan & Co.	4,800 00	5,800 00	3,000 00
10 shares Stavely Coal and Iron Co.	3,000 00	3,275 00	
817 shares Manchester Fire Ass'n.	8,170 00	15,829 37	11,220 00
Totals	\$ 23,515 00	\$ 36,395 37	\$ 21,970 00
Amount loaned on collaterals.			\$ 21,970 00
Cash deposited in bank			28,330 43
Interest due and accrued on bonds			8,112 80
Interest due and accrued on collateral loans			185 33
Gross premiums in course of collection, not more than 3 months due			237,751 85
All other property belonging to the company			60 50
Aggregate amount of all the assets of the company, stated at their actual value			\$1,114,954 75

III. LIABILITIES.

Net losses in process of adjustment, or in suspense, including all reported and supposed losses	\$ 149,625 00
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$545,819.90; unearned premiums (50 per cent.)	272,909 95
Total unearned premiums	\$ 272,909 95
Cash dividends to stockholders remaining unpaid	385 25
All other demands against the company, absolute and contingent	34,050 00
Total amount of all liabilities, except capital stock and net surplus	\$ 456,970 20
Joint stock capital actually paid up in cash	500,000 00
Surplus beyond capital and all other liabilities.	217,984 55
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$1,174,954 75

IV. INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of last year, as shown by that year's statement.	<i>From fire risks.</i> \$ 250,984 00
Gross premiums on risks written and renewed during the year	894,149 60
Total	\$1,145,133 60
Deduct premiums and bills in course of collection at this date	237,751 83
Entire premiums collected during the year.	\$ 907,381 75
Deduct re-insurance, rebate, abatement and return prems.	88,653 37
Net cash actually received for premiums	\$ 818,728 38
Received for interest on mortgages.	8,604 12
Received for interest and dividends on stocks, bonds, and collateral loans	20,498 50
Income received from all other sources.	8,423 00
Aggregate amount of income actually received during the year in cash	\$ 856,254 00

V. EXPENDITURES DURING THE YEAR.

On fire risks.

Gross amount actually paid for losses	\$ 676,035 10
Deduct all amounts received for salvages, and re-insurance in other companies	68,960 20
Net amount paid during the year for losses.	\$ 607,074 90
Cash dividends actually paid stockholders.	50,070 50
Paid for commissions or brokerage.	172,650 90
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employés	60,683 00
Paid for English taxes	5,278 50
All other payments and expenditures.	30,179 50
Aggregate amount of actual expenditures during the year in cash	\$ 925,937 30

VI. MISCELLANEOUS.

Risks and Premiums.

Fire risks.

Premiums thereon.

In force on the 31st day of December of preceding year	\$199,070,000	\$ 597,210 50
Written or renewed during the year	298,049,833	894,149 60
Totals	\$497,119,833	\$1,491,360 10
Deduct those expired and marked off as terminated	295,472,695	886,437 95
In force at the end of the year	\$201,647,138	\$ 604,922 15
Deduct amount re-insured	19,707,500	59,102 25
Net amount in force December 31, 1888.	\$181,939,638	\$ 545,819 90

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date.	\$25,024,801 00
Losses paid from organization to date	17,253,908 00
Total amount of cash dividends declared since the company commenced business	2,126,035 00
Total amount of the company's stock owned by the directors at par value	50,600 00
Amount loaned to officers and directors	3,770 00
Amount loaned to stockholders, not officers.	7,350 00
Losses incurred during the year, fire	494,800 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 608,090 00
Premiums received	12,144 47
Losses paid	5,887 95
Losses incurred	6,317 91

MANUFACTURERS' AND BUILDERS' FIRE INSURANCE CO.,

OF

NEW YORK, NEW YORK.

Incorporated November 19, 1870.

EDWARD V. LOEW, President.

J. J. NESTELL, Secretary.

I. CAPITAL.

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

II. ASSETS.

Loans on mortgage (first liens), upon which not more than one year's interest is due \$ 102,000 00
 Interest due and accrued on all said mortgage loans 1,260 75
 Value of lands mortgaged, exclusive of buildings \$ 77,000 00
 Value of buildings mortgaged (insured for \$78,000.00 as collateral) 131,000 00
 Total value of said mortgaged premises \$ 208,000 00

Account of Stocks and Bonds owned by the Company.

	<i>Par value.</i>	<i>Market value.</i>
New York City 3 per cent. dock bonds \$	100,000 00	\$ 100,000 00
New York City 3 per cent. water bonds	80,000 00	84,800 00
United States 4 per cent. coupon bonds	2,200 00	2,816 00
Chicago, Rock Island and Pacific R. R. stock,	55,000 00	54,937 50
New York Central and Hudson R. R. stock	20,000 00	21,600 00
Chicago, Burlington and Quincy R. R. stock	2,400 00	2,640 00
Evansville and Terre Haute R. R. stock	25,000 00	21,875 00
Delaware and Hudson Canal Co. stock	1,600 00	2,120 00
Manhattan Trust Co. stock	4,500 00	5,625 00
Third National Bank stock	5,000 00	5,750 00
Town of Morrisania bonds (N. Y. City)	1,000 00	1,000 00
Illinois Central R. R. leased line stock	1,700 00	1,632 00
Totals	\$ 268,400 00	\$ 309,895 50
Total market value of stocks and bonds		\$ 309,895 50

Loans on Collaterals.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
Stand. Gas Light Co. pref. st'k . \$	10,000 00	\$ 10,000 00	
Ohio Valley R. R. 1st mort. bds	13,000 00	13,000 00	\$ 14,500 00
Chic., Mil. and St. Paul land grant 7 per cent. bonds	4,000 00	4,000 00	8,800 00
Cen. Pac. R. R. Con. 5 pr ct. bds. . . .	10,000 00	7,600 00	
Totals	\$ 37,000 00	\$ 34,600 00	\$ 23,300 00

MANUFACTURERS' AND BUILDERS' FIRE INS. CO. 221

Amount loaned on collaterals	\$ 23,300 00
Cash in company's principal office	7,196 85
Cash deposited in bank	6,452 23
Interest due and accrued on bonds	750 00
Interest due and accrued on collateral loans	363 86
Gross premiums in course of collection, not more than 3 months due	26,481 50
Aggregate amount of all the assets of the company, stated at their actual value	\$ 477,700 69

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 11,696 88
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	9,544 80
Total gross amount of claims for losses	\$ 21,241 68
Deduct re-insurance thereon	38 27
Net amount of unpaid losses	\$ 21,203 41
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, \$131,636.97; unearned premiums (50 per cent.)	\$ 65,818 48
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$103,624.47; unearned premiums (pro rata)	61,561 04
Total unearned premiums	\$ 127,379 52
Cash dividends to stockholders remaining unpaid	195 00
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses	1,708 35
All other demands against the company, absolute and contingent	7,425 22
Total amount of all liabilities, except capital stock and net surplus	\$ 157,911 49
Joint stock capital actually paid up in cash	200,000 00
Surplus beyond capital and all other liabilities	119,789 20
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$ 477,700 69

IV. INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of last year, as shown by that year's statement	<i>From fire risks.</i> \$ 22,503 82
Deduct amount of same not collected	1,124 75
Net collected	\$ 21,379 07
Gross premiums on risks written and renewed during the year	233,297 82
Total	\$ 254,679 89
Deduct premiums and bills in course of collection at this date	26,481 50
Entire premiums collected during the year	\$ 228,195 39
Deduct re-insurance, rebate, abatement and return premiums	30,974 21
Net cash actually received for premiums	\$ 197,221 18
Received for interest on mortgages	4,176 43
Received for interest and dividends on stocks, bonds and collateral loans	16,978 51
Income received from all other sources	6,316 68
Aggregate amount of income actually received during the year in cash	\$ 224,692 80

222 MANUFACTURERS' AND BUILDERS' FIRE INS. CO.

V. EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	
Gross amount actually paid for losses (including \$20,153.92, losses occurring in previous years)	\$ 139,472 09	
Deduct all amounts received for salvages, and re-insurance in other companies ?	12,310 34	
Net amount paid during the year for losses.	\$ 127,161 75	
Cash dividends actually paid stockholders	13,033 00	
Paid for commissions or brokerage	50,839 62	
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes	22,632 49	
Paid for State and local taxes in this and other States	4,175 30	
All other payments and expenditures	20,639 71	
Aggregate amount of actual expenditures during the year, in cash	\$ 238,481 87	

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	\$ 33,160,621	\$ 270,846 54
Written or renewed during the year	31,901,282	233,297 82
Totals	\$ 65,061,903	\$ 441,144 36
Deduct those expired and marked off as terminated . .	26,993,186	188,489 99
In force at the end of the year	\$ 38,068,717	\$ 252,654 37
Deduct amount re-insured	2,903,009	17,392 93
Net amount in force December 31, 1888	\$ 35,165,708	\$ 235,261 44

Recapitulation of Fire Risks and 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>
1888	One year or less	\$18,129,700 00	\$ 131,636 97	1-2	\$ 65,818 48
1887	Two years. . .	12,250 00	49 00	1-4	12 25
1888		10,750 00	78 66	3-4	59 00
1886		3,379,829 00	18,600 50	1-6	3,100 08
1887	Three years . .	4,941,582 00	28,237 10	1-2	14,118 55
1888		7,156,101 00	43,144 89	5-6	35,954 08
1885		16,100 00	163 00	1-8	20 37
1886	Four years . .	21,000 00	210 00	3-8	78 75
1887		31,500 00	227 50	5-8	142 18
1888		64,100 00	668 00	7-8	584 50
1884	Five years . . .	242,618 00	1,691 48	1-10	169 14
1885		183,667 00	1,551 42	3-10	465 42
1886		295,368 00	2,017 87	1-2	1,008 93
1887		237,393 00	2,193 77	7-10	1,535 63
1888		443,750 00	4,791 28	9-10	4,312 16
Totals		\$ 35,165,708 00	\$ 235,261 44		\$ 127,379 52

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 2,368,178 07
Losses paid from organization to date	950,453 36
Total amount of cash dividends declared since the company commenced business	311,000 00

Total amount of company's stock owned by the directors at par value.	56,300 00
Amount loaned to officers and directors	10,000 00
Amount loaned to stockholders, not officers	40,000 00
Losses incurred during the year, fire	128,283 08

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 335,925 00
Premiums received	3,646 40
Losses paid	28 50
Losses incurred	28,50

Mercantile Fire and Marine Insurance Co.,

OF

BOSTON, . . . MASSACHUSETTS.

Incorporated February 11, 1823.

GEORGE R. ROGERS, President. JAMES SIMPSON, Secretary.

I. CAPITAL.

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

II. ASSETS.

Loans on mortgage (first liens), upon which not more than one year's interest is due	\$ 25,500 00
Interest due and accrued on all said mortgage loans	341 06
Value of lands mortgaged, exclusive of buildings	\$ 29,300 00
Value of buildings mortgaged (insured for \$31,000.00 as collateral)	32,200 00
Total value of said mortgaged premises	\$ 61,500 00

Account of Stocks and Bonds owned by the Company.

<i>Shares of stock.</i>	<i>Par value.</i>	<i>Market value.</i>
100 Atlantic National Bank	\$ 10,000 00	\$ 13,200 00
200 City National Bank	20,000 00	20,600 00
200 Columbian National Bank	20,000 00	25,000 00
214 Eagle National Bank	21,400 00	21,828 00
300 Globe National Bank	30,000 00	27,900 00
120 Hamilton National Bank	12,000 00	15,000 00
160 New England National Bank.	16,000 00	25,760 00
200 North National Bank	20,000 00	27,400 00
18 Railroad National Bank	1,800 00	2,376 00
178 State National Bank	17,800 00	23,140 00
535 Suffolk National Bank	53,500 00	66,340 00

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<i>Shares of Stock.</i>	<i>Par value.</i>	<i>Market value.</i>
200 Tremont National Bank	20,000 00	22,200 00
200 Union National Bank	20,000 00	28,000 00
200 Boston and Providence Railroad	20,000 00	50,000 00
100 Chicago, Burlington and Quincy R. R.	10,000 00	10,900 00
100 Lyman Mills	10,000 00	6,300 00
<i>Bonds.</i>		
Housatonic Railroad, 5's	25,000 00	26,500 00
New Bedford Railroad, 7's, 1894	30,000 00	33,900 00
Boston City, 6's, 1894	45,000 00	45,950 00
Boston and Lowell Railroad, 6's, 1896	15,000 00	16,800 00
Boston and Lowell Railroad, 7's, 1895	10,000 00	11,400 00
Fitchburg Railroad, 7's, 1894	25,000 00	27,500 00
Boston and Maine Railroad, 7's, 1893	10,000 00	11,300 00
Union Pacific, Lincoln and Colo. R. R., 5's	25,000 00	23,750 00
Totals	\$ 487,500 00	\$ 587,044 00
Total market value of stocks and bonds		\$ 587,044 00

Loans on Collaterals.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
Burlington and M. R. R., 6 per cent. bonds	\$ 2,200 00	\$ 2,552 00	\$ 4,000 00
Chicago, Burlington and Northern R. R., 5 per cent. bonds	2,000 00	1,970 00	
Totals	\$ 4,200 00	\$ 4,522 00	\$ 4,000 00
Amount loaned on collaterals			\$ 4,000 00
Cash in the company's principal office			1,277 60
Cash deposited in bank			30,187 42
Interest due and accrued on bonds			4,391 66
Interest due and accrued on collateral loans			33 33
Gross premiums in course of collection, not more than 3 months due			15,141 85
Bills receivable, not matured, taken for fire, marine and inland risks			18,110 89
Aggregate amount of all the assets of the company, stated at their actual value			\$ 686,027 81

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 6,961 04
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	17,025 00
Losses resisted, including interest, costs and other expenses thereon	7,000 00
Total gross amount of claims for losses	\$ 30,986 04
Deduct re-insurance thereon	3,122 88
Net amount of unpaid losses	\$ 27,863 16
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$104,747.19; unearned premiums (50 per cent.)	\$ 52,373 59
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$73,837.64; unearned premiums (pro rata)	40,919 71
Gross premiums received and receivable upon all unexpired marine risks	15,158 18
Total unearned premiums	\$ 108,451 48

MERCANTILE FIRE AND MARINE INS. CO. 225

Cash dividends to stockholders remaining unpaid	66 00
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses	469 00
All other demands against the company, absolute and contingent . .	5,643 32
Total amount of all liabilities, except capital stock and net surplus	\$ 142,492 96
Joint stock capital actually paid up in cash	400,000 00
Surplus beyond capital and all other liabilities	143,534 85
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$ 686,027 81

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 previous year, as shown by that year's statement	\$ 14,138 97	\$ 24,723 43
Deduct amount of same not collected	51,000 00	67,100 00
Net collected	\$ 14,087 97	\$ 24,656 33
Gross premiums on risks written and renewed during the year	152,810 77	54,659 28
Totals	\$ 166,898 74	\$ 79,315 61
Deduct premiums and bills in course of collection at this date	15,141 85	18,110 89
Entire premiums collected during the year	\$ 151,756 89	61,204 72
Deduct re-insurance, rebate, abatement and return premiums	24,869 26	13,001 07
	\$ 126,787 63	\$ 48,203 65
Net cash actually received for premiums	\$ 175,091 28	
Received for interest on bonds and mortgages		1,197 50
Received for interest and dividends on stocks, bonds, collateral and loans		35,737 99
Income received from all other sources		9,364 56
Aggregate amount of income actually received during the year in cash		\$ 221,391 33

V. EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	<i>Marine and inland risks.</i>
Gross amount actually paid for losses, (including \$24,038.30, losses occurring in previous years)	\$ 65,663 63	\$ 42,817 95
Deduct amounts received for salvages and re-insurance in other companies		385 10
Net amount paid during the year for losses	\$ 65,663 63	\$ 42,438 85
Cash dividends actually paid stockholders		32,395 00
Paid for commissions or brokerage		33,601 17
Paid for salaries, fees and all other charges of officers, clerks, agents, and all other employés		12,148 00
Paid for State and local taxes in this and other States		5,110 69
All other payments and expenditures		11,301 81
Aggregate amount of actual expenditures during the year, in cash		\$ 202,653 15

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 . .	\$ 18,233,781	\$ 194,323 32	\$ 933,024	\$ 17,700 95
Written or renewed during yr..	13,712,441	152,810 77	2,295,034	54,659 28
Totals	\$ 31,946,222	\$ 347,134 09	\$ 3,228,058	\$ 72,360 23
Deduct those expired and marked off as terminated .	14,855,093	159,034 65	2,322,915	56,627 31
In force at end of the year	\$ 17,091,129	\$ 188,099 44	\$ 905,145	\$ 15,732 92
Deduct amount re-insured . .	744,779	9,514 61	12,088	574 74
Net amount in force December 31, 1888	\$ 16,346,350	\$ 178,584 83	\$ 893,057	\$ 15,158 18

Recapitulation of Fire Risks and 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>
1888	One year or less	\$ 9,723,635 00	\$ 104,747 19	1-2	\$ 52,373 59
1887	Two years . .	29,820 00	357 61	1-4	89 40
1888		46,050 00	317 05	3-4	237 79
1886	Three years . .	750,977 00	8,638 46	1-6	1,439 74
1887		920,688 00	10,380 63	1-2	5,190 31
1888	Four years . .	1,058,052 00	11,340 69	5-6	9,450 58
1887		3,000 00	22 50	5-8	14 06
1888	Five years . .	43,000 00	479 79	7-8	419 82
1884		564,847 00	5,854 71	1-10	585 47
1885		528,325 00	6,767 20	3-10	2,030 16
1886		796,491 00	9,267 97	1-2	4,633 99
1887		699,235 00	7,707 62	7-10	5,395 32
1888		1,182,230 00	12,703 41	9-10	11,433 07
Totals		\$ 16,346,350 00	\$ 178,584 83		\$ 93,293 30

Answers to General Interrogatories.

Total amount of premiums received from organization of company to date	\$ 6,684,144 00
Losses paid from organization to date	4,929,888 73
Total amount of cash dividends declared since the company commenced business	2,026,500 00
Total amount of the company's stock owned by the directors, at par value	27,700 00
Dividends declared payable in stock from organization	100,000 00
Losses incurred during the year: fire, \$64,431.85; marine, \$24,960.46; total	89,392 31

COLORADO BUSINESS.

No business in the State during 1888.

The Merchants' Insurance Co.,

OF
NEWARK, NEW JERSEY.

Incorporated February 18, 1858.

HENRY POWLES, President.

J. R. MULLIKIN, Secretary.

I. CAPITAL.

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

II. ASSETS.

Market value of real estate owned by the company (unincumbered) . \$ 102,757 15
 Loans on mortgage (first liens), upon which not more than one year's
 interest is due 417,267 00
 Loans on mortgage (first liens), upon which more than one year's in-
 terest is due 500 00
 Interest due and accrued on all said mortgage loans 7,368 78
 Value of lands mortgaged, exclusive of buildings . . . \$ 500,830 00
 Value of buildings mortgaged, insured for \$468,775.00 as
 collateral 564,780 00
 Total value of said mortgaged premises \$1,065,610 00

Account of Stocks and Bonds owned by the Company.

<i>Stocks.</i>	<i>Par value.</i>	<i>Market value.</i>
Morris and Essex R. R.	\$ 15,000 00	\$ 21,600 00
United New Jersey R. R. and Canal Co. . .	15,000 00	33,000 00
Newark Gas Light Co.	10,000 00	22,500 00
Citizens' Gas Light Co.	13,700 00	21,235 00
Warren R. R.	20,600 00	30,282 00
<i>Bonds.</i>		
United States 4 per cent. reg.	25,000 00	31,843 75
Central R. R. of New Jersey	15,000 00	18,000 00
Central R. R. of New Jersey	22,000 00	23,870 00
Central R. R. of New Jersey, debentures..	10,000 00	10,300 00
New Jersey Southern R. R.	3,000 00	3,135 00
Long Branch and Sea Shore R. R.	5,000 00	6,050 00
United New Jersey R. R. and Canal Co. . .	20,000 00	24,400 00
Midland R. R. of N. J.	40,000 00	46,150 00
Morris and Essex R. R. Co.	13,000 00	18,720 00
Morris and Essex R. R. Co.	27,000 00	38,070 00
Newark and Bloomfield H. C. Co.	10,000 00	11,500 00
Orange and Newark H. C. Co.	50,000 00	57,500 00
Belleville and Newark H. C. Co.	1,000 00	1,200 00
Irvington and Newark H. C. Co.	3,000 00	3,450 00
State of New Jersey.	1,000 00	1,120 00
State of Ohio	100,000 00	100,750 00
State of Georgia	25,000 00	26,070 00

<i>Bonds.</i>	<i>Par value.</i>	<i>Market value.</i>
East Orange Improvement	7,000 00	7,420 00
Newark City	100,000 00	114,000 00
Montclair Gas and Water Co.	24,000 00	25,200 00
American Dock and Improvement	50,000 90	54,500 00
Long Branch Graded School	15,000 00	17,700 00
Elizabeth Water Co.	8,000 00	8,480 00
Totals	\$ 648,300 00	\$ 778,045 75
Total market value of stocks and bonds		\$ 778,045 75

Loans on Collaterals.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
50 shares National State Bank \$	2,500 00	\$ 3,450 00	\$ 2,500 00
40 shares Manufacturers' Bank	4,000 00	4,800 00	2,500 00
Totals	\$ 6,500 00	\$ 8,250 00	\$ 5,000 00
Amount loaned on collaterals.			\$ 5,000 00
Cash in company's principal office			4,387 32
Cash deposited in bank			85,927 30
Interest due and accrued on bonds			4,693 92
Interest due and accrued on collateral loans			45 48
Gross premiums in course of collection, not more than 3 months due			126,750 82
All other property belonging to the company			428 00
Amount of premiums unpaid on policies which have been issued more than three months			\$ 5,200 29
Aggregate amount of all the assets of the company, stated at their actual value			\$1,528,784 20

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 48,349 00
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	28,629 29
Losses resisted, including interest, costs and other ex- penses thereon	4,500 00
Net amount of unpaid losses	\$ 81,478 29
Gross premiums received and receivable upon all unex- pired fire risks, running one year or less from date of policy, \$566,947.20; unearned premiums (50 per cent.)	\$ 324,564 33
Gross premiums received and receivable upon all unex- pired fire risks, running more than one year from date of policy, \$401,507.66; unearned premiums (pro rata)	244,957 03
Total unearned premiums	\$ 569,952 36
Amount reclaimable by the insured on perpetual fire insurance policies	480 00
Principal unpaid on scrip.	4,507 00
Interest due and declared.	1,084 19
All other demands against the company, absolute and contingent.	31,727 09
Total amount of all liabilities, except capital stock and net surplus	\$ 688,797 93
Joint stock capital actually paid up in cash	400,000 00
Surplus beyond capital and all other liabilities	439,986 27
Aggregate amount of all liabilities, including paid-up capital stock and net surplus.	\$1,528,784 20

IV. INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of last year, as shown by that year's statement. . . .	<i>From fire risks.</i>	\$ 70,455 53
Deduct amount of same not collected		2,207 58
Net collected		\$ 68,247 95
Gross premiums on risks written and renewed during the year		941,333 64
Total		\$1,009,581 59
Deduct premiums and bills in course of collection at this date		129,743 53
Entire premiums collected during the year. . . .		\$ 879,838 06
Deduct re-insurance, rebate, abatement and return premiums		101,025 03
Net cash actually received for premiums		\$ 778,113 03
Received for interest on mortgages		25,484 88
Received for interest and dividends on stocks, bonds and collateral loans		32,446 07
Income received from all other sources		2,566 32
Aggregate amount of income actually received during the year, in cash		\$ 839,310 30

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses, (including \$39,768.05, losses occurring in previous years).	<i>On fire risks.</i>	\$ 376,596 62
Deduct all amounts received for salvages, and re-insurance in other companies		10,587 63
Net amount paid during the year for losses		\$ 366,008 99
Cash dividends actually paid stockholders		40,150 00
Interest and profits paid to scripholders		58 04
Paid for commissions or brokerage		169,110 68
Paid for salaries, fees and all other charges of officers, clerks, agents, and all other employes		29,269 15
Paid for State and local taxes in this and other States		14,927 64
All other payments and expenditures.		70,379 13
Aggregate amount of actual expenditures during the year in cash		\$ 689,903 63

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December, 1887	\$ 67,553,174	\$ 729,712 78
Written or renewed during 1888	108,892,051	941,333 64
Totals	\$ 176,445,225	\$1,671,046 42
Deduct those expired and marked off as terminated. .	66,481,056	671,093 54
In force at the end of the year.	\$ 109,964,169	\$ 999,952 88
Deduct amount re-insured.	4,135,884	13,498 02
Net amount in force December 31, 1888	\$ 105,828,285	\$ 969,454 86

Recapitulation of Fire Risks and 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>
1888	One year or less	\$ 63,324,746 71	\$ 566,947 20	1-2	\$ 324,564 33
1887	Two years . .	173,774 16	1,718 57	1-4	429 64
1888		78,900 00	676 20	3-4	514 05
1886		6,296,547 87	60,934 02	1-6	10,155 67
1887	Three years . .	10,783,582 02	88,688 44	1-2	51,590 27
1888		10,718,082 94	103,122 28	5-6	87,952 45
1885		78,600 00	946 23	1-8	118 28
1886	Four years . .	129,800 00	1,100 79	3-8	467 29
1887		174,225 00	1,326 35	5-8	957 21
1888		156,857 00	1,390 51	7-8	1,232 83
1884		1,352,797 66	16,879 68	1-10	1,687 97
1885	Five years . .	2,718,089 24	23,039 86	3-10	9,908 81
1886		2,935,782 11	26,549 36	1-2	16,580 19
1887		3,251,046 98	33,829 92	7-10	26,406 00
1888		3,507,203 49	39,926 94	9-10	36,341 76
	Perpetual risks	19,800 00 }	1,377 51	. . .	614 61
	Over five years	128,450 00 }			
Totals		\$105,828,285 18	\$ 968,454 86	. . .	\$ 569,521 36

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$8,338,899 93
Losses paid from organization to date	4,157,966 23
Total amount of cash dividends declared since the company commenced business	684,219 00
Total amount of the company's stock owned by the directors at par value	81,500 00
Amount loaned to directors.	2,500 00
Dividends declared payable in stock from organization	240,000 00
Losses incurred during the year, fire	408,762 89

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

Risks written	\$ 552,579 17
Premiums received	8,792 70
Losses paid	3,471 69
Losses incurred	2,235 19

Michigan Fire and Marine Insurance Co.,

OF

DETROIT, MICHIGAN.

Incorporated February, 1881.

D. WHITING, JR., President.

EUGENE HARBECK, Secretary.

I. CAPITAL.

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

II. ASSETS.

Market value of real estate owned by the company (unincumbered)	\$ 10,351 17
Loans on mortgage (first liens), upon which not more than one year's interest is due	578,659 33
Loans on mortgage (first liens), upon which more than one year's interest is due (of which \$8,000.00 is in process of foreclosure)	8,000 00
Interest due and accrued on all said mortgage loans	17,458 48
Value of lands mortgaged, exclusive of buildings	\$1,206,767 00
Value of buildings mortgaged (insured for \$298,550.00 as collateral)	566,350 00
Total value of said mortgaged premises	\$1,773,117 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
People's Savings Bank	\$ 5,000 00	\$ 7,000 00
Cheboygan county bonds	12,500 00	12,500 00
Alpena county bonds	1,000 00	1,000 00
Detroit city bonds	10,025 00	10,025 00
Totals	\$ 28,525 00	\$ 30,525 00
Total market value of stocks and bonds		\$ 30,525 00
Cash in the company's principal office		7,507 10
Cash deposited in bank		31,907 44
Interest due and accrued on bonds		2,000 00
Gross premiums in course of collection, not more than 3 months due		30,842 04
Aggregate amount of all the assets of the company, stated at their actual value		\$715,450 56

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 8,221 00
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	5,707 88
Net amount of unpaid losses	\$ 13,928 88
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$236,796.06; unearned premiums (50 per cent.) .	\$ 118,398 03
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$82,844.92; unearned premiums (pro rata) .	49,243 45
Total unearned premiums	\$ 167,641 48
Total amount of all liabilities, except capital stock and net surplus . .	\$ 181,570 36
Joint stock capital actually paid up in cash	400,000 00
Surplus beyond capital and all other liabilities.	133,880 20
Aggregate amount of all liabilities, including paid-up capital stock and net surplus.	\$ 715,450 56

IV. INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of last year, as shown by that year's statement . . .	<i>From fire risks.</i> \$ 17,069 59
Gross premiums on risks written and renewed during the year	352,298 49
Total	\$ 369,368 08
Deduct premiums and bills in course of collection at this date	30,842 04
Entire premiums collected during the year . . .	\$ 338,526 04
Deduct re-insurance, rebate, abatement and return premiums	62,653 75
Net cash actually received for premiums	\$ 275,872 29
Received for interest on mortgages	26,646 35
Received for interest and dividends on stocks, bonds and collateral loans	3,859 38
Income received from all other sources.	7,403 52
Aggregate amount of income actually received during the year, in cash	\$ 313,781 54

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$13,-485.26, losses occurring in previous years)	<i>On fire risks.</i> \$ 137,067 44
Deduct all amounts received for salvages and re-insurance in other companies	6,652 56
Net amount paid during the year for losses	\$ 130,414 88
Paid for commissions or brokerage	57,384 38
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes	9,463 39
Paid for State and local taxes in this and other States	7,343 87
All other payments and expenditures	30,852 41
Aggregate amount of actual expenditures during the year, in cash	\$ 235,458 93

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 15,283,840	\$ 213,361 69
Written or renewed during the year	26,180,524	352,298 49
Totals	\$ 41,464,364	\$ 565,660 18
Deduct those expired and marked off as terminated . .	17,030,696	231,051 09
In force at the end of the year	\$ 24,433,668	\$ 334,609 09
Deduct amount re-insured	1,090,603	14,968 11
Net amount in force December 31, 1888	\$ 23,343,065	\$ 319,640 98

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross prem. charged.	Frac. un'r'n'd.	Premiums unearned.
1888	One year or less	\$ 16,404,531 00	\$ 236,796 06	1-2	\$ 118,398 03
1887	Two years . . .	1,925 00	26 00	1-4	6 50
1888		13,450 00	101 19	3-4	75 89
1886	Three years . .	1,424,222 00	17,054 55	1-6	2,842 42
1887		1,792,591 00	21,294 93	1-2	10,647 46
1888		3,025,740 00	35,387 79	5-6	29,489 82
1886	Four years . .	500 00	10 00	3-8	3 75
1887		1,000 00	7 50	5-8	4 68
1888		35,800 00	348 44	7-8	304 88
1884	Five years . . .	46,850 00	627 42	1-10	62 74
1885		59,575 00	868 90	3-10	260 67
1886		110,857 00	1,712 20	1-2	856 10
1887		68,184 00	884 24	7-10	618 96
1888		357,840 00	4,521 76	9-10	4,069 58
Totals		\$ 23,343,065 00	\$ 319,640 98		\$ 167,641 48

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$1,217,405 30
Losses paid from organization to date.	568,253 68
Total amount of cash dividends declared since the company commenced business	22,000 00
Total amount of the company's stock owned by the directors at par value	212,500 00
Losses incurred during the year, fire	137,511 06

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 294,065 41
Premiums received	6,412 84
Losses paid	890 25
Losses incurred	1,640 25

Milwaukee Mechanics' Insurance 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.

Market value of real estate owned by the company (unincumbered) .	\$ 34,300 00
Loans on mortgage (first liens), upon which not more than one year's interest is due	711,380 39
Loans on mortgage (first liens), upon which more than one year's interest is due	6,736 59
Interest due and accrued on all said mortgage loans	15,299 00
Value of lands mortgaged, exclusive of buildings	\$ 948,900 00
Value of buildings mortgaged (insured for \$419,000.00 as collateral)	502,800 00

Total value of said mortgaged premises \$1,451,700 00

Account of Stocks and Bonds owned by the Company.

	Par value	Market value.
Milwaukee City water bonds, 4 per cent . .	\$ 118,000 00	\$ 118,000 00
Milwaukee City bath bonds, 4 per cent. . .	25,000 00	25,000 00
Brown county, Wis., bonds, 6 per cent . . .	44,000 00	44,000 00
Dove county, Wis., bonds, 8 per cent	4,500 00	4,680 00
Oshkosh City, Wis., bonds, 7 per cent . . .	30,000 00	33,600 00
Cream City R. R. Co. stock	9,300 00	11,425 00
St. Paul, Minn., water bonds, 5 per cent . .	100,000 00	104,500 00
St. Paul, Minn., Board of Education bonds, 4½ per cent	125,000 00	125,000 00
Ramsey Co., Minn., bridge bds., 4½ per ct.	75,000 00	76,125 00
Ramsey Co., Minn., loan bonds, 4½ per ct.	25,000 00	25,375 00

Totals \$ 555,800 00 \$ 567,705 00

Total market value of stocks and bonds \$ 567,705 00

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
Cream City R. R. Co. stock . .	\$ 21,000 00	\$ 30,000 00	\$ 21,000 00
C. Preusser Jewelry Co. stock.	10,000 00	10,000 00	6,750 00
Mortgage and note, Milwaukee City property	1,800 00	3,000 00	1,800 00
Riverdale Distillery Co., Chi .	5,000 00	10,000 00	
Concordia Fire Ins. stock . . .	10,200 00	12,000 00	15,000 00
6750 acres of timber lands in Ontonagon county, Mich., on the mineral belts	40,500 00	40,500 00	8,500 00
Totals	\$ 88,500 00	\$ 105,500 00	\$ 53,050 00

Amount loaned on collaterals	\$ 53,050 00
Cash in company's principal office	9,781 23
Cash deposited in bank	92,024 49
Interest due and accrued on bonds	5,580 00
Interest due and accrued on collateral loans	290 00
Net premiums in course of collection, not more than 3 months due . .	38,507 66
Bills receivable, not matured, taken for fire, marine and inland risks .	412 78

Aggregate amount of all the assets of the company, stated at their actual value. \$1,535,067 14

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 612 00
Gross losses in process of adjustment or in suspense, including all reported and supposed losses.	17,039 00
Losses resisted, including interest, costs and other expenses thereon	9,150 00

Net amount of unpaid losses \$ 26,801 00

Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$393,796.61; unearned premiums (50 per cent.). \$ 196,898 30

Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$483,758.67; unearned premiums (pro rata). 249,573 59

Total unearned premiums \$ 446,471 89

Total amount of all liabilities, except capital stock and net surplus . . \$ 473,448 89

Joint stock capital actually paid up in cash. 200,000 00

Surplus beyond capital and all other liabilities. 861,618 25

Aggregate amount of all liabilities, including paid-up capital stock and net surplus \$1,535,067 14

IV. INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of last year, as shown by that year's statement . .	<i>From fire risks.</i> \$ 32,880 15
Gross premiums on risks written and renewed during the year	546,330 75

Total \$ 579,210 90

Deduct premiums and bills in course of collection at this date 38,507 66

Entire premiums collected during the year. . . . \$ 540,703 24

Deduct re-insurance, rebate, abatement and return premiums 46,376 01

Net cash actually received for premiums \$ 494,327 23

Received for interest on mortgages 41,237 26

Received for interest and dividends on stocks, bonds and collateral loans 30,592 80

Income received from all other sources. 1,399 89

Aggregate amount of income actually received during the year in cash \$ 567,557 18

V. EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount actually paid for losses (including \$14,691.00, losses occurring in previous years)	\$ 262,728 98
Deduct all amounts received for salvages and re-insurance in other companies	8,674 79
Net amount paid during the year for losses.	\$ 254,054 19
Cash dividends actually paid stockholders	49,935 00
Paid for commissions or brokerage	109,062 50
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employés	42,964 17
Paid for State and local taxes in this and other States	15,150 76
All other payments and expenditures.	32,217 21
Aggregate amount of actual expenditures during the year in cash	\$ 503,383 83

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	\$59,584,526 00	\$ 852,917 45
Written or renewed during the year	40,969,906 00	546,330 75
Totals	\$100,554,432 00	\$1,399,248 20
Deduct those expired and marked off as terminated.	39,296,835 00	521,692 92
Net amount in force December 31, 1888.	\$61,257,597 00	\$ 877,555 28

Recapitulation of Fire Risks and Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem. charged.</i>	<i>Frac. un'r'n'd.</i>	<i>Premiums unearned.</i>
1888	One year or less	\$26,425,844 00	\$ 393,796 61	1-2	\$ 196,898 30
1886	Three years	. . . . .	116,764 10	1-6	19,460 68
1887		28,268,013 00	126,612 85	1-2	63,306 42
1888 . . . . .		. . . . .	127,344 67	5-6	106,120 55
1884	Five years.	. . . . .	15,112 17	1-10	1,511 21
1885 . . . . .		. . . . .	22,394 83	3-10	6,718 44
1886		6,563,740 00	27,263 17	1-2	13,631 58
1887 . . . . .		. . . . .	23,077 41	7-10	16,154 18
1888 . . . . .		. . . . .	25,189 47	9-10	22,670 53
Totals		\$61,257,597 00	\$ 877,555 28		\$ 446,471 89

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date.	\$6,113,115 81
Losses paid from organization to date	2,923,779 45
Total amount of cash dividends declared since the company commenced business	160,000 00
Total amount of the company's stock owned by the directors at par value	108,220 00
Amount loaned to stockholders, not officers	39,300 00
Losses incurred during the year, fire	261,163 90

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 367,585 00
Premiums received	5,766 98
Losses paid	1,303 36
Losses incurred	1,303 36

National Fire Insurance Company,

OF

HARTFORD, . . . CONNECTICUT.

Incorporated November 27, 1871.

JAMES NICHOLS, President,

E. G. RICHARDS, Secretary.

I. CAPITAL.

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

II. ASSETS.

Market value of real estate owned by the company (unincumbered) . .	\$ 24,478 40
Loans on mortgage (first liens), upon which not more than one year's interest is due	625,003 87
Loans on mortgage (first liens), upon which more than one year's interest is due (of which \$4,600.00 is in process of foreclosure . . .	7,100 00
Interest due and accrued on all said mortgage loans	12,750 68
Value of lands mortgaged, exclusive of buildings \$ 1,087,550 00	
Value of buildings mortgaged (insured for \$530,260.00 as collateral)	873,900 00

Total value of said mortgaged premises \$ 1,961,450 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
United States 4 per cent. bonds	\$ 50,000 00	\$ 64,000 00
Hartford City—(Capitol)	25,000 00	28,500 00
Hartford City—(Water)	10,000 00	10,450 00
New Britain City	6,000 00	7,080 00
Cleveland City	10,000 00	11,400 00
Detroit City	13,000 00	16,250 00
Lincoln City	12,000 00	12,000 00
Meriden Town	10,000 00	10,400 00
West Middle School District, Hartford . . .	35,000 00	35,000 00
Danbury and Norwalk R. R.	10,000 00	10,600 00
Harlem River and Port Chester	25,000 00	32,500 00
Erie Railway	20,000 00	26,800 00
Jackson, Lansing and Saginaw R. R. . . .	20,000 00	20,800 00
Sandusky, Mansfield and Newark R. R. . .	10,000 00	12,200 00
Cincinnati, Hamilton and Dayton R. R. . .	15,000 00	18,000 00
Knoxville and Ohio R. R.	20,000 00	20,600 00
Clev., Col., Cin. and Indianapolis R. R. . .	35,000 00	45,500 00

	<i>Par value.</i>	<i>Market value.</i>
Chicago and Western Indiana R. R	30,000 00	33,900 00
Chicago and Northwestern R. R	20,000 00	23,600 00
Chicago, Mil. & St. P. R. R., S'th. Minn. Div.	10,000 00	11,200 00
Chicago, Mil. & St. P. R. R., Dubuque Div.	10,000 00	11,400 00
Chicago, Mil. and St. Paul R. R., Hastings and Dakota Div., 5 per cent.	10,000 00	10,100 00
Chicago, Mil. and St. Paul R. R., Hastings and Dakota Div., 7 per cent.	10,000 00	12,100 00
Chicago, Mil. & St. P. R. R., Mine'l Pt. Div.	10,000 00	10,100 00
Chicago, Burlington and Quincy R. R. . . .	10,000 00	10,500 00
Louisville, New Albany and Chicago R. R.	10,000 00	11,400 00
Louisville and Nashville R. R., N. O. and Mobile Div.	10,000 00	11,300 00
East Tennessee, Virginia and Georgia R. R.	30,000 00	30,600 00
Hannibal and St. Joseph R. R.	20,000 00	23,800 00
Nodaway Valley R. R.	9,000 00	10,170 00
Kansas City, Lawrence and Southern R. R.	10,000 00	11,200 00
Fremont, Elkhorn and Mis. Valley R. R. .	5,000 00	5,800 00
St. Paul, Minneapolis and Manitoba R. R.	10,000 00	11,800 00
St. Paul and Northern Pacific R. R.	25,000 00	30,000 00
Northern Pacific R. R. and Land Grant . .	30,000 00	35,100 00
Northern Pacific R. R., Pend d'Oreille Div.	25,000 00	26,000 00
Union Pacific R. R.	20,000 00	22,800 00
Oregon Railway and Navigation	20,000 00	22,400 00

Shares of Stock.

400 New York, New Haven and Hartford R. R. stock	40,000 00	96,000 00
200 New York and Harlem R. R. stock . .	10,000 00	23,500 00
500 N. Y. Central and Hudson River R. R.	50,000 00	54,000 00
648 Pennsylvania R. R.	32,400 00	35,640 00
200 Pittsburgh, Fort Wayne and Chicago .	20,000 00	30,000 00
200 Cleveland and Pittsburgh	10,000 00	15,500 00
200 Belt R. R., Indianapolis	10,000 00	10,000 00
151 Illinois Central	15,100 00	17,159 00
110 Chicago, Burlington and Quincy . . .	11,000 00	12,320 00
330 Chicago, Rock Island and Pacific . . .	33,000 00	33,000 00
100 Peoria and Bureau Valley	10,000 00	16,500 00
509 Hartford National Bank	50,900 00	77,368 00
442 Phoenix National Bank	44,200 00	53,924 00
250 Aetna National Bank	25,000 00	26,250 00
112 Charter Oak National Bank	11,200 00	11,760 00
100 Farmers' and Mechanics' National Bank	10,000 00	10,500 00
40 City National Bank	4,000 00	3,760 00
50 Mercantile National Bank	5,000 00	4,250 00
300 National Exchange Bank	15,000 00	18,000 00
50 First National Bank, Meriden	5,000 00	5,600 00
50 Second National Bank, New Haven . .	5,000 00	6,900 00
100 Thames National Bank, Norwich . . .	10,000 00	13,800 00
100 Metropolitan National Bank, N. Y. . .	10,000 00	1,000 00
50 Central National Bank, N. Y.	5,000 00	6,700 00
75 National Bank of the Republic, Boston	7,500 00	10,875 00
70 Boston National Bank, Boston	7,000 00	8,500 00
70 St. Paul National Bank	7,000 00	7,700 00
20 National Bank of Commerce, Kansas C.	2,000 00	2,500 00
400 Willimantic Linen Company	10,000 00	17,400 00

Totals

Total market value of stocks and bonds \$1,135,300 00 \$1,387,796 00 \$1,387,796 00

Loans on Collaterals.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
56 shares Travelers Ins. Co.	\$ 5,600 00	\$ 15,680 00	\$ 5,450 00
Amount loaned on collaterals.			\$ 5,450 00
Cash in the company's principal office			952 15
Cash deposited in bank			141,189 76
Interest due and accrued on bonds			12,639 57
Interest due and accrued on collateral loans			138 50
Gross premiums in course of collection not more than 3 months due			109,082 23
Aggregate amount of all the assets of the company, stated at their actual value			\$ 2,326,581 16

III. LIABILITIES.

Gross claims for adjusted and unpaid losses, due and to become due	\$ 53,898 21
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	\$ 12,901 69
Losses resisted, including interest, costs and other expenses thereon	7,000 00
Net amount of unpaid losses	\$ 73,799 90
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$722,488.00; unearned premiums (50 per cent.)	\$ 361,244 00
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$618,508.17; unearned prems. (pro rata).	363,185 03
Total unearned premiums	\$ 724,429 03
All other demands against the company, absolute and contingent	21,226 03
Total amount of all liabilities, except capital stock and net surplus	\$ 819,454 96
Joint stock capital, actually paid up in cash	1,000,000 00
Surplus beyond capital and all other liabilities	507,126 20
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$ 2,326,581 16

IV. INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of last year, as shown by that year's statement	<i>From fire risks.</i> \$ 61,500 00
Gross premiums on risks written and renewed during the year	1,641,982 14
Total	\$1,703,482 14
Deduct premiums and bills in course of collection at this date	109,082 23
Entire premiums collected during the year	\$1,594,399 91
Deduct re-insurance, rebate, abatement and return premiums	218,243 98
Net cash actually received for premiums	\$1,376,155 93
Received for interest on mortgages	41,110 96
Received for interest and dividends on stocks, bonds and collateral loans	64,828 18
Income received from all other sources	2,634 00
Aggregate amount of income actually received during the year in cash	\$1,484,729 07

V. EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount actually paid for losses (including \$70,- 586.78, losses occurring in previous years)	\$ 634,562 50
Deduct all amounts received for salvages and re-insur- ance in other companies	38,582 98
Net amount paid during the year for losses	\$ 595,979 52
Cash dividends actually paid stockholders	100,000 00
Paid for commissions or brokerage	221,444 76
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employés	85,312 49
Paid for State and local taxes in this and other States	18,727 48
All other payments and expenditures.	151,265 52
Aggregate amount of actual expenditures during the year in cash	\$1,172,729 77

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	\$ 59,014,887	\$ 728,522 70
Written or renewed during the year	152,549,546	1,641,982 14
Totals	\$ 211,564,433	\$ 2,370,504 84
Deduct those expired and marked off as terminated .	95,684,152	954,641 63
In force at the end of the year	\$ 115,830,281	\$ 1,415,863 21
Deduct amount re-insured	5,621,310	74,867 04
Net amount in force December 31, 1888	\$ 110,258,971	\$ 1,340,996 17

Recapitulation of Fire Risks and 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>
1888	One year or less	\$ 52,045,604 00	\$ 722,488 00	1-2	\$ 361,244 00
1887	Two years . .	6,400,946 00	38,128 40	1-4	9,532 10
1888		695,932 00	4,663 55	3-4	3,497 66
1886	Three years .	4,788,727 00	56,307 80	1-6	9,384 63
1887		14,033,895 00	146,221 47	1-2	73,110 74
1888		10,097,716 00	117,767 11	5-6	98,139 26
1885	Four years . .	150,599 00	1,495 73	1-8	186 97
1886		137,771 00	1,311 84	3-8	491 94
1887		4,307,964 00	38,346 50	5-8	23,966 56
1888		631,784 00	6,472 10	7-8	5,663 09
1884	Five years . .	1,239,811 00	15,625 58	1-10	1,562 56
1885		1,411,856 00	17,800 58	3-10	5,340 17
1886		1,765,826 00	21,318 33	1-2	10,659 17
1887		6,960,454 00	80,470 40	7-10	56,329 28
1888		5,590,086 00	72,578 78	9-10	65,320 90
Totals		\$110,258,971 00	\$ 1,340,996 17		\$ 724,429 03

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$8,176,234 53
Losses paid from organization to date	3,725,740 62
Total amount of cash dividends declared since the company commenced business	1,377,000 00
Total amount of the company's stock owned by the directors at par value	99,100 00
Amount loaned to stockholders, not officers	5,450 00
Dividends declared payable in stock from organization	100,000 00
Losses incurred during the year, fire	593,992 64

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 959,690 60
Premiums received	23,697 32
Losses paid	6,336 06
Losses incurred	6,789 56

National Assurance Company of Ireland,
OF
DUBLIN, IRELAND.

Incorporated January 9, 1823.

HAROLD ENGLEBACH Secretary.

I. CAPITAL.

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

II. ASSETS.

Market value of real estate owned by the company (unincumbered) .	\$ 214,565 00
Loans on mortgage (first liens), upon which not more than one year's interest is due	786,395 00
Interest due and accrued on all said mortgage loans	17,713 90
Value of mortgaged premises	\$2,000,000 00

Account of Stocks and Bonds owned by the Company.

	<i>Par value.</i>	<i>Market value.</i>
Canadian 4 per cent. inscribed stock	\$ 102,905 00	\$ 111,130 00
India 3 per cent. stock	42,844 00	42,047 00
South Australian 4 per cent. stock	35,000 00	38,060 00
Queensland 4 per cent. stock	10,000 00	10,575 00
Bank of England stock	5,000 00	15,950 00
Bank of Ireland stock	100,250 00	309,775 00
German Government bonds	30,000 00	31,480 00

242 NATIONAL ASSURANCE COMPANY OF IRELAND.

	<i>Par value.</i>	<i>Market value.</i>
British Government new 2¾ per cent. stock	103,137 00	100,170 00
National Assurance Co. shares	500 00	800 00
Shares in Glasgow Salvage Corps.	1,750 00	1,750 00
Dublin Port stocks and bonds	30,000 00	30,435 00
Dublin Corporation bonds	60,000 00	60,000 00
Railway debentures and pref'd stocks Great Britain, Ireland, U. S. and Canada . .	498,395 00	587,765 00
Totals	\$1,019,781 00	\$1,339,937 00
Total market value of stocks and bonds		\$1,339,937 00*

Loans on Collaterals.

	<i>Loaned thereon.</i>
Loan on company's life policies, all within surrender value	\$ 139,815 00
Advanced on Government stock	15,000 00
Reversions purchased.	25,960 00
Advanced on pensions and annuities.	17,860 00
Agent balances due on life account	10,855 00
Lodged in court to meet life claims not disputed	2,500 00
Amount loaned on collaterals.	\$ 211,990 00
Cash in the company's principal office	165 00
Cash deposited in bank	21,199 00
Interest due and accrued on bonds	16,186 00
Interest due and accrued on collateral loans	1,407 00
Gross premiums in course of collection, not more than 3 months due .	123,115 00
All other property belonging to the company.	12,500 00
Aggregate amount of all the assets of the company, stated at their actual value	\$2,745,172 90

III. LIABILITIES.

Net amount of unpaid losses	\$ 30,123 00
Gross premiums received and receivable upon all unex- pired fire risks, running one year or less from date of policy, \$929,127.00; unearned premiums (50 per cent.)	\$ 464,363 00
Gross premiums received and receivable upon all unex- pired fire risks, running more than one year from date of policy, \$34,043.00; unearned premiums (pro rata) . .	23,830 00
Total unearned premiums	\$ 488,393 00
Net premium reserve and all other liabilities, except capital, under the life insurance or any other special department	1,383,693 00
Cash dividends to stockholders remaining unpaid	9,065 00
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses	4,185 00
Due and to become due for borrowed money	3,750 00
All other demands against the company, absolute and contingent .	9,260 00
Total amount of all liabilities, except capital stock and net surplus	\$1,928,469 00
Joint stock capital actually paid up in cash.	500,000 00
Surplus beyond capital and all other liabilities.	316,703 90
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$2,745,172 90

IV. INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of last year, as shown by that year's statement. . . .	<i>From fire risks.</i> \$ 136,365 00
Gross premiums on risks written and renewed during the year.	986,830 00
Total	\$1,123,195 00
Deduct premiums and bills in course of collection at this date	123,115 00
Entire premiums collected during the year. . . .	\$1,000,080 00
Deduct re-insurance, rebate and return premiums	24,045 00
Net cash actually received for premiums	\$ 976,045 00
Received for interest on mortgages	33,877 00
Income received from all other sources.	1,895 00
Aggregate amount of income actually received during the year in cash	\$1,011,817 00

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$8,000, losses occurring in previous years)	<i>On fire risks.</i> \$ 662,485 00
Deduct all amounts received for salvages and re-insurance in other companies	2,990 00
Net amount paid during the year for losses	\$ 659,495 00
Cash dividends actually paid stockholders	49,680 00
Paid for commissions or brokerage	230,664 00
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	61,595 00
All other payments and expenditures	918 00
Aggregate amount of actual expenditures during the year in cash	\$1,002,352 00

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	\$231,782,000	\$ 941,047 00
Written or renewed during the year	178,527,000	986,830 00
Totals	\$410,309,000	\$1,927,877 00
Deduct those expired and marked off as terminated . .	187,006,000	935,030 00
In force at the end of the year	\$323,303,000	\$ 992,847 00
Deduct amount re-insured	4,258,800	23,660 00
Net amount in force December 31, 1888	\$219,044,200	\$ 969,187 00

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$10,584,319 00
Losses paid from organization to date	6,899,100 00
Total amount of cash dividends declared since the company commenced business	2,508,342 00

244 NEW HAMPSHIRE FIRE INSURANCE COMPANY.

Total amount of the company's stock owned by the directors at par value	84,375 00
Losses incurred during the year, fire	609,665 00
Amount deposited in different States and countries for the security of all the company's policy-holders	132,905 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 406,525 00
Premiums received	9,296 16
Losses paid	3,647 34
Losses incurred	3,647 34

New Hampshire Fire Insurance Company, OF MANCHESTER, NEW HAMPSHIRE.

Incorporated 1869.

JAMES A. WESTON, President.

JOHN C. FRENCH, Secretary.

I. CAPITAL.

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

II. ASSETS.

Loans on mortgage (first liens), upon which not more than one year's interest is due	\$ 362,996 86
Interest due and accrued on all said mortgage loans	6,448 76

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	<i>Par value.</i>	<i>Market value.</i>
U. S. Government.	\$ 250,000 00	\$ 313,000 00
City of Manchester, N. H., 6's	700 00	700 00
City of Chicago, Ill., 7's	10,000 00	11,000 00
City of Marietta, Ohio, 8's	10,000 00	11,000 00
City of Concord, N. H., 6's	1,000 00	1,200 00
Michigan Air Line R. R., 8's	10,000 00	10,500 00
Maine Central R. R., 6's	10,000 00	12,000 00
Burl. and Mo. R. R. R., "in Iowa," 7's	10,000 00	11,000 00
Chi., Burl. and Quincy R. R., 7's	15,000 00	19,900 00
Chi., Burl. and Quincy R. R., Denver Ex., 4's	10,000 00	9,150 00
Jackson, Lansing and Saginaw R. R., 8's	10,000 00	10,800 00
New York and New England R. R., 7's	10,000 00	12,300 00
New York and New England R. R., 6's	10,000 00	11,300 00
Union Pacific R. R., 8's	25,000 00	29,750 00
Union Pacific R. R. Trust, 5's	10,000 00	9,500 00
Oregon Short Line R. R., 6's	10,000 00	10,800 00

NEW HAMPSHIRE FIRE INSURANCE COMPANY. 245

<i>Bonds.</i>	<i>Par value.</i>	<i>Market value.</i>
Boston, Concord and Montreal R. R., 6's. .	62,000 00	65,100 00
Hillsborough Co., N. H., 6's.	5,000 00	5,500 00
Chicago and West Michigan R. R., 5's. . .	25,000 00	23,750 00
Topeka (Kan.) Water Supply Co., 6's. . . .	20,000 00	20,500 00
Minneapolis Gas Light Co., 6's.	20,000 00	21,000 00
Chi., Burl. and Northern R. R., 5's. . . .	5,000 00	4,850 00
New Mexico and South. Pacific R. R., 7's. .	10,000 00	11,500 00
New Hampshire Trust Co., deb., 6's. . . .	30,000 00	30,000 00
Central Loan and Land Co., deb., 6's. . . .	20,000 00	20,000 00
Johnson Loan and Trust Co., deb., 6's. . . .	10,000 00	10,000 00
A., T. & S. F. R. R., sink. fund, 2nd issue, 6's	10,000 00	10,000 00
City of Topeka, Kansas, 6's.	10,000 00	10,250 00
City of Omaha, Neb., 6's.	10,000 00	10,500 00
City of Moorhead, Minn., 7's.	6,000 00	6,000 00
City of Lincoln, Neb., 6's.	20,000 00	20,000 00
National Loan and Trust Co., 6's.	10,000 00	10,000 00

<i>Stocks.</i>		
Suncook Valley R. R.	4,000 00	4,600 00
Merchants' Nat. Bank, Manchester, N. H..	10,000 00	12,500 00
N. Y. Central and Hudson River R. R. . . .	10,000 00	10,700 00
Norwich and Worcester R. R.	3,100 00	5,425 00
Pemigewasset Valley R. R.	26,000 00	27,300 00
Chicago, Burlington and Quincy R. R. . . .	44,000 00	47,080 00
Chicago, Burlington and Northern R. R.. .	3,000 00	1,380 00
Atchison, Topeka and Santa Fé R. R. . . .	21,500 00	12,255 00
Illinois Central R. R.	30,000 00	33,900 00
Chicago, Rock Island and Pacific R. R.. . .	10,000 00	9,600 00
Amoskeag Manfg. Co.	5,000 00	9,500 00
Pemigewasset National Bank, Plymouth . .	6,000 00	6,600 00
Lake Shore and Michigan Southern R. R. . .	10,000 00	10,000 00

Totals	\$ 857,300 00	\$ 953,690 00	
Total market value of stocks and bonds			\$ 953,690 00

Loans on Collaterals.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
Peoples' Savings Bank, book No. 632, Manchester, N. H. \$	2,926 72	\$ 2,926 72	\$ 3,000 00
300 shrs. Boston Water Power.		1,800 00	
5 shares Manchester Mills.	500 00	700 00	
8 shares Manchester and Lawrence R. R.	800 00	1,680 00	2,700 00
2 shares Moline Plow Co	2,000 00	1,600 00	
\$24,000 district paving bonds, City of Lincoln, Neb.	24,000 00	24,000 00	20,000 00
24 shares N. Y. C. & H. R. R. R.	2,400 00	2,568 00	2,050 00
4 shares C., B. & Q. R. R.	400 00	432 00	
50 shares C., B. & Q. R. R.	5,000 00	5,400 00	3,000 00
86 shares C., B. & Q. R. R.	8,600 00	9,280 00	12,000 00
36 shares Pullman Pal. Car Co.	3,600 00	6,120 00	
Note, Andrew H. Nelson, secured by mtge on real estate	2,700 00	2,700 00	1,650 00
50 shares N. Y. C. & H. R. R. R.	5,000 00	5,400 00	8,200 00
50 shares I. S. & M. S. R. R.	5,000 00	5,000 00	
\$1,200 certificate guar. Savings Bank, Manchester, N. H.. . .	1,200 00	1,200 00	
Totals	\$ 64,126 72	\$ 70,806 72	\$ 52,600 00

246 NEW HAMPSHIRE FIRE INSURANCE COMPANY.

Amount loaned on collaterals	\$ 52,600 00
Cash in the company's principal office	8,249 84
Cash deposited in bank	53,687 12
Gross premiums in course of collection, not more than 3 months due	67,428 42
Aggregate amount of all the assets of the company, stated at their actual value	\$1,505,101 00

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 35,618 75
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	33,421 00
Losses not reported estimated	20,000 00
Net amount of unpaid losses.	\$ 89,039 75
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$467,542.16; unearned premiums (50 per cent)	\$ 233,771 08
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$458,284.35; unearned premiums (pro rata)	264,452 70
Total unearned premiums	\$ 498,223 78
All other demands against the company, absolute and contingent.	13,485 68
Total amount of all liabilities, except capital stock and net surplus	\$ 600,749 21
Joint stock capital actually paid up in cash	600,000 00
Surplus beyond capital and all other liabilities.	304,351 79
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$1,505,101 00

IV. INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of last year, as shown by that year's statement	<i>From fire risks.</i> \$ 51,331 47
Gross premiums on risks written and renewed during the year	812,322 30
Total	\$ 863,653 77
Deduct premiums and bills in course of collection at this date	67,428 42
Entire premiums collected during the year	\$ 796,225 35
Deduct re-insurance, rebate, abatement and return prems.	114,205 92
Net cash actually received for premiums	\$ 682,019 43
Received for interest on mortgages.	18,697 69
Received for interest and dividends on stocks, bonds and collateral loans	46,123 71
Received for increased capital	\$ 100,000 00
Aggregate amount of income actually received during the year in cash.	\$ 746,840 83

V. EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	\$ 353,125 04
Cash dividends actually paid stockholders	40,000 00
Paid for commissions or brokerage	135,099 75
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	35,982 80
Paid for State and local taxes in this and other States	18,862 76
All other payments and expenditures	33,367 65
Aggregate amount of actual expenditures during the year in cash	\$ 616,438 00

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December, 1887	\$ 65,218,960 00	\$ 804,276 12
Written or renewed during 1888	69,480,389 00	812,322 30
Totals	\$134,699,349 00	\$1,616,598 42
Deduct those expired and marked off as terminated . .	58,715,375 00	658,461 43
In force at the end of the year	\$ 75,983,974 00	\$ 958,136 99
Deduct amount re-insured	2,783,001 00	32,850 48
Net amount in force December 31, 1888	\$ 73,200,973 00	\$ 925,286 51

Recapitulation of Fire Risks and 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>
1888	One year or less	\$32,216,428 00	\$ 467,542 16	1-2	\$ 233,771 08
1887	Two years. . .	416,842 00	3,737 35	1-4	934 34
1888		419,057 00	3,859 20	3-4	2,894 40
1886	Three years. .	5,682,722 00	60,223 76	1-6	10,037 29
1887		8,535,894 00	95,761 82	1-2	47,880 91
1888		8,344,168 00	104,116 44	5-6	86,763 70
1885	Four years. . .	716,605 00	6,655 94	1-8	831 99
1886		719,721 00	6,863 35	3-8	2,573 76
1887		976,201 00	9,916 08	5-8	6,197 55
1888		1,104,336 00	10,636 35	7-8	9,306 80
1884	Five years. . .	1,192,963 00	13,117 98	1-10	1,311 80
1885		1,949,937 00	21,752 11	3-10	6,525 63
1886		2,681,849 00	28,708 33	1-2	14,354 16
1887		3,699,617 00	41,578 54	7-10	29,104 98
1888		4,544,633 00	50,817 10	9-10	45,735 39
Totals		\$73,200,973 00	\$ 925,286 51	. . .	\$ 498,223 78

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$6,227,712 78
Losses paid from organization to date	3,020,275 36
Total amount of cash dividends declared since the company commenced business	444,000 00
Total amount of company's stock owned by the directors at par value	158,300 00
Losses incurred during the year, fire	371,070 30

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 413,005 00
Premiums received	5,603 44
Losses paid	441 09
Losses incurred	420 17

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.

Loans on mortgage (first liens), upon which not more than one year's interest is due	\$ 22,900 00
Interest due and accrued on all said mortgage loans	152 39
Value of the lands mortgaged, exclusive of buildings	\$ 50,000 00
Value of buildings mortgaged (insured for \$32,500 as collateral)	50,000 00
Total value of said mortgaged premises	\$ 100,000 00

Account of Stocks and Bonds owned by the Company.

Bonds.	Par value.	Market value.
United States 4 per cent., registered	\$ 200,000 00	\$ 257,000 00
United States 4½ per cent., coupon	50,000 00	54,300 00
Chi. and N. W. R. R. skg. fund, 1st mtg	10,000 00	10,850 00
Northern Pacific R. R	5,000 00	5,300 00
Broadway and Seventh Avenue R. R	21,000 00	22,470 00
Central Pacific	25,000 00	25,625 00
Rome, Watertown and Ogdensburg	5,000 00	5,350 00
Milwaukee, Lake Shore and Western	5,000 00	5,875 00
Midland of New Jersey	12,000 00	13,800 00
Denver and Rio Grande	10,000 00	7,700 00
California Southern	5,000 00	5,650 00
West Shore	20,000 00	21,000 00
New York, Ontario and Western	1,000 00	1,130 00
Western New York and Pennsylvania	10,000 00	9,700 00
Chesapeake and Ohio	10,000 00	11,500 00
Stock.		
New York, Lackawanna and Western R. R.	30,000 00	33,000 00
Chicago and Rock Island R. R	22,000 00	21,670 00
Chi., St. Paul, Minn. and Omaha R. R.	20,000 00	18,800 00
Chi., Mil. and St. Paul R. R	10,000 00	10,350 00
Chi. and North-western R. R	10,000 00	10,900 00
New York Central R. R	60,000 00	65,400 00
Long Island R. R.	10,000 00	9,350 00
Legal Tenders	20,000 00	20,000 00
Totals	\$ 571,000 00	\$ 646,720 00
Total market value of stocks and bonds		\$ 646,720 00

Loans on Collaterals.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>	
Chesa. and Ohio R. R. bonds	\$ 1,000 00	\$ 1,120 00	\$ 700 00	
Union Pacific R. R.	1,000 00	1,200 00	1,000 00	
First Nat. B'nk of Utica, stock	600 00	1,020 00	1,087 50	
Mercan. Ins. Co. stock, N. Y	500 00	350 00		
Ken. Central R. R. bonds.	15,000 00	11,000 00	13,000 00	
Ohio and Miss. R. R. stock	30,000 00	6,600 00		
Oriental Bank stock, N. Y	1,250 00	2,500 00	2,000 00	
Totals	\$ 49,350 00	\$ 23,790 00	\$ 17,787 50	
Amount loaned on collaterals			\$ 17,787 50	
Cash in the company's principal office			6,820 32	
Cash deposited in bank			28,607 54	
Interest due and accrued on collateral loans			51 00	
Gross premiums in course of collection, not more than 3 months due			44,682 40	
All other property belonging to the company			2,855 26	
Aggregate amount of all the assets of the company, stated at their actual value				\$ 770,576 41

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 40,846 57
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	18,548 67
Losses resisted, including interest, costs and other expenses thereon	10,842 74
Total gross amount of claims for losses	\$ 70,237 98
Deduct re-insurance thereon	5,870 32
Net amount of unpaid losses	\$ 64,367 66
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$365,998.64; unearned premiums (50 per cent)	\$ 182,999 32
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$164,953.40; unearned premiums (pro rata)	97,938 98
Total unearned premiums	\$ 280,938 30
Due and accrued for salaries, rent, advertising and for agency and other miscellaneous expenses	6,200 74
Total amount of all liabilities, except capital stock and net surplus	\$ 351,506 70
Joint stock capital actually paid up in cash	300,000 00
Surplus beyond capital and all other liabilities	119,069 71
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$ 770,576 41

IV. INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of last year, as shown by that year's statement . . .	<i>From fire risks.</i> \$ 40,424 40
Gross premiums on risks written and renewed during yr.	510,618 43
Total	\$ 551,042 83
Deduct premiums and bills in course of collection at this date	44,682 40
Entire premiums collected during the year . . .	\$ 506,360 43
Deduct re-insurance, rebate, abatement and return premiums	80,876 86
Net cash actually received for premiums	\$ 425,483 57
Received for interest on mortgages	2,100 00
Received for interest and dividends on stocks, bonds and collateral loans and from all other sources	25,919 96
Aggregate amount of income actually received during the year in cash	\$ 453,503 53

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses, (including \$48,980.79, losses occurring in previous years)	<i>On fire risks.</i> \$ 293,865 85
Deduct all amounts received for salvages and re-insurance in other companies	27,245 07
Net amount paid during the year for losses.	\$ 266,620 78
Cash dividends actually paid stockholders	30,000 00
Paid for commissions or brokerage.	102,203 77
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes	38,240 04
Paid for State and local taxes in this and other States	7,061 66
All other payments and expenditures	37,097 28
Aggregate amount of actual expenditures during the year in cash	\$ 481,223 53

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. . .	\$ 78,287,830	\$ 503,737 70
Written or renewed during year.	69,687,777	510,618 43
Totals	\$147,975,607	\$1,014,356 13
Deduct those expired and marked off as terminated. . . .	63,235,501	449,520 23
In force at end of the year	\$ 84,740,106	\$ 564,835 90
Deduct amount re-insured	3,440,832	33,883 86
Net amount in force Dec. 31, 1888	\$ 81,299,274	\$ 530,952 04

Recapitulation of Fire Risks and 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>
1888	One year or less	\$ 46,265.231 00	\$ 365,998 64	1-2	\$ 182,999 32
1887	Two years . .	254,915 00	546 03	1-4	136 50
1888		508,981 00	2,173 72	3-4	1,630 29
1886		6,053,877 00	26,882 05	1-6	4,480 34
1887	Three years . .	9,633,220 00	46,578 61	1-2	23,289 30
1888		14,359,639 00	65,360 00	5-6	54,466 66
1885		12,675 00	162 10	1-8	20 26
1886	Four years . .	7,859 00	142 60	3-8	53 47
1887		59,625 00	238 82	5-8	149 25
1888		52,075 00	390 87	7-8	342 01
1884	Five years . .	1,015,055 00	3,813 27	1-10	381 32
1885		327,078 00	1,038 31	3-10	311 49
1886		877,388 00	4,995 44	1-2	2,497 72
1887		1,164,523 00	5,940 05	7-10	4,158 00
1888		706,133 00	6,691 53	9-10	6,022 37
Totals		\$ 81,299,274 00	\$ 530,952 04		\$ 280,938 30

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$7,790,428 65
Losses paid from organization to date	3,738,637 26
Total amount of cash dividends declared since the company commenced business	2,846,500 00
Total amount of the company's stock owned by the directors at par value	50,075 00
Amount loaned to officers and directors	1,000 00
Losses incurred during the year, fire	273,000 00

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

Risks written	\$ 285,490 00
Premiums received	3,680 40
Losses paid	287 50
Losses incurred	191 35

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.

Market value of real estate owned by the company (unincumbered). . \$ 514,767 18
Loans on mortgage (first liens), upon which not more than one year's
interest is due 46,050 00
Interest due and accrued on all said mortgage loans 1,298 17
Value of lands mortgaged, exclusive of buildings . . . \$ 36,750 00
Value of buildings mortgaged, (insured for \$70,750.00, as
collateral) 70,750 00
Total value of said mortgaged premises \$ 107,500 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
U. S. 6 per cent. currency bonds, registered	\$ 33,000 00	\$ 42,900 00
U. S. 4 per cent. registered bonds, 1907 . . .	565,000 00	719,668 75
Jersey City water bonds, 6 per cent., 1891 . .	6,000 00	6,180 00
Jersey City water bonds, 7 per cent., 1902 . .	5,000 00	6,100 00
Jersey City water bonds, 6 per cent., 1904 . .	28,000 00	32,200 00
Jersey City water bonds, 7 per cent., 1913 . .	8,000 00	10,400 00
Jersey City water bonds, 7 per cent., 1905 . .	3,000 00	3,690 00
N. Y. and St. Louis R. R. bonds, 4 per cent.	56,000 00	51,450 00
Albany and Susq. R. R. Co. bonds, 1st mtg. cons. 7 per cent., 1906	50,000 00	67,500 00
Lake Erie and West'n R. R. bonds, 5 per ct.	50,000 00	54,500 00
C., M. & St. P. R. R. bonds, 6 per cent., 1910	50,000 00	56,500 00
Fremont, Elkhorn and Missouri Valley R. R. Co. bonds, 6 per cent., 1933	40,000 00	49,200 00
James River R. R. Co. bonds, guaranteed by Northern Pacific R. R. Co.	25,000 00	26,500 00
N. Y. Elevated R. R. Co. bonds, 7 per cent .	20,000 00	24,000 00
Morris and Essex R. R. Co. bonds, 7 per ct.	21,000 00	30,240 00
Chateaugay Iron and Ore Co. bds., 6 per ct.	25,000 00	26,250 00
Wichita, Kas., city bonds, 8 per cent	1,640 65	1,640 65
St. Paul Gas Light Co. 1st mtg. bonds, 6 per cent., 1915.	15,000 00	16,200 00

	<i>Par value.</i>	<i>Market value.</i>
Town of Lake (Ill.) Gas Co. bonds, 6 per ct.	20,000 00	20,600 00
Toledo and Ohio Central R. R. Co. stock, 62½ shares, par \$100.	6,250 00	3,125 00
L. Island R. R. Co. stock, 400 shares, par \$50	20,000 00	18,600 00
Am. Exc. Nat. Bank stk , 351 shrs., par \$100	35,100 00	50,895 00
West'n Nat. Bank stk., 100 shares, par \$100.	10,000 00	9,450 00
Kansas City water bonds, 6 per cent., 1907 .	10,000 00	10,000 00
Delaware and Hudson Canal Co. stock, 100 shares, par \$100	10,000 00	13,200 00
National R. R. Co. of St. Louis stock, 90 shares, par \$100	9,000 00	9,000 00
Totals	\$1,121,990 65	\$1,359,989 40
Total market value of stocks and bonds		\$1,359,989 40

Loans on Collaterals.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
Taylor Iron Co. stock, 256 shares, par \$100	\$ 25,600 00	\$ 25,600 00	\$ 30,000 00
Lack. Iron and Coal Co. stock, 360 shares, par \$100	36,000 00	36,000 00	
North River Bank stock, 165 shares, par \$30	4,950 00	6,930 00	5,500 00
Long Island Ins. Co. stock, 18 shares, par \$100	1,800 00	1,710 00	750 00
Alliance Ins. Co. stock, 1 share, par \$1,500	1,500 00	1,400 00	1,200 00
Louisville and Nashville R. R. Co. bonds, 7 per cent	6,000 00	7,050 00	6,000 00
Buffalo, Bradford and Pitts- burgh R. R. Co. bonds	3,000 00	3,300 00	
N. Y., Lack. and West'n R. R. Co. bonds	5,000 00	5,600 00	4,000 00
Totals	\$ 83,850 00	\$ 87,620 00	\$ 47,450 00
Amount loaned on collaterals.			\$ 47,450 00
Cash in the company's principal office			30,048 85
Cash deposited in bank			192,978 38
Interest due and accrued on bonds			8,561 87
Interest due and accrued on collateral loans			1,174 50
Gross premiums in course of collection, not more than 3 months due .			175,545 26
All other property belonging to the company			12,320 61
Aggregate amount of all the assets of the company, stated at their actual value			\$2,360,135 37

III. LIABILITIES.

Gross losses in process of adjustment or in suspense, including all reported and supposed losses	\$ 148,716 07
Losses resisted, including interest, costs and other ex- penses thereon	26,962 82
Net amount of unpaid losses	\$ 175,678 89

Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$1,176,708.28; unearned premiums (50 per cent.)	\$ 588,354 14
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,312,086.19; unearned premiums (pro rata)	674,164 11
Gross premiums received and receivable upon all unexpired inland navigation risks, \$11,924.88; unearned premiums (50 per cent.)	5,962 44
Total unearned premiums	\$1,268,480 69
Cash dividends to stockholders remaining unpaid	656 00
All other demands against the company, absolute and contingent.	35,779 53
Total amount of all liabilities, except capital stock and net surplus	\$1,480,595 11
Joint stock capital actually paid up in cash	500,000 00
Surplus beyond capital and all other liabilities	379,540 26
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$2,360,135 37

IV. INCOME DURING THE YEAR.

	<i>From fire risks.</i>	<i>Marine and inland risks.</i>
Gross premiums in course of collection at close of last previous year, as shown by that year's statement	\$ 189,621 36	\$
Gross premiums on risks written and renewed during the year	2,199,821 30	14,511 06
Totals	\$2,389,442 66	\$ 14,511 06
Deduct premiums and bills in course of collection at this date	173,914 48	1,630 78
Entire premiums collected during the year	\$2,215,528 18	\$ 12,880 28
Deduct re-insurance, rebate, abatement and return premiums	470,318 48	1,913 30
	\$1,745,209 70	\$ 10,966 98
Net cash actually received for premiums		\$1,756,176 68
Received for interest on mortgages		2,593 00
Received for interest and dividends on stocks, bonds and collateral loans		61,272 66
Income received from all other sources.		18,032 89
Aggregate amount of income actually received during the year in cash		\$1,838,080 23

V. EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	<i>Marine and inland risks.</i>
Gross amount actually paid for losses	\$1,233,786 18	\$ 4,656 36
Deduct all amounts received for salvages and re-insurance in other companies.	193,719 51	. . . . .
	\$1,040,066 67	\$ 4,656 36
Net amount paid during the year for losses		\$1,044,723 03
Cash dividends actually paid stockholders		50,130 00
Paid for commissions or brokerage		310,735 20
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employés		126,450 00
Paid for State and local taxes in this and other States		45,548 72
All other payments and expenditures		183,777 35
Aggregate amount of actual expenditures during year in cash.		\$1,761,364 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 Dec. 31, 1887 . . .	\$ 296,499,210	\$ 5,559,905 82	\$	\$
Written or renewed in 1888	272,382,596	2,199,821 30	543,016	14,511 06
Totals	\$ 568,881,806	\$ 4,759,727 12	\$ 543,016	\$ 14,511 06
Deduct those expired and marked off as terminated	257,097,423	2,034,886 47	55,561	1,842 12
In force Dec. 31, 1888 .	\$ 311,784,383	\$ 2,724,840 65	\$ 487,455	\$ 12,668 94
Deduct amount re-insured	25,669,168	236,046 18	34,722	744 06
Net amount in force Dec. 31, 1888	\$ 286,115,215	\$ 2,488,794 47	\$ 452,733	\$ 11,924 88

Recapitulation of Fire Risks and 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>
1888	One year or less	\$111,357,250 00	\$ 176,708 28	1-2	\$ 588,354 14
1887	Two years . . .	1,714,704 00	13,352 47	1-4	3,338 12
1888		1,360,649 00	6,407 28	3-4	4,805 46
1886	Three years . .	37,576,530 00	249,835 92	1-6	41,639 32
1887		47,114,257 00	304,403 15	1-2	152,201 57
1888		41,504,694 00	281,316 64	5-6	234,430 53
1885	Four years . . .	576,091 00	5,223 01	1-8	652 87
1886		694,252 00	8,557 85	3-8	3,209 19
1887		880,020 00	7,729 50	5-8	4,830 90
1888		802,772 00	5,458 86	7-8	4,776 50
1884	Five years . . .	5,730,559 00	66,192 05	1-10	6,619 20
1885		8,257,366 00	85,887 50	3-10	25,766 25
1886		11,730,741 00	96,573 05	1-2	48,286 52
1887		9,745,247 00	97,131 73	7-10	67,992 21
1888		7,064,089 00	84,017 18	9-10	75,615 47
Totals		\$286,115,215 00	\$ 2,488,794 47	. . .	\$ 1,262,518 25

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$25,445,723 84
Losses paid from organization to date	12,972,199 24
Total amount of cash dividends declared since the company commenced business	2,034,000 00
Total amount of the company's stock owned by the directors at par value	212,700 00
Amount loaned to stockholders, not officers	12,700 00
Losses incurred during the year	991,363 43
Amount deposited in various States and countries for protection of all the company's policy-holders	250,000 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 927,973 00
Premiums received	18,990 41
Losses paid	10,735 61
Losses incurred	10,750 27

Northwestern National Insurance Co.,

OF
MILWAUKEE, . . . WISCONSIN.

Incorporated February 20, 1869.

ALFRED JAMES, President.

JOHN P. MCGREGOR, Secretary.

I. CAPITAL.

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

II. ASSETS.

Loans on mortgage (first liens), upon which not more than one year's interest is due \$ 374,250 00
Interest due and accrued on all said bond and mortgage loans. 3,491 51
Value of lands mortgaged, exclusive of buildings \$ 602,775 00
Value of buildings mortgaged (insured for \$295,550.00 as collateral) 620,600 00
Total value of said mortgaged premises \$1,223,375 00

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	<i>Par value.</i>	<i>Market value.</i>
United States registered, 4 per cent.	\$ 200,000 00	\$ 254,500 00
United States registered, 6 per ct. currency	100,000 00	128,280 00
Chicago, Mil. and St. Paul Ry., 1st mortgage, Chicago Div., 7 per cent	150,000 00	190,500 00
Chicago, Mil. and St. Paul Ry., 1st mortgage, Prairie du Chien Div., 8 per cent	15,000 00	19,650 00
Mil., L. S. & West'n Ry., 1st mortgage, 6's	50,000 00	58,500 00
Milwaukee City, 4's	125,000 00	125,000 00
Milwaukee City, 7's	50,000 00	55,000 00
Milwaukee City, 4's	60,000 00	60,000 00
Milwaukee City, 8's	12,000 00	13,200 00
Totals	\$ 717,000 00	\$ 855,130 00
Total market value of stocks and bonds		\$ 855,130 00
Cash in the company's principal office		5,086 54
Cash deposited in bank		170,657 70
Interest due and accrued on bonds		1,400 00
Gross premiums in course of collection, not more than 3 months due		51,812 73
All other property belonging to the company		1,700 00

Aggregate amount of all the assets of the company, stated at their actual value \$1,463,528 48

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due \$ 12,219 46
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses. 21,840 00
Losses resisted, including interest, costs and other expenses thereon 2,950 00

Net amount of unpaid losses. \$ 37,009 46

Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$280,435.75; unearned premiums (50 per cent.)	\$ 140,217 86
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$623,879.26; unearned premiums (pro rata)	324,303 85
Total unearned premiums	\$ 464,521 71
All other demands against the company, absolute and contingent. . .	16,211 67
Total amount of all liabilities, except capital stock and net surplus	\$ 517,742 84
Joint stock capital actually paid up in cash	600,000 00
Surplus beyond capital and all other liabilities.	345,785 64
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$1,463,528 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 year, as shown by that year's statement	\$ 34,852 30	\$
Gross premiums on risks written and renewed during the year	550,077 20	7,459 26
Totals	\$ 584,929 50	\$ 7,459 26
Deduct premiums and bills in course of collection at this date	51,812 73	. . . . .
Entire premiums collected during the year	\$ 533,116 77	\$ 7,459 26
Deduct re-insurance, rebate, abatement and return premiums	57,335 17	3,824 82
	\$ 475,781 60	\$ 3,634 44
Net cash actually received for premiums	\$ 479,416 04	
Received for interest on mortgages	16,400 15	
Received for interest and dividends on stocks, bonds and collateral loans	39,998 31	
Income received from all other sources	5,587 28	
Aggregate amount of income actually received during the year in cash	\$ 541,401 78	

V. EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	<i>Marine and inland risks.</i>
Gross amount actually paid for losses (including \$38,095.73, losses occurring in previous years)	\$ 276,862 49	\$ 2,181 92
Deduct all amounts received for salvages and re-insurance in other companies	8,915 94	433 86
	\$ 267,946 55	\$ 1,748 06
Net amount paid during the year for losses	\$ 269,694 61	
Cash dividends actually paid stockholders	48,000 00	
Paid for commissions or brokerage	67,203 43	
Paid for salaries, fees and other charges of officers, clerks, agents and all other employes	55,308 49	
Paid for State and local taxes in this and other States	13,323 10	
All other payments and expenditures	39,578 34	
Aggregate amount of actual expenditures during the year, in cash	\$ 493,107 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	\$ 71,874,554	\$ 886,016 11	\$ 125,000	\$ 500 00
Written or renewed dur. yr. . .	49,421,383	550,077 20	2,453,156	7,459 26
Totals.	\$121,295,940	\$1,436,093 31	\$ 2,578,156	\$ 7,959 26
Deduct those expired and marked off as terminated . .	46,484,013	525,444 11	2,578,156	7,959 26
In force at the end of the year	\$ 74,811,927	\$ 910,649 20	\$	\$
Deduct amount re-insured . .	482,089	6,317 21	. . . . .	. . . . .
Net amount in force December 31, 1888 . . .	\$ 74,329,838	\$ 904,331 99	\$	\$

Recapitulation of Fire Risks and Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prems. charged.</i>	<i>Frac. un'rn'd</i>	<i>Premiums unearned.</i>
1888	One year or less	\$22,841,045 00	\$ 280,435 73	1-2	\$ 140,217 86
1886	Three years . .	11,189,829 00	122,269 44	1-6	20,378 20
1887		11,639,637 00	131,527 90	1-2	65,763 95
1888		11,639,096 00	129,159 62	5-6	107,632 96
1884	Five years . . .	2,395,388 00	33,449 82	1-10	3,344 97
1885		3,290,036 00	45,435 56	3-10	13,630 66
1886		3,413,737 00	51,443 62	1-2	25,721 81
1887		4,164,810 00	58,589 67	7-10	41,012 76
1888		3,756,260 00	52,020 63	9-10	46,818 54
Totals		\$74,329,838 00	\$ 904,331 99	. . .	\$ 464,521 71

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$7,710,191 13
Losses paid from organization to date	1,148,515 02
Total amount of cash dividends declared since the company commenced business	7,950 00
Total amount of the company's stock owned by the directors at par value	3,193 00
Dividends declared payable in stock from organization	1,740 00
Losses incurred during the year: fire, \$266,295.35; marine, \$966.41; total	267,261 76

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 602,486 00
Premiums received	8,922 92
Losses paid	2,344 29
Losses incurred	2,648 67

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

Incorporated 1836.

WM. D. CROOKE, Manager, Chicago, Ill.

I. CAPITAL.

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

II. ASSETS.

Market value of real estate owned by the company (unincumbered) . \$ 106,357 68

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. 4 per cent., registered	\$ 200,000 00	\$ 254,500 00
Deposited with State of Ohio, at Columbus:		
U. S. 4 per cent., registered	100,000 00	127,250 00
Deposited with State of Virginia, at Rich- mond:		
U. S. 4 per cent., registered	50,000 00	63,625 00
Deposited with State of Georgia, at Atlanta:		
U. S. 4 per cent., registered	25,000 00	31,812 50
Deposited with State of Oregon:		
U. S. 4 per cent., registered	50,000 00	63,625 00
Deposited with trustees, at New York:		
U. S. 4 per cent., registered	252,150 00	320,860 87
City of Boston, 1893	50,000 00	53,500 00
City of Boston, 1899	79,500 00	92,617 50
City of St. Louis, 1893	40,000 00	44,200 00
Massachusetts State	88,000 00	93,700 00
City of Providence, 1895	52,500 00	56,700 00
Totals	\$ 987,150 00	\$1,202,390 87
Total market value of stocks and bonds		\$1,202,390 87
Cash in company's principal office		11,057 02
Cash deposited in bank		73,435 74
Gross premiums in course of collection, not more than 3 months due		103,232 03
Aggregate amount of all the assets of the company, stated at their actual value		\$1,496,473 34

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 26,018 80	
Gross losses in process of adjustment or in suspense, including all reported and supposed losses.	45,769 65	
Losses resisted, including interest, costs and other expenses thereon	27,468 30	
Total gross amount of claims for losses.	\$ 99,256 75	
Deduct re-insurance thereon	3,392 87	
Net amount of unpaid losses	\$ 95,863 88	
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, \$758,069.82; unearned premiums (50 per cent.)	\$ 379,034 91	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$584,337.54; unearned premiums (pro rata).	324,930 35	
Total unearned premiums	\$ 703,965 26	
All other demands against the company, absolute and contingent	17,384 00	
Total amount of all liabilities, except net surplus	\$ 817,213 14	
Surplus beyond all other liabilities.	679,260 20	
Aggregate amount of all liabilities, including net surplus	\$1,496,473 34	

IV. INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of last year, as shown by that year's statement	<i>From fire risks.</i> \$ 112,124 70	
Deduct amount of same not collected	235 38	
Net collected	\$ 111,889 32	
Gross premiums on risks written and renewed during the year	1,166,955 11	
Total	\$1,278,844 43	
Deduct premiums and bills in course of collection at this date	103,232 03	
Entire premiums collected during the year	\$1,175,612 40	
Deduct re-insurance, rebate, abatement and return premiums	198,132 98	
Net cash actually received for premiums	\$ 977,479 42	
Received for interest and dividends on stocks, bonds and collateral loans	42,986 00	
Income received from all other sources	1,767 03	
Aggregate amount of income actually received during the year in cash.	\$1,022,232 45	

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$74,689.75, losses occurring in previous years)	<i>On fire risks.</i> \$ 652,139 16	
Deduct all amounts received for salvages, and re-insurance in other companies	30,108 74	
Net amount paid during the year for losses.	\$ 622,030 42	

Paid for commissions or brokerage	167,812 88
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employés	72,034 98
Paid for State and local taxes in this and other States	25,394 69
All other payments and expenditures	91,493 31

Aggregate amount of actual expenditures during the year, in
cash \$ 978,766 28

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	\$129,152,760	\$1,287,769 85
Written or renewed during the year	122,281,883	1,166,955 11
Totals	\$251,434,643	\$2,454,724 96
Deduct those expired and marked off as terminated . .	120,116,591	1,065,111 62
In force at the end of the year	\$131,318,052	\$1,389,613 34
Deduct amount re-insured	4,848,770	47,205 98
Net amount in force December 31, 1888	\$126,469,282	\$1,342,407 36

Recapitulation of Fire Risks and 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>
1888	One year or less	\$ 67,273,516 00	\$ 758,069 82	1-2	\$ 379,034 91
1887	Two years . .	98,670 00	605 11	1-4	151 27
1888		47,050 00	397 91	3-4	298 44
1886		9,901,259 00	95,585 61	1-6	15,934 93
1887	Three years . .	13,162,327 00	118,226 37	1-2	59,113 17
1888		14,322,311 00	129,246 49	5-6	107,705 41
1885		113,783 00	1,159 93	1-8	144 99
1886	Four years . .	132,750 00	1,317 71	3-8	494 13
1887		174,521 00	1,739 30	5-8	1,087 05
1888		119,195 00	1,235 84	7-8	1,081 36
1884	Five years . .	2,565,545 00	28,827 23	1-10	2,882 72
1885		3,339,604 00	34,325 17	3-10	10,297 55
1886		3,506,888 00	41,482 92	1-2	20,741 46
1887		5,756,186 00	60,836 46	7-10	42,585 52
1888		5,955,677 00	69,351 49	9-10	62,416 35
Totals		\$126,469,282 00	\$ 1,342,407 36		\$ 703,965 26

Answers to General Interrogatories.

Total amount of premiums received from the organization of the United States branch to date	\$8,121,067 72
Losses paid from organization to date	4,823,584 65
Losses incurred during the year, fire	620,838 23

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 585,824 88
Premiums received	9,896 80
Losses paid	9,540 96
Losses incurred	9,572 74

The North American Insurance Company,

OF
BOSTON, . . . MASSACHUSETTS.

Incorporated December, 1872.

SILAS PEIRCE, President.

CHAS. E. MACULLAR, Secretary.

I. CAPITAL.

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

II. ASSETS.

Market value of real estate owned by the company (unincumbered) . .	\$ 7,899 30
Loans on mortgage (first liens), upon which not more than one year's interest is due.	68,358 36
Interest due and accrued on said mortgage loans	1,511 73
Value of lands mortgaged, exclusive of buildings	\$ 31,900 00
Value of buildings mortgaged (insured for \$82,000.00 as collateral)	90,600 00
Total value of said mortgaged premises	\$ 122,500 00

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. reg.	\$ 50,000 00	\$ 63,625 00
Chi., Mil. and St. Paul R. R., 7 per cent. . .	5,000 00	6,225 00
Chi., Burl. and Quincy R. R., 4 per cent. . .	5,000 00	4,350 00
Chi., Burl. and Quincy R. R., 7 per cent. .	4,000 00	4,560 00
Northern Pacific R. R., 6 per cent. . . .	5,000 00	5,775 00
Union Pacific R. R., 5 per cent.	6,000 00	5,700 00
Oregon Railway and Navigation Co., 6 pr ct.	12,000 00	13,620 00
Kansas City, Memphis and Birmingham, 5 per cent.	5,000 00	4,643 75
Consolidated R. R. of Vermont, 5 per cent..	5,000 00	4,150 00

Shares of Stock.

138 Boston National Bank.	13,800 00	16,905 00
50 City National Bank,	5,000 00	5,200 00
50 Columbian National Bank.	5,000 00	6,300 00
100 Eliot National Bank.	10,000 00	12,300 00
17 Exchange National Bank.	1,700 00	2,269 50
95 Globe National Bank.	9,500 00	9,310 00
29 Hide and Leather National Bank. . . .	2,900 00	3,552 50
150 Merchants' National Bank.	15,000 00	21,150 00
143 Old Boston National Bank.	14,300 00	17,624 75
50 Shoe and Leather Nat. Bank.	5,000 00	5,087 50
100 State National Bank.	10,000 00	13,050 00
100 Suffolk National Bank.	10,000 00	12,150 00
60 Traders' National Bank	6,000 00	5,460 00

Totals \$ 205,200 00 \$ 243,008 00

Total market value of stocks and bonds \$ 243,008 00

Loans on Collaterals.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
Union Pacific R. R. Co. bonds. \$	1,000 00	\$ 1,145 00	\$ 1,000 00
Eastern R. R. Co. bonds. . . .	1,000 00	1,250 00	800 00
Southern Kansas Ry. bonds. .	4,000 00	3,710 00	10,000 00
Kan. City, Emporia and South. R. R. bonds	4,000 00	4,520 00	
Cala. Southern R. R. bonds. .	1,000 00	1,050 00	
Cinn., Ind., St. Louis and Chi. R. R. bonds	1,000 00	1,050 00	
Boston, Revere Beach and Lynn R. R. stock	1,400 00	2,243 50	15,000 00
Union Pacific, Lincoln and Colorado R. R. bonds. . . .	13,000 00	12,350 00	
Chicago, Kansas and Western R. R. bonds	4,000 00	3,555 00	
A., T. & S. F. R. R. bonds. . .	1,000 00	890 00	
Cala. Southern R. R. bonds. .	1,000 00	1,050 00	800 00
Vermont and Mass. R. R. bds.	1,000 00	1,050 00	
Totals	\$ 33,400 00	\$ 33,863 50	\$ 27,600 00
Amount loaned on collaterals.			\$ 27,600 00
Cash in the company's principal office			4,934 57
Cash deposited in bank			10,532 98
Interest due and accrued on bonds			1,641 67
Interest due and accrued on collateral loans			344 17
Gross premiums in course of collection, not more than 3 months due .			21,590 07
Amount of premiums unpaid on policies which have been issued more than three months.			\$ 830 63
Aggregate amount of all the assets of the company, stated at their actual value			\$ 387,420 85

III. LIABILITIES.

Gross claims for adjusted and unpaid losses, due and to become due	\$ 5,236 64
Gross losses in process of adjustment, or in suspense, in- cluding all reported and supposed losses	\$ 10,945 54
Net amount of unpaid losses.	\$ 16,182 18
Gross premiums received and receivable upon all unex- pired fire risks, running more than one year from date of policy, \$132,052.19; unearned premiums (50 per cent.)	\$ 66,026 09
Gross premiums received and receivable upon all unex- pired fire risks, running more than one year from date of policy, \$78,811.33; unearned premiums (pro rata)	49,096 60
Total unearned premiums	\$ 115,122 69
Cash dividends to stockholders remaining unpaid	64 00
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses	975 50
All other demands against the company, absolute and contingent . .	4,679 39
Total amount of all liabilities, except capital stock and net surplus	\$ 137,023 76
Joint stock capital actually paid up in cash	200,000 00
Surplus beyond capital and all other liabilities.	50,397 09
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$ 387,420 85

IV. INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of last year, as shown by that year's statement. . . .	<i>From fire risks.</i> \$ 15,769 92
Deduct amount of same not collected.	1,151 90
Net collected	\$ 14,618 02
Gross premiums on risks written and renewed during the year	208,838 55
Total	\$ 223,456 57
Deduct premiums and bills in course of collection at this date	22,420 70
Entire premiums collected during the year. . . .	\$ 201,035 87
Deduct re-insurance, rebate, abatement and return prems.	41,639 85
Net cash actually received for premiums	\$ 159,396 02
Received for interest on mortgages.	1,757 78
Received for interest and dividends on stocks, bonds, and collateral loans	12,092 27
Income received from all other sources.	5,836 61
Aggregate amount of income actually received during the year in cash	\$ 179,082 68

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses, (including \$6,494.23, losses occurring in previous years)	<i>On fire risks</i> \$ 88,138 61
Deduct all amounts received for salvages, and re-insurance in other companies	5,617 15
Net amount paid during the year for losses.	\$ 82,521 46
Cash dividends actually paid stockholders.	13,936 00
Paid for commissions or brokerage.	30,151 03
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employes	12,916 53
Paid for State and local taxes in this and other States	5,215 12
All other payments and expenditures.	9,461 93
Aggregate amount of actual expenditures during the year in cash	\$ 154,202 07

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of preceding year	\$ 15,926,914	\$ 169,732 15
Written or renewed during the year	21,274,488	208,838 55
Totals	\$ 37,201,402	\$ 378,570 70
Deduct those expired and marked off as terminated	15,845,135	150,533 99
In force at the end of the year	\$ 21,356,267	\$ 228,036 71
Deduct amount re-insured	1,832,949	17,173 19
Net amount in force December 31, 1888.	\$ 19,523,318	\$ 210,863 52

Recapitulation 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>
1888	One year or less	\$11,379,365 00	\$ 132,052 19	1-2	\$ 66,026 09.
1887	Two years . .	75,362 00	484 51	1-4	121 12
1888		97,702 00	563 88	3-4	422 91
1886		511,502 00	5,586 43	1-6	931 07
1887	Three years . .	793,074 00	8,482 77	1-2	4,241 38
1888		1,080,033 00	11,645 16	5-6	9,704 30
1885		5,400 00	40 65	1-8	5 08
1886	Four years . .	21,350 00	302 92	3-8	113 60
1887		20,862 00	139 07	5-8	86 92
1888		63,112 00	804 46	7-8	703 91
1884	Five years . .	723,318 00	6,259 08	1-10	625 91
1885		536,627 00	5,421 98	3-10	1,626 59
1886		713,691 00	6,549 43	1-2	3,274 71
1887		1,051,778 00	10,194 00	7-10	7,135 80
1888		2,450,142 00	22,336 99	9-10	20,103 30
Totals		\$ 19,523,318 00	\$ 210,863 52		\$ 115,122 69

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$1,365,811 90
Losses paid from organization to date	529,038 21
Total amount of cash dividends declared since the company commenced business	272,000 00
Total amount of the company's stock owned by the directors at par value	21,000 00
Amount loaned to stockholders, not officers.	1,600 00
Losses incurred during the year, fire	97,826 56

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

Risks written	\$ 74,488 00
Premiums received	1,027 47
Losses paid	10 88
Losses incurred	20 88

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

Incorporated 1809.

SAM. P. BLAGDEN, New York United States Manager

I. CAPITAL.

Whole amount of capital actually paid up in cash **\$3,125,000 00**

II. ASSETS.

Account of Stocks and Bonds owned by the Company.

	<i>Par value.</i>	<i>Market value.</i>
United States 4's, 1907, registered	\$ 500,000 00	\$ 636,250 00
United States currency 6's, 1899, registered	100,000 00	130,000 00
United States currency 6's, 1898, registered	137,000 00	174,675 00
United States currency 6's, 1897, registered	35,000 00	43,750 00
United States currency 6's, 1896, registered	30,000 00	36,600 00
United States currency 6's, 1895, registered	18,000 00	21,420 00
N. Y. Central and H. R. R. Co., 1st mtg. 7 per cent. bonds, 1903, registered.	500,000 00	685,000 00
West Shore R. R. Co., 1st mtg. gtd. 4's, 2361, registered	400,000 00	412,000 00
N. Y., Lackawanna and W. R. R. Co., 1st mtg., 6's, 1921, registered	100,000 00	133,000 00
Del. and Hudson Canal Co., Penn. Div., 1st mtg., 7's, 1917, registered	61,000 00	86,010 00
St. Paul and Northern Pacific R. R. Co. gen'l mtg., gold, 6's, 1923, registered	50,000 00	60,500 00
Chicago and N. W. R. R. Co., consolidated sinking fund mtg., 7's, 1915, registered	130,000 00	185,900 00
Chicago and N. W. R. R. Co., consolidated sinking fund mtg., 7's, 1915, coupons	26,000 00	37,180 00
Baltimore and Ohio R. R. Co., gold, 5's, 1925, registered	158,000 00	166,690 00
Baltimore and Ohio R. R. Co., gold, 5's, 1925, coupons	42,000 00	45,000 00
City of Boston, Stony Brook Imp., scrip, 4's, 1917, registered	80,000 00	87,200 00
N. Y. County 7 per cent. assessment stock, 1903, registered	22,000 00	32,595 00
N. Y. City 7 per cent. city parks improvement fund stock, 1902 registered.	5,000 00	7,258 00
N. Y. City 7 per cent. Croton water main stock, 1900, registered	10,000 00	14,016 00
N. Y. County 7 per cent. soldiers' bounty fund bond No. 3, 1896, registered	9,000 00	11,625 00

	<i>Par value.</i>	<i>Market value.</i>
N. Y. City 7 per cent. consolidated stock, 1894, registered	3,000 00	3,665 00
S. C. consol. 6's, brown bonds, 1893, coupons	12,500 00	13,250 00
Alabama class "A" coupon bonds, 1906.	10,000 00	10,450 00
Tennessee settlement 6's, coupon bonds, 1913	1,100 00	1,155 00
Virginia registered 10-40 bonds, 1919	46,300 00	23,150 00
Virginia deferred certificates	18,606 67	1,867 00
Totals	\$2,504,566 67	\$3,060,356 00
Total market value of stocks and bonds		\$3,060,356 00
Cash in the company's principal office		189 97
Cash deposited in bank		112,769 19
Interest due and accrued on bonds		53,086 00
Gross premiums in course of collection, not more than 3 months due.		237,070 93
Bills receivable, not matured, taken for fire, marine and inland risks .		171 67
All other property belonging to the company		8,970 00
Aggregate amount of all the assets of the company, stated at their actual value		\$3,472,613 76

III. LIABILITIES.

Gross claims for adjnsted and unpaid losses, due and to become due	\$ 54,732 47
Gross losses in process of adjustment, or in suspense, in- cluding all reported and supposed losses.	108,917 28
Losses resisted, including interest, costs and other ex- penses thereon	21,081 33
Total gross amount of claims for losses	\$ 184,731 08
Deduct re-insurance thereon	16,079 36
Net amount of unpaid losses	\$ 168,651 72
Gross premiums received and receivable upon all unex- pired fire risks, running one year or less from date of policy, \$1,498,997.93; unearned premiums (50 per cent.)	\$ 749,498 96
Gross premiums received and receivable upon all unex- pired fire risks, running more than one year from date of policy, \$1,242,968.21; unearned premiums (pro rata)	678,432 30
Total unearned premiums	\$1,427,931 26
All other demands against the company, absolute and contingent . . .	3,141 42
Total amount of all liabilities except net surplus	\$1,599,724 40
Surplus beyond all liabilities in U. S.	1,872,889 36
Aggregate amount of all liabilities, including net surplus . .	\$3,472,613 76

IV. INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of last year, as shown by that year's statement. . . .	<i>From Fire risks.</i> \$ 212,600 96
Gross premiums on risks written and renewed during the year.	2,449,186 40
Total	\$2,661,787 36
Deduct premiums and bills in course of collection at this date	241,264 91
Entire premiums collected during the year . . .	\$2,420,522 45
Deduct re-insurance, rebate, abatement and return prems .	486,231 11
Net cash actually recei ed for premiums.	\$1,934,291 34
Received for interest and dividends on stocks, bonds and collateral loans and all other sources	118,245 88
Aggregate amount of income actnally received during the year in cash	\$2,052,537 22

V. EXPENDITURES DURING THE YEAR.

On Fire risks.

Gross amount actually paid for losses	\$1,309,552 34
Deduct all amounts received for salvages and re-insurance in other companies	94,797 64
Net amount paid during the year for losses	\$1,214,754 70
Paid for commissions or brokerage	322,847 77
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employés	195,415 77
Paid for State and local taxes in this and other States	47,657 72
All other payments and expenditures	64,970 00
Aggregate amount of actual expenditures during the year in cash	\$1,845,675 96

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	\$ 253,325.011	\$ 2,716,568 66
Written or renewed during the year.	255,524,616	2,449,186 40
Totals	\$ 508,849,627	\$ 5,165,755 06
Deduct those expired and marked off as terminated . .	221,996,817	2,214,394 42
In force at the end of the year.	\$ 286,852,810	\$ 2,951,360 64
Deduct amount re-insured.	34,937,888	209,394 50
Net amount in force December 31, 1888	\$ 251,914,922	\$ 2,741,966 14

Recapitulation 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>
1888	One year or less	\$125,249,702 00	\$ 1,498,997 93	1-2	\$ 749,498 96
1887	Two years . . .	1,137,324 00	7,448 37	1-4	1,862 09
1888		802,576 00	6,273 31	3-4	4,704 98
1886	Three years . .	21,993,326 00	202,689 02	1-6	33,781 50
1887		23,433,514 00	226,398 32	1-2	113,199 16
1888		31,556,088 00	277,322 02	5-6	231,101 70
1885	Four years . .	453,687 00	4,208 62	1-8	526 08
1886		368,889 00	3,834 48	3-8	1,437 93
1887		365,942 00	3,246 38	5-8	2,028 95
1888		631,530 00	5,384 31	7-8	4,711 28
1884	Five years. . .	6,865,909 00	74,545 28	1-10	7,454 52
1885		7,103,326 00	79,927 58	3-10	23,988 25
1886		8,329,428 00	94,439 12	1-2	47,219 56
1887		11,345,064 00	125,549 80	7-10	87,884 86
1888		12,275,617 00	131,701 60	9-10	118,531 44
Totals		\$251,914,922 00	\$ 2,741,966 14		\$ 1,427,931 26

Answers to General Interrogatories.

Total amount of premiums received from the organization of the United States branch to date	\$30,134,900 44
Losses paid from organization to date	19,515,951 38
Losses incurred during the year, fire	1,232,139 03
Amount deposited in different States and countries for the security of all the company's policy-holders	254,350 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$1,061,472 00
Premiums received	22,813 69
Losses paid	10,707 52
Losses incurred	10,270 02

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

Incorporated 1797.

J. MONTGOMERY HARE, Resident Manager New York, N. Y.

I. CAPITAL.

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

II. ASSETS.

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
United States bonds	\$ 508,000 00	\$ 646,430 00
N. Y. Central and Hudson River R. R. bds.	75,000 00	99,000 00
West Shore R. R. bonds	40,000 00	41,200 00
Pennsylvania R. R. Co. bonds	100,000 00	106,000 00
Chicago, Burlington and Quincy R. R. bds.	100,000 00	91,875 00
Chi., Rock Island and Pacific R. R. bonds .	90,000 00	96,412 50
Richmond City, Va., bonds	50,000 00	54,544 21
Totals	\$ 963,000 00	\$1,135,461 71
Total market value of stocks and bonds		\$1,135,461 71
Cash in company's principal office		478 02
Cash deposited in bank		199,005 65
Interest due and accrued on bonds		14,921 66
Gross premiums in course of collection, not more than 3 months due .		61,537 64
All other property belonging to the company		39 84
Amount of premiums unpaid on policies which have been issued more than three months	\$ 5,312 92	
Aggregate amount of all the assets of the company, stated at their actual value		\$1,411,444 52

270 NORWICH UNION FIRE INSURANCE SOCIETY.

III. LIABILITIES.

Total gross amount of claims for losses	\$ 126,893 61
Deduct re-insurance thereon	11,588 82
Net amount of unpaid losses	\$ 115,304 79
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$775,920.31; unearned premiums (50 per cent.) .	\$ 387,960 15
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$523,361.39; unearned premiums (pro rata)	298,347 97
Total unearned premiums	\$ 686,308 12
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses.	1,000 00
All other demands against the company, absolute and contingent . .	10,121 11
Total amount of all liabilities, except net surplus	\$ 812,734 02
Surplus beyond all other liabilities	598,710 50
Aggregate amount of all liabilities, including net surplus . .	\$1,411,444 52

IV. INCOME DURING THE YEAR.

	<i>From fire risks.</i>
Gross premiums and bills in course of collection at close of last year, as shown by that year's statement. . . .	\$ 29,713 16
Gross premiums on risks written and renewed during the year	1,207,784 48
Total	\$1,237,497 64
Deduct premiums and bills in course of collection at this date	66,850 56
Entire premiums collected during the year. . . .	\$1,170,647 08
Deduct re-insurance, rebate, abatement and return premiums	227,516 01
Net cash actually received for premiums	\$ 943,131 07
Received for interest and dividends on stocks, bonds and collateral loans, and from all other sources	37,903 86
Aggregate amount of income actually received during the year, in cash	\$ 981,034 93

V. EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount actually paid for losses	\$ 607,934 01
Deduct all amounts received for salvages, and re-insurance in other companies	40,961 78
Net amount paid during the year for losses	\$ 566,972 23
Paid for commissions or brokerage	167,409 55
Paid for salaries, fees and all other charges of officers, clerks, agents, and all other employes	70,123 99
Paid for State and local taxes in this and other States	11,733 55
All other payments and expenditures.	68,532 01
Aggregate amount of actual expenditures during the year in cash	\$ 884,771 33

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December, 1887	\$ 114,374,601	\$1,125,166 35
Written or renewed during 1888	130,374,106	1,207,784 48
Totals	\$ 244,748,707	\$2,332,950 83
Deduct those expired and marked off as terminated. .	109,225,047	969,844 77
In force at the end of the year	\$ 135,523,660	\$1,363,106 c6
Deduct amount re-insured.	6,595,674	63,824 36
Net amount in force December 31, 1888	\$ 128,927,986	\$1,299,281 70

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross prem. charged.	Frac. un'rn'd.	Premiums unearned.
1888	One year or less	\$ 70,766,527 00	\$ 775,920 31	1-2	\$ 387,960 15
1887	Two years . .	571,609 00	4,480 17	1-4	1,120 04
1888		1,059,906 00	10,461 75	3-4	7,846 32
1886	Three years .	8,647,531 00	76,729 85	1-6	12,788 30
1887		13,061,929 00	105,683 72	1-2	52,841 85
1888	Four years . .	16,777,671 00	135,514 35	5-6	112,928 60
1885		146,342 00	1,226 48	1-8	153 31
1886	Five years . .	156,000 00	1,654 31	3-8	620 37
1887		252,317 00	2,079 83	5-8	1,299 90
1888	Six years . .	355,900 00	3,037 42	7-8	2,657 76
1884		2,352,218 00	24,611 76	1-10	2,461 17
1885	Seven years .	2,612,522 00	27,128 76	3-10	8,138 63
1886		2,841,385 00	30,942 19	1-2	15,471 09
1887	Eight years .	4,752,601 00	49,045 44	7-10	34,331 80
1888		4,573,528 00	50,765 36	9-10	45,688 83
Totals		\$128,927,986 00	\$ 1,299,281 70		\$ 686,308 12

Answers to General Interrogatories.

Total amount of premiums received from the organization of the U. S. branch to date	\$6,559,655 59
Losses paid from organization to date	3,558,087 99
Losses incurred during the year, fire	529,532 70
Amount deposited in different States and countries for the security of all the company's policy-holders	300,000 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 766,607 00
Premiums received	13,805 70
Losses paid	2,804 48
Losses incurred	2,685 24

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

II. ASSETS.

Market value of real estate owned by the company (unincumbered) . .	\$ 93,000 00
Loans on mortgage (first liens), upon which not more than one year's interest is due	98,625 00
Loans on mortgage (first liens), upon which more than one year's interest is due (of which \$. . . is in process of foreclosure . . .	1,431 62
Interest due and accrued on all said mortgage loans	1,295 68
Value of lands mortgaged, exclusive of buildings	\$ 162,325 00
Value of buildings mortgaged (insured for \$73,050.00 as collateral)	96,600 00
Total value of said mortgaged premises	\$ 258,925 00

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	<i>Par value.</i>	<i>Market value.</i>
U. S. registered 4½ per cent.	\$ 20,000 00	\$ 21,675 00
Multnomah county, State of Oregon, school district No. 1	10,000 00	10,250 00
Baker county, State of Oregon, school district No. 5.	20,000 00	20,500 00
Totals	\$ 50,000 00	\$ 52,425 00
Total market value of stocks and bonds		\$ 52,425 00
Cash in the company's principal office		556 03
Cash deposited in bank		58,030 06
Interest due and accrued on bonds		883 33
Gross premiums in course of collection, not more than 3 months due .		88,621 86
All other property belonging to the company		19,814 37

Aggregate amount of all the assets of the company, stated at their actual value. \$ 414,682 95

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 8,552 33	
Gross losses in process of adjustment or in suspense, including all reported and supposed losses.	15,753 14	
Losses resisted, including interest, costs and other expenses thereon	5,323 94	
Total gross amount of claims for losses.	\$ 29,629 41	
Deduct re-insurance thereon	8,040 98	
Net amount of unpaid losses	\$ 21,588 43	
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$172,334.65; unearned premiums (50 per cent.).	\$ 86,167 32	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$75,012.57; unearned premiums (pro rata).	43,076 02	
Total unearned premiums	\$ 129,243 34	
Cash dividends to stockholders remaining unpaid.	766 16	
All other demands against the company, absolute and contingent.	10,012 99	
Total amount of all liabilities, except capital stock and net surplus	\$ 161,619 92	
Joint stock capital actually paid up in cash.	200,000 00	
Surplus beyond capital and all other liabilities.	53,072 03	
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$ 414,682 95	

IV. INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of last year, as shown by that year's statement	<i>From fire risks.</i> \$ 76,209 58	
Gross premiums on risks written and renewed during the year	404,637 00	
Total	\$ 480,846 58	
Deduct premiums and bills in course of collection at this date	88,621 86	
Entire premiums collected during the year.	\$ 392,224 72	
Deduct re-insurance, rebate, abatement and return premiums	102,641 76	
Net cash actually received for premiums	\$ 289,582 96	
Received for interest on mortgages	8,867 31	
Received for interest and dividends on stocks, bonds and collateral loans	1,850 00	
Income received from all other sources.	7,263 95	
Aggregate amount of income actually received during the year in cash	\$ 307,564 22	

V. EXPENDITURES DURING THE YEAR.

		<i>On fire risks.</i>
Gross amount actually paid for losses (including \$17,- 224.85, losses occurring in previous years)	\$ 148,013 65	
Deduct all amounts received for salvages and re-insur- ance in other companies	12,930 57	
Net amount paid during the year for losses	\$ 135,083 08	
Cash dividends actually paid stockholders	15,666 67	
Paid for commissions or brokerage	56,721 72	
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employés	24,699 68	
Paid for State and local taxes in this and other States	5,609 28	
All other payments and expenditures	36,614 07	
Aggregate amount of actual expenditures during the year, in cash	\$ 274,394 50	

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 \$	12,467,495	\$ 209,053 13
Written or renewed during the year	22,775,386	404,637 00
Totals	\$ 35,242,881	\$ 613,690 13
Deduct those expired and marked off as terminated	17,963,420	318,088 75
In force at the end of the year	\$ 17,279,461	\$ 295,601 38
Deduct amount re-insured	2,382,960	48,224 16
Net amount in force December 31, 1888	\$ 14,896,501	\$ 247,377 22

Recapitulation of Fire Risks and 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>
1888	One year or less	\$ 10,458,548 00	\$ 172,334 65	1-2	\$ 86,167 32
1886	Three years	1,107,321 00	18,073 30	1-6	3,012 20
1887		1,349,368 00	21,747 29	1-2	10,873 65
1888		1,732,374 00	29,840 63	5-6	25,200 53
1884	Five years	6,145 00	127 54	1-10	114 79
1885		22,365 00	394 93	3-10	119 47
1886		33,940 00	726 80	1-2	363 40
1887		66,973 00	1,637 08	7-10	1,145 98
1888		119,467 00	2,495 00	9-10	2,246 00
Totals		\$ 14,896,501 00	\$ 247,377 22		\$ 129,243 34

Answers to General Interrogatories.

Total amount of premiums received from the organization of the com- pany to date.	\$1,418,157 30
Losses paid from organization to date	642,262 30
Total amount of cash dividends declared since the company com- menced business	95,666 67
Total amount of the company's stock owned by the directors at par value	77,600 00
Losses incurred during the year, fire	141,420 53

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 440,363 00
Premiums received	7,558 74
Losses paid	4,367 92
Losses incurred	4,867 98

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.

Loans on mortgage (first liens), upon which not more than one year's interest is due	\$ 178,800 00
Interest due and accrued on all said mortgage loans	2,224 05
Value of lands mortgaged, exclusive of buildings	\$ 432,950 00
Value of buildings mortgaged (insured for \$102,900.00 as collateral)	187,150 00
Total value of said mortgaged premises	\$ 620,100 00

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. reg.	\$ 50,000 00	\$ 59,786 56
O. R. & N. Co.	60,000 00	66,405 00
East Portland City	10,000 00	10,000 00
Totals	\$ 120,000 00	\$ 136,191 56
Total market value of stocks and bonds		\$ 136,191 56

Loans on Collaterals.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
O. F. & M. Co. stock	\$ 5,000 00	\$ 5,750 00	\$ 1,000 00
Amount loaned on collaterals.			\$ 1,000 00
Cash in the company's principal office			22 30
Cash deposited in bank			26,531 74
Interest due and accrued on bonds			2,600 00
Interest due and accrued on collateral loans			11 50
Gross premiums in course of collection, not more than 3 months due			20,440 39
All other property belonging to the company			4,000 00
Aggregate amount of all the assets of the company, stated at their actual value			\$ 371,821 54

276 OREGON FIRE AND MARINE INSURANCE CO.

III. LIABILITIES.

Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	\$ 1,750 73
Deduct re-insurance thereon	743 70
Net amount of unpaid losses	\$ 1,007 03
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$64,937.33; unearned premiums (50 per cent.) .	\$ 32,468 67
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$22,697.71; unearned premiums (pro rata) .	12,328 75
Total unearned premiums	\$ 44,797 42
All other demands against the company, absolute and contingent . .	2,910 40
Total amount of all liabilities, except capital stock and net surplus	\$ 48,714 85
Joint stock capital actually paid up in cash	220,100 00
Surplus beyond capital and all other liabilities.	103,006 69
Aggregate amount of all liabilities, including paid-up capital stock and net surplus.	\$ 371,821 54

IV. INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of last year, as shown by that year's statement . . .	<i>From fire risks.</i> \$ 15,328 18
Gross premiums on risks written and renewed during the year	113,840 23
Total	\$ 129,168 41
Deduct premiums and bills in course of collection at this date	20,440 39
Entire premiums collected during the year . . .	\$ 108,728 02
Deduct re-insurance, rebate, abatement and return premiums	30,973 12
Net cash actually received for premiums	\$ 77,754 90
Received for interest on mortgages	15,065 55
Received for interest and dividends on stocks, bonds and collateral loans	6,483 30
Aggregate amount of income actually received during the year, in cash	\$ 99,303 75

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$3,640.00, losses occurring in previous years).	<i>On fire risks.</i> \$ 44,905 58
Deduct all amounts received for salvages and re-insurance in other companies	11,816 24
Net amount paid during the year for losses.	\$ 33,089 34
Cash dividends actually paid stockholders	26,412 00
Paid for commissions or brokerage	13,113 89
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employes	8,995 00
Paid for State and local taxes in this and other States	1,504 30
All other payments and expenditures.	4,262 11
Aggregate amount of actual expenditures during the year in cash	\$ 87,376 64

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	\$	3,589,210	\$ 72,035 64
Written or renewed during the year		5,627,602	113,840 23
Totals	\$	9,216,812	\$ 185,875 87
Deduct those expired and marked off as terminated .		3,926,141	78,570 32
In force at the end of the year	\$	5,290,671	\$ 107,305 55
Deduct amount re-insured		943,554	19,670 51
Net amount in force December 31, 1888	\$	4,347,117	\$ 87,635 04

Recapitulation of Fire Risks and 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>
1888	One year or less	\$ 3,098,103 00	\$ 64,937 33	1-2	\$ 32,468 67
1887	Two years . . .	4,850 00	115 86	1-4	28 96
1888		3,150 00	69 00	3-4	51 75
1886		328,121 00	6,297 44	1-6	1,049 57
1887	Three years . .	389,519 00	6,750 56	1-2	3,375 28
1888		470,644 00	8,338 61	5-6	6,948 38
1884	Five years . . .	1,000 00	16 74	1-10	1 67
1886		6,600 00	104 10	1-2	52 05
1887		19,200 00	421 15	7-10	294 80
1888		25,930 00	584 25	9-10	525 83
Totals		\$ 4,347,117 00	\$ 87,635 04		\$ 44,797 42

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 427,252 27
Losses paid from organization to date.	134,307 21
Total amount of cash dividends declared since the company commenced business	41,819 00
Total amount of the company's stock owned by the directors at par value	117,000 00
Amount loaned to stockholders, not officers	1,000 00
Losses incurred during the year, fire	33,089 34

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 503,830 00
Premiums received	6,530 82
Losses paid	2,041 00
Losses incurred	2,041 00

Orient Insurance Company,

OF

HARTFORD, . . . CONNECTICUT.

Incorporated June, 1867.

CHARLES B. WHITING, President.

JAMES U. TAINTOR, Secretary.

I. CAPITAL.

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

II. ASSETS.

Market value of real estate owned by the company (unincumbered) . \$ 16,125 69

Loans on mortgage (first liens), upon which not more than one year's interest is due 242,908 00

Interest due and accrued on all said mortgage loans 2,200 92

Total value of said mortgaged premises (insured for \$130,000.00 as collateral) \$ 791,055 00

Account of Stocks and Bonds owned by the Company.

<i>Shares of Stock.</i>	<i>Par value</i>	<i>Market value.</i>
504 Amer. Nat. Bank, Hartford	\$ 25,200 00	\$ 33,264 00
122 Ætna Nat. Bank, Hartford	12,200 00	12,932 00
130 Charter Oak Nat. Bank, Hartford . . .	13,000 00	13,910 00
100 Farm. and Mech. Nat. Bank, Hartford	10,000 00	10,600 00
152 Mercantile Nat. Bank, Hartford	15,200 00	12,920 00
62 Phoenix Nat. Bank, Hartford	6,200 00	7,440 00
186 Exchange Nat. Bank, Hartford	9,300 00	11,160 00
105 City Nat. Bank, Hartford	10,500 00	9,975 00
71 First Nat. Bank, Hartford	7,100 00	7,313 00
1000 Hartford Nat. Bank, Hartford	100,000 00	158,000 00
100 Conn. Trust and Safe Deposit Co., Hart.	10,000 00	14,500 00
200 Thames Nat. Bank, Norwich	20,000 00	29,000 00
100 First Nat. Bank, Norwich	10,000 00	11,500 00
6 Rockville Nat. Bank, Rockville	600 00	780 00
75 Metropolitan Nat. Bank, New York . .	7,500 00	1,050 00
302 Mechanics' Nat. Bank, New York . . .	7,550 00	13,967 50
300 N. Y., N. H. & Hartford R. R. Co . . .	30,000 00	73,500 00
30 Naugatuck R. R. Co	3,000 00	6,930 00
100 Housatonic R. R. Co. (preferred) . . .	10,000 00	4,000 00
200 N. Y. C. & H. R. R. R. Co	20,000 00	21,800 00
50 Union Pacific R. R. Co	5,000 00	3,200 00

ORIENT INSURANCE COMPANY.

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<i>Shares of Stock.</i>	<i>Par value.</i>	<i>Market value.</i>
100 Central Pacific R. R. Co	10,000 00	3,500 00
400 Cleveland and Pittsburgh R. R. Co . .	20,000 00	32,000 00
110 Chi., Bur. and Quincy R. R. Co	11,000 00	12,100 00
9 Chi., Bur. and Northern R. R. Co . . .	900 00	414 00
<i>Bonds.</i>		
Georgia State, 4½ per cent	25,000 00	27,250 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
Pitts., Cleve. and Toledo R. R. Co., 6 per ct.	10,000 00	11,200 00
Kans. Pac. (1st cons.) R. R. Co., 6 per cent..	10,000 00	11,200 00
C., C., Cin. and Indianap. R. R. Co., 7 per ct.	25,000 00	33,500 00
C., C., Cin. and Indianap. R. R. Co., 6 per ct.	10,000 00	11,400 00
Morris and Essex R. R. (1st cons.), 7 per ct.	10,000 00	14,200 00
Chi., M. & St. P. R. R., I & D. Ext., 7 per ct	20,000 00	25,000 00
Dayton and Mich. R. R. Co., 5 per cent. . .	25,000 00	26,500 00
Terre Haute and Logansp't R. R. Co., 6 per ct	10,000 00	10,600 00
Chi., Bur. and North'rn R. R. Co., 5 per ct .	1,500 00	1,470 00
Ohio and West Virginia R. R. Co., 7 per ct .	3,000 00	3,300 00
Columbus and Toledo R. R. Co., 7 per cent.	11,000 00	12,760 00
Cin., Van Wert and Mich. R. R. Co., 6 per ct.	10,000 00	10,600 00
Mo., Kans. and Texas R. R. Co., 7 per cent.	15,000 00	13,725 00
East Tenn., Va. and Ga. R. R. Co., 5 per ct..	15,000 00	15,300 00
Gulf, Colo. and Santa Fé R. R. Co., 7 per ct.	10,000 00	11,850 00
Oxford and Clarksville R. R. Co., 6 per cent	10,000 00	10,200 00
Louis., Cin. and Lex. R. R. Co., 7 per cent .	10,000 00	11,400 00
Det., Lans. and North. R. R. Co., 7 per cent	10,000 00	11,800 00
Atlantic Dock Co., 5 per cent	9,000 00	9,900 00
Town of Hartford, Conn., 4½ per cent . . .	5,000 00	5,500 00
Town of Thomaston, Conn., 4 per cent . . .	15,000 00	15,750 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	4,240 00
City of Lockport, N. Y., 7 per cent	10,000 00	12,400 00
City of Washington, Ind., 8 per cent	5,000 00	5,750 00
City of Indianapolis, Ind., 6 per cent	20,000 00	22,000 00
City of Evansville, Ind., 7 per cent	15,000 00	13,500 00
City of New Brunswick, N. J., 6 per cent. . .	10,000 00	10,600 00
City of Council Bluffs, Iowa, 6 per cent . . .	5,000 00	5,500 00
City of Richmond, Va., 8 per cent	24,000 00	33,600 00
City of Norfolk, Va., 5 per cent	20,000 00	21,200 00
City of Sioux Falls, Dakota, 7 per cent . . .	13,000 00	13,910 00
County of Coffey, Kan., 6 per cent	10,000 00	11,200 00
County of Wapello, Iowa, 6 per cent	10,000 00	10,600 00
County of Lyon, Iowa, 6 per cent	10,000 00	10,000 00
County of Dickinson, Kan., 6 per cent . . .	10,000 00	10,300 00
Mason and Tazewell District, Ill., 7 per cent	25,000 00	27,500 00
Rutland and Grafton District, Ill., 6 per cent	10,000 00	10,400 00
First Baptist Church, Nash., Tenn., 6 per ct.	19,000 00	19,050 00
Medicine Lodge Twp., Barber Co., Kansas, 6 per cent	5,000 00	5,400 00
Bethany Twp., Osborne Co., Kan., 6 per ct.	4,000 00	4,320 00
Buckeye Twp., Ottawa Co., Kan., 8 per ct. .	2,955 00	3,250 50

<i>Bonds.</i>	<i>Par value.</i>	<i>Market value.</i>
Oswego Twp., Labette Co., Kan., 6 per ct. .	5,000 00	5,100 00
School Dist. No. 4, Salamanca, N. Y., 6 pr ct	12,000 00	12,840 00
Kansas school, 6 per cent	14,297 00	14,725 91
Kansas school, 7 per cent	12,000 00	13,200 00
Nebraska school, 7 per cent	13,125 00	13,912 50
Nebraska school, 6 per cent	300 00	309 00
Dakota school, 8 per cent	3,500 00	3,955 00
Dakota school, 7 per cent	8,500 00	9,010 00
Minnesota school, 6 per cent	8,500 00	8,925 00

Totals \$1,017,927 00 \$1,224,648 41

Total market value of stocks and bonds \$1,224,648 41

Loans on Collaterals.

<i>Shares of Stock.</i>	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
25 Nat. Fire Ins Co., Hartford \$	2,500 00	\$ 3,275 00	\$ 600 00
4 Aetna Fire Ins. Co., Hartf'd	400 00	1,000 00	700 00
2 Aetna Fire Ins. Co., Hartf'd	200 00	500 00	1,880 00
15 Amer. Nat. Bank, Hartf'd	750 00	975 00	
5 Charter Oak Nat. Bk., Hart	500 00	525 00	
3 First Nat. Bank, Hartford.	300 00	300 00	4,050 00
5 Security Co., Hartford . .	500 00	675 00	
25 Hartford Trust Co., Hart .	2,500 00	3,125 00	
100 Collins Co., Collinsv'l Conn	1,000 00	775 00	1,410 00
6 Amer. Screw Co, Prov., R.I	600 00	1,410 00	
35 Conn. Gen. Life Ins. Co., Hartford	3,500 00	4,725 00	3,000 00
7 Middlesex Nat. Bank, Middletown	700 00	735 00	360 00
24 Adams Express Co	2,400 00	3,480 00	1,350 00
5 Adams Express Co	500 00	725 00	500 00
65 Eagle Lock Co., Terryville, Conn	1,625 00	3,640 00	500 00
10 Meriden Britannia Co., Meriden, Conn	250 00	950 00	
10 N. Y. C. & H. R. R. Co .	1,000 00	1,070 00	
17 C., B. & Q. R. R. Co	1,700 00	1,819 00	15,000 00
240 Willimantic Linen Co . .	6,000 00	10,800 00	
100 Billings & Spencer Co . .	2,500 00	4,500 00	
25 Aetna Fire Ins. Co., Hart .	2,500 00	6,250 00	2,600 00
60 Western Up. Teleg. Co . .	6,000 00	4,980 00	

Totals \$ 37,925 00 \$ 56,234 00 \$ 30,540 00

Amount loaned on collaterals	\$ 30,540 00
Cash in the company's principal office	2,017 10
Cash deposited in bank	67,723 47
Interest due and accrued on bonds	21,673 94
Interest due and accrued on collateral loans	744 31
Gross premiums in course of collection not more than 3 months due	134,539 91
All other property belonging to the company	680 95

Aggregate amount of all the assets of the company, stated at
their actual value \$ 1,743,802 70

III. LIABILITIES.

Gross claims for adjusted and unpaid losses, due and to become due	\$ 56,579 67
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	\$ 6,779 00
Net amount of unpaid losses	\$ 63,358 67
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$560,200.39; unearned premiums (50 per cent.)	\$ 280,100 19
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$390,640.89; unearned prems. (pro rata).	213,517 04
Total unearned premiums	\$ 493,617 23
All other demands against the company, absolute and contingent .	25,005 26
Total amount of all liabilities, except capital stock and net surplus	\$ 581,981 16
Joint stock capital, actually paid up in cash	1,000,000 00
Surplus beyond capital and all other liabilities	161,821 54
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$1,743,802 70

IV. INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of last year, as shown by that year's statement . . .	<i>From fire risks.</i> \$ 121,412 90
Deduct amount of same not collected	9,623 14
Net collected	\$ 111,789 76
Gross premiums on risks written and renewed during the year	931,281 97
Total	\$1,043,071 73
Deduct premiums and bills in course of collection at this date	134,539 91
Entire premiums collected during the year.	\$ 908,531 82
Deduct re-insurance and return premiums	158,699 34
Net cash actually received for premiums	\$ 749,832 48
Received for interest on mortgages	15,808 21
Received for interest and dividends on stocks, bonds and collateral loans	60,074 33
Income received from all other sources	310 59
Aggregate amount of income actually received during the year in cash	\$ 826,025 61

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$59,055.76, losses occurring in previous years)	<i>On fire risks.</i> \$ 457,317 95
Deduct all amounts received for salvages and re-insurance in other companies	23,634 97
Net amount paid during the year for losses	\$ 433,682 98
Cash dividends actually paid stockholders	60,000 00
Paid for commissions or brokerage	134,684 87
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employes	50,974 94
Paid for State and local taxes in this and other States	17,824 21
All other payments and expenditures.	63,214 68
Aggregate amount of actual expenditures during the year in cash	\$ 760,381 68

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 . .	\$ 68,167,788	\$ 831,279 86
Written or renewed during the year	71,225,345	931,281 97
Totals	\$139,393,133	\$1,762,561 83
Deduct those expired and marked off as terminated . .	59,974,950	775,021 22
In force at the end of the year	\$ 79,418,183	\$ 987,540 61
Deduct amount re-insured	2,843,260	36,699 33
Net amount in force December 31, 1888	\$ 76,574,923	\$ 950,841 28

Recapitulation of Fire Risks and 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>
1888	One year or less	\$ 41,357,480 00	\$ 560,200 39	1-2	\$ 280,100 19
1887	Two years . .	159,493 00	1,471 09	1-4	367 77
1888		91,793 00	376 30	3-4	282 23
1886	Three years . .	6,674,199 00	71,112 20	1-6	11,852 03
1887		7,938,059 00	85,605 90	1-2	42,802 95
1888		8,725,413 00	93,404 29	5-6	77,836 90
1885	Four years . .	107,248 00	971 95	1-8	121 50
1886		157,328 00	1,288 94	3-8	483 35
1887		214,886 00	1,816 54	5-8	1,135 33
1888		164,316 00	1,380 39	7-8	1,207 84
1884	Five years . .	1,279,272 00	16,060 23	1-10	1,606 02
1885		1,592,119 00	19,806 61	3-10	5,941 98
1886		2,232,902 00	27,561 33	1-2	13,780 66
1887		2,825,017 00	33,540 57	7-10	23,478 39
1888		3,055,398 00	36,244 55	9-10	32,620 09
Totals		\$ 76,574,923 00	\$ 950,841 28		\$ 493,617 23

Answers to General Interrogatories.

Total amount of premiums received from organization of company to date	\$ 6,898,620 96
Losses paid from organization to date	4,160,353 87
Total amount of cash dividends declared since the company commenced business	745,000 00
Total amount of the company's stock owned by the directors, at par value	107,200 00
Amount loaned to officers and directors	52,380 00
Amount loaned to stockholders, not officers	9,360 00
Dividends declared payable in stock from organization	100,000 00
Losses incurred during the year, fire	434,093 77
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	\$ 605,263 00
Premiums received	8,434 52
Losses paid	3,463 01
Losses incurred	3,954 61

Pennsylvania Fire Insurance Co.,

OF

PHILADELPHIA, PENNSYLVANIA.

Incorporated March, 1825.

JOHN DEVEREUX, President.

JOHN L. THOMSON, Secretary.

I. CAPITAL.

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

II. ASSETS.

Market value of real estate owned by the company (unincumbered) . \$ 155,500 00
 Loans on mortgage (first liens), upon which not more than one year's
 interest is due 329,070 00
 Interest due and accrued on all said bond and mortgage loans 5,769 44
 Value of lands mortgaged, exclusive of buildings }
 Value of buildings mortgaged (insured for \$232,175.00 } \$1,151,050 00
 as collateral) }

Account of Stocks and Bonds owned by the Company.

	<i>Par value.</i>	<i>Market value.</i>
Philadelphia City loans	\$ 50,000 00	\$ 60,140 00
Phila. Wilm'gton and Baltimore R. R. stk. trust certificates, 4 per cent. loan	100,000 00	102,250 00
Phila., Wilm'gton and Baltimore R. R. stk., 6 per cent. loan	10,000 00	10,700 00
Phila., Wilm'gton and Baltimore R. R. stk., 4 per cent. loan	15,000 00	15,000 00
Phila. and Erie R. R. general mortgage 5 per cent. loan	75,000 00	84,750 00
Pennsylvania R. R. cons. 5 per cent. loan .	71,000 00	81,650 00
Penn. R. R. cons. mtg. 6 per cent. loan . .	28,000 00	34,440 00
United Companies of New Jersey cons. mtg. 6 per cent loan	60,000 00	67,200 00
Easton and Amboy R. R. Co. consolidated 5 per cent loan	50,000 00	57,125 00
Phila. and Reading R. R. Co. consolidated 7 per cent. loan	20,000 00	26,700 00
Phila. and Reading R. R. Co. 1st mortgage 6 per cent. loan	17,500 00	22,050 00
Phila. and Reading R. R. Co. general mort- gage 4 per cent. loan	50,000 00	45,000 00
Phila. and Reading R. R. Co. third prefer- ences 5 per cent. loan	6,000 00	3,600 00

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	<i>Par value.</i>	<i>Market value.</i>
Phila. and Reading Coal and Iron Co. 7 per cent. loan	20,000 00	20,800 00
Lehigh Valley R. R. Co. 1st mortgage 6 per cent. loan	33,000 00	39,370 00
Lehigh Valley R. R. Co. consolidated mortgage 6 per cent. loan	22,000 00	29,040 00
Elmira and Williamsport R. R. Co. 1st mortgage 6 per cent. loan	25,000 00	30,750 00
West Jersey R. R. Co. 1st mtg. 7 per ct. loan	10,000 00	12,300 00
Penn. and N. Y. Canal and R. R. Co. 7 per cent. loan	24,000 00	31,020 00
Western Penn. R. R. Co. 1st mortgage 6 per cent. loan	4,000 00	4,220 00
Chi. and Western Indiana R. R. Co. 6 per cent. loan	29,000 00	32,770 00
Chi. and Western Indiana R. R. Co. gen'l mortgage 6 per cent. loan.	20,000 00	23,600 00
Jacksonville Southeastern Ry. Co. general mortgage 6 per cent. loan.	30,000 00	28,500 00
Shamokin, Sunbury and Lewisburg R. R. Co. 5 per cent. loan	20,000 00	20,600 00
Corning, Cowanesque and Antrim R. R. Co. 6 per cent. loan	30,000 00	31,500 00
Terre Haute and Logansport R. R. Co. extension mortgage 6 per cent. loan . . .	50,000 00	50,000 00
N. Y. and Long Branch R. R. 5 per ct. loan	25,000 00	26,750 00
No. Pac. R. R. Co. gen'l mtg. 6 per ct. loan.	40,000 00	47,000 00
Superior St. R. R. Co. 1st mtg. 6 per ct. loan	10,000 00	10,500 00
Bellefonte, Nittany and Lemont R. R. Co. mortgage 6 per cent. loan.	20,000 00	22,000 00
St. P. and No. Pac. R. R. Co. 6 per. ct. loan.	30,000 00	36,000 00
Lehigh Valley Coal Co. 5 per cent. loan. . .	25,000 00	26,250 00
Pittsburgh, McKeesport and Youghiogheny R. R. Co. 6 per cent. loan	20,000 00	22,800 00
Cleve., Col., Cin. and Indianapolis R. R. Co. general mortgage 6 per cent. loan . . .	30,000 00	34,200 00
Buffalo Run, Bellefonte and Bald Eagle R. R. Co. 1st mtg. 6 per cent. loan	20,000 00	20,600 00
Grand Rapids and Indiana R. R. Co. consolidated mortgage 5 per cent. loan . . .	21,000 00	19,950 00
N. Y., Lake Erie and Western R. R. Co. collateral trust 6 per cent. loan	30,000 00	33,000 00
R. R. aid bonds, Kiowa, Kas., loan.	25,000 00	24,500 00
Oregon and Pac. R. R. Co. 6 per cent. loan .	20,000 00	20,000 00
Dixon Water Co. 6 per cent. loan	10,000 00	7,500 00
Galesburg Water Co. 6 per cent. loan. . . .	10,000 00	5,000 00
Knoxville Water Co. 6 per cent. loan	15,000 00	16,500 00
United Gas Imp. Co. 6 per cent. loan	30,000 00	30,900 00
American Steamship Co. of Philadelphia 6 per cent. loan.	15,000 00	16,350 00
Lehigh Coal and Navigation Co. 6 per cent. gold loan	20,000 00	22,800 00
Chesapeake and Delaware Canal Co. 1st mortgage 6 per cent. loan	10,000 00	8,100 00

PENNSYLVANIA FIRE INSURANCE COMPANY. 285

	<i>Par value.</i>	<i>Market value.</i>
Delaware Div. Canal Co. 6 per cent. loan . .	20,000 00	20,000 00
The Pennsylvania Co. 6 per cent. loan . . .	7,000 00	7,560 00
The N. Y. and Pac. Car Trust Association 7 per cent. loan	72,000 00	61,200 00
Car Trust of N. Y., No. 2, 6 per cent. loan .	19,000 00	14,250 00
Huntingdon and Broad Top Car Trust loan	20,000 00	20,000 00
Huntingdon county, Ind., gravel road bonds 6 per cent. loan	34,000 00	35,360 00
Harrisburg City 6 per cent. loan	18,000 00	19,380 00
St. Louis City 6 per cent loan	25,000 00	31,000 00
Camden county 6 per cent. loan	1,000 00	1,030 00
Cincinnati City 7 3-10 per cent. loan.	38,000 00	51,110 00
Cincinnati City 7 per cent. loan.	10,000 00	13,150 00
Cincinnati City 6 per cent. loan.	5,000 00	5,500 00
Pittsburgh City 7 per cent. water loan . . .	50,000 00	61,780 00
City of Springfield, Ill., fund'g bds. 5 per ct.	35,000 00	36,750 00
City of Springfield, Ill., 8 per cent. loan . .	10,000 00	11,400 00
City of Topeka, Kas., internal improvement bonds 6 per cent. loan	30,000 00	31,050 00
Kansas City, Kas., internal improvement bonds 6 per cent. loan	30,000 00	30,825 00
Newark City 7 per cent. loan	20,000 00	23,000 00
Philadelphia National Bank, 200 shares stk.	20,000 00	49,600 00
Totals	\$1,759,500 00	\$1,939,720 00
Total market value of stocks and bonds		\$1,939,720 00

Loans on Collaterals.

<i>Shares of Stock.</i>	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
150 United Firemen's Ins. Co. \$	1,500 00	\$ 2,100 00	\$ 1,200 00
411 Lake Superior Elevat'r Co.	20,550 00	28,770 00	15,000 00
100 Lumbermen's Ins. Co. . .	2,500 00	3,750 00	2,500 00
200 North Penn. R. R. Co. . .	10,000 00	16,300 00	15,000 00
250 Del. & Bound Brk R. R. Co.	25,000 00	33,375 00	30,000 00
10 German-American Ins. Co.	1,000 00	3,000 00	2,500 00
13 Manayunk National Bank	1,300 00	2,340 00	1,625 00
9 Sterling Fire Ins. Co. . . .	900 00	720 00	500 00
134 Gloucester Turnpike Co. .	3,350 00	6,700 00	4,000 00
95 Calumet & Hecla Min'g Co.	2,375 00	28,405 00	10,000 00
7 First Nat. Bank of Camden	7,000 00	1,120 00	1,400 00
5 Moorestown National B'nk	500 00	665 00	
14 Girard Fire and Marine Ins. Co.	1,400 00	5,600 00	3,400 00
500 Lehigh Valley R. R. Co. . .	25,000 00	27,375 00	25,000 00
500 Lehigh Valley R. R. Co. . .	25,000 00	27,375 00	25,000 00
500 Lehigh Valley R. R. Co. . .	25,000 00	27,375 00	25,000 00
500 Lehigh Valley R. R. Co. . .	25,000 00	27,375 00	25,000 00
500 Lehigh Valley R. R. Co. . .	25,000 00	27,375 00	25,000 00
409 Del. & Bound Brk R. R. Co.	40,900 00	54,601 50	49,000 00
\$31,000 Phil. and Reading R. R. Co., gen'l mtg., 4's	31,000 00	27,900 00	25,000 00
50,000 Pittsburgh and Lake Erie R. R. Co., 1st mtg., 6 per cent.	50,000 00	57,500 00	50,000 00

286 PENNSYLVANIA FIRE INSURANCE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
30,000 Phil. and Reading R. R. Co., income, 5's	30,000 00	27,300 00	50,000 00
500 shares Met. Traction Co. .	50,000 00	43,750 00	
\$31,000 Detroit, Bay City and and Alpena 1st mtg., 6's . .	31,000 00	33,170 00	50,000 00
10,000 Ohio River R. R. Co., 1st mtg., 5's	10,000 00	850 00	
10,000 Ohio River R. R. Co., gen'l mtg., 5's	10,000 00	8,500 00	
9,000 West'rn N. Y. & Penn. 1st mtg., 5's	9,000 00	8,595 00	
2,000 Norfolk and West'rn New River 1st mtg., 6's . .	2,000 00	2,260 00	
100 shares Huntingdon and Broad Top R. R. Co. pfrd .	5,000 00	4,700 00	34,000 00
300 shares Penn. R. R. Co. . .	15,000 00	16,050 00	
\$10,000 Phil. and Reading R. R. Co. 1st preference, 5's . . .	10,000 00	9,100 00	
10,000 Phil. and Reading R. R. Co. 2nd preference, 5's . . .	10,000 00	7,700 00	25,000 00
100 shares Huntingdon and Broad Top R. R. Co. pfrd .	5,000 00	4,700 00	
700 shares Phil. and Reading R. R. Co.	35,000 00	17,150 00	
\$10,000 Phil. and Reading R. R. Co. 2d preference, 5's . . .	10,000 00	7,700 00	
Totals	\$ 549,975 00	\$ 608,906 50	\$ 495,125 00
Amount loaned on collaterals.			\$ 495,125 00
Cash in the company's principal office			2,386 78
Cash deposited in bank			43,268 32
Interest due and accrued on collateral loans			3,185 94
Gross premiums in course of collection, not more than 3 months due			131,927 70
All other property belonging to the company			600 00
Aggregate amount of all the assets of the company, stated at their actual value			\$3,106,553 18
III. LIABILITIES.			
Net amount of unpaid losses			\$ 87,103 89
Gross premiums received and receivable upon all unex- pired fire risks, running one year or less from date of policy, \$842,687.11; unearned premiums (50 per cent.)			\$ 421,343 55
Gross premiums received and receivable upon all unex- pired fire risks, running more than one year from date of policy, \$616,083.14; unearned premiums (pro rata)			338,564 85
Total unearned premiums			\$ 759,908 40
Amount reclaimable by the insured on perpetual fire insurance poli- cies, being 95 per cent. of the premium or deposit received			568,465 20
Total amount of all liabilities except capital stock and net surplus			\$1,415,477 49
Joint stock capital actually paid up in cash			400,000 00
Surplus beyond capital and all other liabilities			1,291,075 69
Aggregate amount of all liabilities, including paid-up capital stock and net surplus			\$3,106,553 18

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 statem't	<i>From fire risks.</i>	\$ 112,786 07
Gross premiums on risks written and renewed during the year		1,178,952 81
Total		\$1,291,738 88
Deduct premiums and bills in course of collection at this date		131,927 70
Entire premiums collected during the year . .		\$1,159,811 18
Deduct re-insurance, rebate, abatement and return prems.		149,619 00
Net cash actually received for premiums		\$1,010,192 18
Received for interest on bonds and mortgages		19,328 32
Received for interest and dividends on stocks, bonds and collateral loans and from all other sources		115,127 52
Income received from all other sources		2,700 39
Deposit premiums received for perpetual fire risks . . .		\$ 52,146 08
Aggregate amount of income actually received during the year in cash		\$1,147,348 41

V. EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	\$ 607,734 05
Cash dividends actually paid stockholders	40,000 00
Paid for commissions and brokerage	240,977 53
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employés	36,670 68
Paid for State, National and local taxes in this and other States . . .	27,583 60
All other payments and expenditures, viz: Miscellaneous expenses .	49,607 88
Amount of deposit premiums returned during the year on perpetual fire risks	\$ 14,242 47
Aggregate amount of actual expenditures during the year in cash	\$1,002,573 74

VI. MISCELLANEOUS.

Perpetual Risks.

	<i>Amount of risks.</i>	<i>Total deposits.</i>
Perpetual risks in force on the 31st of December of the preceding year	\$22,462,815 00	\$ 577,171 64
Perpetual risks written during the year	2,183,014 00	52,146 08
Totals	\$24,645,829 00	639,317 72
Deduct those marked off as cancelled	502,986 00	14,242 47
In force December 31, 1888	\$24,142,843 00	\$ 615,075 25
Losses incurred on perpetual risks during the year	\$ 18,603 19	
Losses paid on perpetual risks during the year	18,103 19	

Risks and Premiums.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of Dec. of the preceding year .	\$96,994,587 00	\$1,165,224 94
Written or renewed during the year	94,329,936 00	1,178,952 81
Totals	\$191,324,523 00	\$2,344,177 75
Deduct those expired and marked off as terminated .	72,275,150 00	834,027 10
In force at the end of the year	\$119,049,373 00	\$1,510,150 65
Deduct amount re-insured	3,974,403 00	51,380 40
Net amount in force December 31, 1888	\$115,074,970 00	\$1,458,770 25

Recapitulation of Fire Risks and 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>
1888	One year or less	\$67,600,716 00	\$ 842,687 11	1-2	\$ 421,343 55
1887	Two years . .	134,055 00	1,637 98	1-4	409 50
1888		207,044 00	2,198 13	3-4	1,648 60
1886		7,288,102 00	98,127 11	1-6	16,354 52
1887	Three years . .	8,302,681 00	110,978 91	1-2	55,489 45
1888		9,236,445 00	113,843 81	5-6	94,871 51
1885		229,725 00	2,431 60	1-8	303 95
1886	Four years . .	314,885 00	3,645 38	3-8	1,354 52
1887		363,380 00	3,782 56	5-8	2,351 60
1888		425,177 00	4,487 39	7-8	3,926 49
1884	Five years . .	1,768,023 00	25,433 05	1-10	2,543 30
1885		2,988,624 00	40,676 44	3-10	12,202 93
1886		4,229,633 00	54,609 12	1-2	27,304 56
1887	Seven years . .	4,787,439 00	68,301 69	7-10	47,811 18
1888		6,151,876 00	69,034 91	9-10	62,131 42
1882-1888 . .	Ten years . .	671,675 00	12,100 07	. . .	5,764 01
1886-1888 . .		375,850 00	4,792 99	. . .	4,097 31
Totals		\$115,074,970 00	\$ 1,458,770 25	. . .	\$ 759,908 40

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$16,387,639 00
Losses paid from organization to date	10,132,569 00
Total amount of cash dividends declared since the company commenced business	2,359,000 00
Total amount of the company's stock owned by the directors at par value	59,400 00
Loaned to stockholders, not officers	24,900 00
Losses incurred during the year, fire	610,000 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$1,122,504 00
Premiums received	25,132 39
Losses paid	10,366 02
Losses incurred	13,158 62

People's Fire Insurance Company,

OF

MANCHESTER, NEW HAMPSHIRE.

Incorporated August, 1885.

JOSEPH C. MOORE, President.

S. B. STEARNS, Secretary.

I. CAPITAL.

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

II. ASSETS.

Loans on mortgage (first liens), upon which not more than one year's interest is due \$ 176,195 00
 Interest due and accrued on all said mortgage loans 2,649 34
 Value of lands mortgaged, exclusive of buildings \$ 248,507 00
 Value of buildings mortgaged (insured for \$129,440.00 as collateral) 204,160 00
 Total value of said mortgaged premises \$ 452,667 00

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	<i>Par value.</i>	<i>Market value.</i>
U. S. Government, 4's	\$ 92,000 00	\$ 117,990 00
Hillsborough County, N. H., 6's	2,500 00	2,750 00
City of Manchester, N. H., 6's	500 00	564 25
City of Portsmouth, N. H., 6's	5,000 00	5,750 00
City of Portsmouth, N. H., 4's	10,000 00	10,800 00
City of Dover, N. H., 6's	35,000 00	36,050 00
Chichester, N. H., 4's	1,500 00	1,590 00
Waubunsee County, Kansas, 7's	5,000 00	6,000 00
Arapahoe County, Colorado, 6's	3,000 00	3,090 00
State of Illinois, drainage, 7's	7,000 00	8,000 00
James River Valley R. R. (guar. by North'n Pacific), 6's	10,000 00	11,000 00
New Hampshire Trust Co., 6's	15,000 00	15,000 00
Union Mortgage Trust Co., 7's	10,000 00	10,000 00
Security Mortgage and Trust Co., 6's	5,000 00	5,000 00
Granite State Trust Co., stock, 6's	5,000 00	5,000 00
Totals	\$ 206,500 00	\$ 238,584 25

Total market value of stocks and bonds \$ 238,584 25

Loans on Collaterals.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
Guaranty Savings Bank, Manchester, N. H.	\$ 3,400 00	\$ 4,512 00	\$ 3,200 00
First Nat. B'k, Casselton, Dak.	5,000 00	6,250 00	5,000 00
First Nat. Bank, Marion, Kan.	3,000 00	6,000 00	4,677 99
Totals	\$ 11,400 00	\$ 16,762 00	\$ 12,877 99
Amount loaned on collaterals.			\$ 12,877 99
Cash in the company's principal office			4,931 73
Cash deposited in bank.			64,422 84
Interest due and accrued on bonds			3,013 70
Gross premiums in course of collection, not more than 3 months due			62,500 91
Aggregate amount of all the assets of the company, stated at their actual value.			\$ 565,175 76

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 18,965 16
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	10,484 00
Losses resisted, including interest, costs and other expenses thereon	1,900 00
Net amount of unpaid losses	\$ 31,349 16
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$316,933.10; unearned premiums (50 per cent.)	\$ 158,466 57
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$131,591.13; unearned premiums (pro rata)	81,603 46
Total unearned premiums	\$ 240,070 03
All other demands against the company, absolute and contingent	12,500 18
Total amount of all liabilities, except capital stock and net surplus	\$ 283,919 37
Joint stock capital actually paid up in cash	250,000 00
Surplus beyond capital and all other liabilities	31,256 39
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$ 565,175 76

IV. INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of last year, as shown by that year's statement	<i>From fire risks.</i> \$ 50,336 05
Gross premiums on risks written and renewed during the year	510,576 92
Total	\$ 560,912 97
Deduct premiums and bills in course of collection at this date	62,500 91
Entire premiums collected during the year	\$ 498,412 06
Deduct re-insurance, rebate, abatement and return premiums	83,011 19
Net cash actually received for premiums	\$ 415,400 87
Received for interest on mortgages	10,560 13
Received for interest and dividends on stocks, bonds and collateral loans	13,848 50
Aggregate amount of income actually received during the year in cash	\$ 439,809 50

V. EXPENDITURES DURING THE YEAR.

Net amount actually paid for losses, (including \$25,449.91, losses occurring in previous years)	\$ 248,186 57
Paid for commissions or brokerage	91,605 54
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	14,442 85
Paid for State, National and local taxes in this and other States	6,486 32
All other payments and expenditures	24,559 40
Aggregate amount of actual expenditures during the year in cash	\$ 385,280 68

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	\$27,788,924 00	\$ 380,933 92
Written or renewed during the year	36,935,697 00	510,576 92
Totals	\$64,724,621 00	\$ 891,510 84
Deduct those expired and marked off as terminated.	30,350,899 00	423,187 73
In force December 31, 1888	\$34,373,722 00	\$ 468,323 11
Deduct amount re-insured	1,390,602 00	19,798 83
Net amount in force December 31, 1888.	\$32,983,120 00	\$ 448,524 28

Recapitulation of Fire Risks and 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>
1888	One year or less	\$21,957,151 47	\$ 316,933 15	1-2	\$ 158,466 57
1887	Two years. . .	101,628 33	1,138 46	1-4	284 61
1888		182,072 77	1,721 03	3-4	1,290 78
1886	Three years . .	1,258,272 58	14,872 55	1-6	2,478 76
1887		2,757,043 54	31,996 21	1-2	15,998 11
1888	Four years . .	2,868,939 73	35,923 14	5-6	29,935 95
1885		40,250 00	405 10	1-8	50 64
1886	Five years . . .	444,455 66	4,451 77	3-8	1,669 41
1887		367,495 66	3,802 08	5-8	2,376 30
1888		352,651 02	3,587 61	7-8	3,139 15
1885		132,658 39	1,430 42	3-10	429 12
1886		624,271 20	6,558 34	1-2	3,279 17
1887		947,506 17	12,312 50	7-10	8,618 73
1888		948,723 69	13,391 92	9-10	12,052 73
Totals		\$32,983,120 21	\$ 448,524 28		\$ 240,070 03

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$1,100,849 05
Losses paid from organization to date	461,078 05
Total amount of cash dividends declared since the company commenced business	7,500 00
Total amount of the company's stock owned by the directors at par value	77,100 00
Losses incurred during the year, fire	254,085 82

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 107,884 00
Premiums received	1,644 93
Losses paid	505 13
Losses incurred	505 13

People's Insurance Company,

OF

PITTSBURGH . . PENNSYLVANIA.

Incorporated March 17, 1862.

JAMES HERDMAN, President.

WILLIAM F. GARDNER, Secretary.

I. CAPITAL.

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

II. ASSETS.

Market value of real estate owned by the company (unincumbered) . .	\$ 57,950 00
Loans on mortgage (first lien), upon which not more than one year's interest is due	160,215 65
Loans on mortgage (first lien), upon which more than one year's interest is due	10,553 12
Interest due and accrued on all said mortgage loans	4,124 73
Value of lands mortgaged, exclusive of buildings	\$ 295,000 00
Value of buildings mortgaged	232,050 00
Total value of said mortgaged premises	\$ 527,050 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
Liberty sub-school district bonds	\$ 4,000 00	\$ 4,393 00
Pittsburgh Junction R. R. bonds	13,000 00	14,820 00
Tradesman's National bank stock	6,500 00	14,625 00
Third National bank stock	2,500 00	4,025 00
Citizens' National bank stock	500 00	600 00
Totals	\$ 26,500 00	\$ 38,463 00
Total market value of stocks and bonds		\$ 38,463 00

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
People's Nat. Gas and Pipe- age Co	\$ 4,075 00	\$ 2,934 00	\$ 1,250 00
Amount loaned on collaterals.			\$ 1,250 00
Cash in the company's principal office			10,431 11
Cash deposited in bank			11,946 84
Interest due and accrued on bonds			715 00
Gross premiums in course of collection, not more than 3 months due .			21,398 77
All other property belonging to the company			1,028 42
Aggregate amount of all the assets of the company stated at their actual value			\$ 318,076 64

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 5,263 46	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.	8,155 00	
Losses resisted, including interest, costs and other expenses thereon	3,686 00	
Total gross amount of claims for losses	\$ 17,104 46	
Deduct re-insurance thereon	127 40	
Net amount of unpaid losses	\$ 16,977 06	
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$148,176.70; unearned premiums (50 per cent.) \$	74,088 35	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$44,464.86; unearned premiums (pro rata)	22,053 75	
Total unearned premiums	\$ 96,142 10	
All other demands against the company, absolute and contingent . .	397 83	
Total amount of liabilities, except capital stock and net surplus \$	113,516 99	
Joint-stock capital actually paid up in cash	200,000 00	
Surplus beyond capital and all other liabilities	4,559 65	
Aggregate amount of all liabilities, including paid-up capital stock and net surplus.	\$ 318,076 64	

IV. INCOME DURING THE YEAR.

On fire risks.

Gross premiums and bills in course of collection at close of last year, as shown by that year's statement . .	\$ 20,481 26	
Deduct amount of same not collected.	172 63	
Net collected	\$ 20,308 63	
Gross premiums on risks written and renewed during the year	237,415 02	
Total	\$ 257,723 65	
Deduct premiums and bills in course of collection at this date	21,434 67	
Entire premiums collected during the year . . .	\$ 236,288 98	
Deduct re-insurance, rebate, abatement and return premiums	49,106 70	
Net cash actually received for premiums	\$ 187,182 28	
Received for interest on mortgages	9,614 36	
Received for interest and dividends on stocks, bonds, and collateral loans	3,242 06	
Income received from all other sources	4,302 33	
Aggregate amount of income actually received during the year in cash	\$ 204,341 03	

V. EXPENDITURES DURING THE YEAR.

		<i>On fire risks.</i>
Gross amount actually paid for losses, (including \$17,202.56, losses occurring in previous years)	\$ 156,152 46	
Deduct amounts received for salvages and re-insurance in other companies	11,396 15	
Net amount paid during the year for losses	\$ 144,756 31	
Cash dividends actually paid stockholders	6,000 00	
Paid for commissions or brokerage	36,565 64	
Paid for salaries, fees and all other charges of officers, clerks, agents, and all other employes	8,962 00	
Paid for State and local taxes in this and other States	5,764 95	
All other payments and expenditures	8,816 98	
Aggregate amount of actual expenditures during the year, in cash	\$ 210,865 88	

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. . .	\$ 12,730,716 84	\$ 172,855 85	
Written or renewed during the year.	17,263,943 98	273,415 02	
Totals	\$ 29,994,660 82	\$ 410,270 87	
Deduct those expired and marked off as terminated . .	15,234,363 51	210,345 18	
In force at end of the year.	\$ 14,760,297 31	199,925 69	
Deduct amount re-insured.	559,009 10	7,284 13	
Net amount in force December 31, 1888	\$ 14,201,288 21	\$ 192,641 56	

Recapitulation of Fire Risks and 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>
1888	One year or less	\$ 10,246,600 98	\$ 148,176 70	1-2	\$ 74,088 35
1886	Three years	1,269,437 61	14,205 79	1-6	2,367 63
1887		1,272,574 66	14,105 93	1-2	7,052 97
1888		1,225,079 13	13,341 33	5-6	11,117 76
1884	Five years	9,750 00	124 13	1-10	12 41
1885		57,400 00	828 76	3-10	248 62
1886		40,400 00	594 07	1-2	297 03
1887		70,045 83	905 22	7-10	633 65
1888		10,000 00	359 63	9-10	323 66
Totals		\$ 14,201,288 21	\$ 192,641 56		\$ 96,142 10

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date.	\$1,990,366 29
Losses paid from organization to date	1,179,973 35
Total amount of cash dividends declared since the company commenced business	250,000 00
Total amount of the company's stock owned by directors at par value	23,250 00
Amount loaned to officers and directors	2,000 00
Amount loaned to stock-holders, not officers	16,900 00
Dividends declared payable in stock from organization	50,000 00

COLORADO BUSINESS.

No business in the State during 1888.

Phenix Insurance Company,

OF

BROOKLYN, NEW YORK.

Incorporated September 10, 1853.

GEO. P. SHELDON, President.

PHILANDER SHAW, Secretary.

I. CAPITAL.

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

II. ASSETS.

Market value of real estate owned by the company (unincumbered) . \$1,693,597 59
 Loans on mortgage (first liens), upon which not more than one year's
 interest is due 199,550 00
 Interest due and accrued on all said mortgage loans 3,383 49
 Value of lands mortgaged, exclusive of buildings . . . \$ 189,750 00
 Value of buildings mortgaged, (insured for \$213,300.00 as
 collateral) 267,000 00
 Total value of said mortgaged premises \$ 456,750 00

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., reg.	\$ 550,500 00	\$ 701,887 50
United States currency, 6 per cent.	50,000 00	63,970 00
New York City additional water stk, 3 pr. ct.	45,000 00	48,600 00
Mississippi State warrants	20,000 00	20,000 00
Nassau Gas Light Co., Brooklyn, certificates, 5 per cent.	17,000 00	17,000 00
People's Gas Light Co., Brooklyn, 6 per ct..	10,000 00	10,100 00
Equitable Gas Light Co., New York, 6 pr.ct.	10,000 00	11,300 00
Ohio Southern R. R. Co., 6 per cent.	25,000 00	26,125 00
New York Elevated R. R. Co., 7 per cent. .	25,000 00	30,000 00
Smithtown and Port Jefferson R. R. Co., 7 per cent.	10,000 00	12,000 00
Broadway and Seventh Ave. R. R.Co.,5 pr.ct.	15,000 00	15,600 00
New York, Brooklyn and Manhattan Beach R. R. Co., 5 per cent.	30,000 00	30,600 00
Chi. and Ind. Coal Railway Co., 5 per cent.	9,000 00	9,180 00
Louisville and Nashville R. R. Co., 5 per ct.	25,000 00	24,500 00
Phila. and Reading R. R. Co., 4 per cent. .	25,000 00	22,500 00
Shenandoah Valley R. R. Co., receiver's certificates, 6 per cent.	25,000 00	25,000 00

<i>Bonds.</i>	<i>Par value.</i>	<i>Market value.</i>
Equitable Gas Light Co. of N. Y., cert. 6 p. ct.	39,000 00	39,975 00
Missoula County, M. T., 7 per cent.	12,000 00	13,800 00
U. S. Illuminating Co., 6 per cent.	25,000 00	25,625 00
Lake Gas Co. of Chicago, 6 per cent.	50,000 00	51,000 00
Kings County Elevated Ry. Co., 5 per cent..	50,000 00	50,000 00
Board of Trade, Chicago, certificate	2,700 00	2,700 00

Shares of Stock.

1000 Brooklyn City R. R. Co., Brooklyn. . .	10,000 00	12,500 00
200 Central Park, N. & E. R. R. R. Co., N. Y.	20,000 00	17,600 00
185 Second Ave. R. R. Co., New York . . .	18,500 00	18,315 00
500 N. Y. Cen. and Hudson R. R. R., N. Y.	50,000 00	54,500 00
50 Dry Dock, East Broadway and Battery R. R. Co.	5,000 00	6,400 00
13 Merchants Nat. Bank, New York . . .	650 00	936 00
500 Metropolitan Nat. Bank, New York . .	22,500 00	2,250 00
500 American Exchange Bank, New York.	50,000 00	72,625 00
100 Central National Bank, New York. . .	10,000 00	13,400 00
50 Nat. Shoe and Leather Bank, New York	5,000 00	7,550 00
300 St. Nicholas Bank, New York	30,000 00	36,600 00
286 Nat. Bank of the Republic, New York.	28,600 00	44,044 00
87 Nat. Bank of Commerce, New York. . .	8,700 00	15,660 00
200 Fourth National Bank, New York. . .	20,000 00	28,600 00
100 Mercantile National Bank, New York.	10,000 00	18,000 00
40 Mechanics' National Bank, New York.	1,000 00	1,810 00
100 National Park Bank, New York	10,000 00	18,800 00
80 Commercial Bank, Brooklyn.	4,800 00	7,488 00
200 Mechanics' Bank, Brooklyn	10,000 00	25,500 00
93 National City Bank, Brooklyn	4,650 00	16,321 50
20 Long Island Loan and Trust Co.	2,000 00	3,240 00
100 Franklin Trust Co.	10,000 00	18,000 00

Totals \$1,401,600 00 \$1,691,602 00

Total market value of stocks and bonds \$1,691,602 00

Loans on Collaterals.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
Prospect Park and Coney Isl'nd R. R. Co., 7 per cent. bonds, due January 1, 1895 \$	3,000 00	\$ 3,330 00	\$ 3,000 00
16 shrs. Rutgers Fire Insurance Co. stock	400 00	480 00	350 00
Totals \$	3,400 00	\$ 3,810 00	\$ 3,350 00

Amount loaned on collaterals	\$ 3,350 00
Cash in the company's principal office	543 33
Cash deposited in bank	492,216 40
Interest due and accrued on bonds	3,565 83
Gross premiums in course of collection, not more than 3 months due .	594,193 22
Bills receivable, not matured, taken for fire, marine and inland risks .	1,442 50
All other property belonging to the company.	3,268 95

Aggregate amount of all the assets of the company, stated at
their actual value \$4,686,713 31

III. LIABILITIES.

Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	\$ 162,839 80
Losses resisted, including interest, costs and other expenses thereon	31,900 00
Net amount of unpaid losses	\$ 194,789 80
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$2,075,814.03; unearned premiums (50 per cent.)	\$1,037,907 02
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$4,569,423.67; unearned premiums (pro rata).	2,079,600 92
Total unearned premiums	\$3,117,507 94
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses	1,215 70
All other demands against the company, absolute and contingent	179,272 26
Total amount of all liabilities, except capital stock and net surplus	\$3,492,785 70
Joint stock capital actually paid up in cash.	1,000,000 00
Surplus beyond capital and all other liabilities.	193,927 61
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$4,686,713 31

IV. INCOME DURING THE YEAR.

	<i>From fire risks.</i>	<i>Marine and inland risks.</i>
Gross premiums in course of collection at close of last previous year, as shown by that year's statement	\$ 666,097 78	\$ 138,188 32
Gross premiums on risks written and renewed during the year	3,812,416 17	32,016 99
Totals	\$4,478,513 95	\$ 170,205 31
Deduct premiums and bills in course of collection at this date	594,193 22	4,315 24
Entire premiums collected during the year.	\$3,884,320 73	\$ 165,890 07
Deduct re-insurance, rebate, abatement and return premiums	662,802 43	120,724 09
	\$3,221,518 30	\$ 45,165 98
Net cash actually received for premiums	\$3,266,684 28	
Received for interest on mortgages	12,050 14	
Received for interest and dividends on stocks, bonds and collateral loans	86,600 95	
Income received from all other sources.	66,590 24	
Aggregate amount of income actually received during the year in cash	\$3,431,925 61	

V. EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	<i>Marine and inland risks.</i>
Gross amount actually paid for losses	\$2,201,092 51	\$ 600,200 36
Deduct all amounts received for salvages and re-insurance in other companies.	203,898 12	182,160 53
	\$1,997,194 39	\$ 418,039 83
Net amount paid during the year for losses	\$2,415,234 22	
Paid for commissions or brokerage	675,632 28	
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	286,347 94	
Paid for State and local taxes in this and other States	59,715 62	
All other payments and expenditures	330,367 25	
Aggregate amount of actual expenditures during year in cash.	\$3,767,297 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 Dec. 31, 1887 . . .	\$ 504,246,876	\$ 6,781,610 30	\$ 4,495,791	\$ 161,367 36
Written or renewed in 1888	321,243,176	3,812,416 17	953,675	32,016 99
Totals	\$ 825,490,052	\$ 10,594,026 47	\$ 5,449,466	\$ 193,384 35
Deduct those expired and marked off as terminated	338,940,172	3,896,853 16	5,449,466	193,384 35
In force Dec. 31, 1888 .	\$ 486,549,880	\$ 6,697,173 31	\$	\$
Deduct amount re-insured	5,084,987	66,935 61	. . . .	. . . .
Net amount in force				
Dec. 31, 1888	\$ 481,464,893	\$ 6,636,237 70	\$	\$

Recapitulation of Fire Risks and 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>
1888	One year or less	\$ 179,916,910 00	\$ 2,075,814 03	1-2	\$ 1,037,907 02
1887	Two years . .	1,783,271 00	17,725 21	1-4	4,431 30
1888		2,077,450 00	19,466 85	3-4	14,600 14
1886	Three years . .	38,349,345 00	348,625 34	1-6	58,104 22
1887		40,059,561 00	383,823 74	1-2	191,911 87
1888		49,109,140 00	441,294 14	5-6	367,745 10
1885	Four years . .	596,116 00	7,494 41	1-8	936 80
1886		710,133 00	10,605 11	3-8	3,976 92
1887		899,382 00	10,346 65	5-8	6,466 65
1888		1,004,193 00	11,056 47	7-8	9,674 41
1884	Five years . . .	36,397,059 00	797,817 89	1-10	79,781 79
1885		40,534,459 00	849,480 12	3-10	254,846 73
1886		35,013,292 00	685,409 57	1-2	342,704 78
1887		35,617,114 00	675,610 12	7-10	472,927 07
1888		19,397,468 00	301,659 05	9-10	271,493 14
Totals		\$ 481,464,893 00	\$ 6,636,237 70	. . .	\$ 3,117,507 94

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 68,050,752 36
Losses paid from organization to date	35,811,770 21
Total amount of cash dividends declared since the company commenced business	2,914,000 00
Total amount of the company's stock owned by the directors at par value	214,100 00
Amount loaned to officers and directors	3,000 00
Amount loaned to stockholders, not officers	350 00
Losses incurred during the year: fire, \$1,807,664.12; marine, \$240,135.43; total	\$ 2,047,799 55

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 1,321,919 00
Premiums received	27,302 12
Losses paid	8,666 82
Losses incurred	8,814 24

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.

Market value of real estate owned by the company (unincumbered) . \$ 231,594 10

Loans on mortgage (first liens), upon which not more than one year's interest is due \$ 785,550 00

Interest due and accrued on all said mortgage loans 19,576 44

Value of lands mortgaged, exclusive of buildings . . . \$ 2,069,757 00

Value of buildings mortgaged (insured for \$170,580.00 as collateral) 497,320 00

Total value of said mortgaged premises \$2,558,077 00

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	\$ 32,100 00
1000 American National Bank, Hartford . .	50,000 00	66,000 00
500 American Loan and Trust Co., N. Y. .	50,000 00	50,000 00
50 Atlantic Trust Co., New York	5,000 00	14,500 00
150 Central Trust Co., New York	15,000 00	86,250 00
162 Charter Oak National Bank, Hartford .	16,200 00	17,010 00
160 City Bank, Hartford	16,000 00	15,200 00
100 Connecticut River Bank, Hartford . . .	5,000 00	5,000 00
300 Farmers' and Mechanics' Nat. Bk., Hart.	30,000 00	31,800 00
175 First Nat. Bank, Wallingford	17,500 00	18,900 00
1040 Hartford Nat. Bank, Hartford	104,000 00	164,320 00
400 Hartford Trust Co., Hartford	40,000 00	52,000 00
26 Home Nat. Bank, Meriden	2,600 00	3,042 00
100 Imperial Bank, Toronto, Ont.	10,000 00	13,400 00
250 Metropolitan Nat. Bank, Cincinnati . .	17,500 00	13,125 00
108 Merchants' Exchange Nat. Bank, N. Y.	5,400 00	6,372 00
800 Mercantile Nat. Bank, Hartford	80,000 00	72,000 00
100 National Shoe and Leather Bank, N. Y.	10,000 00	15,500 00
324 Nat. Exchange Bank, Hartford	16,200 00	19,440 00
210 Nat. German American Bank, St. Paul	21,000 00	26,250 00
200 New Britain Nat. Bank, New Briton . .	20,000 00	30,000 00
750 Phoenix Nat. Bank, Hartford	75,000 00	90,000 00
192 State Bank, Hartford	19,200 00	17,280 00
440 Waterbury National Bank, Waterbury	22,000 00	44,000 00
100 Western National Bank, New York . .	10,000 00	9,400 00

<i>Shares of Stock.</i>	<i>Par value.</i>	<i>Market value.</i>
500 Avon, Geneseo & Mt. Morris R. R. Co. .	50,000 00	51,500 00
500 Chicago, Burlington & Quincy R. R. Co.	50,000 00	55,000 00
1100 C., R. I. & P. R. R. Co.	110,000 00	110,000 00
250 Chicago and Alton (common)	25,000 00	34,000 00
500 Cleveland and Pittsburgh R. R. Co. . .	25,000 00	39,375 00
500 Fort Wayne and Jackson R. R. Co.(pref.)	50,000 00	55,500 00
120 Hartford and Conn. Western R. R. Co. .	12,000 00	6,360 00
1600 Illinois Central R. R. Co.	160,000 00	185,600 00
1000 Morris and Essex R. R. Co.	50,000 00	72,500 00
1000 N. Y., N. H. & H. R. R. Co.	100,000 00	245,000 00
250 New York and Harlem R. R. Co. . . .	12,500 00	29,500 00
500 N. Y. C. & H. R. R. R. Co.	50,000 00	54,500 00
500 Peoria and Bureau Valley R. R. Co. . .	50,000 00	82,500 00
500 Rensselaer and Saratoga R. R. Co. . .	50,000 00	87,500 00
660 Holyoke Water Power Co.	66,000 00	165,000 00
1000 Northwestern Telegraph Co.	50,000 00	50,000 00

Bonds.

United States, "Consols of 1907," 4 per cent.	100,000 00	128,500 00
Mississippi State, 4 per cent.	20,000 00	20,800 00
Atlantic Dock Company, 5 per cent. . . .	75,000 00	82,500 00
Avondale Town, Ohio, 6 per cent.	11,000 00	11,550 00
Hannibal School, Mo., 6 and 7 per cent. . .	48,000 00	50,400 00
Leavenworth City and Fort Leavenworth Water, 6 per cent	25,000 00	27,000 00
Council Bluffs, Iowa, improvement, 6 pr ct.	14,000 00	14,560 00
Cedar Rapids, Iowa, Falls and Northwestern Railway (guaranteed), 6 per cent. . . .	50,000 00	51,500 00
C. & N. W. Ry., sinking fund, 6 per cent .	50,000 00	59,000 00
Chicago and Western Ind. R. R., 6 per cent.	77,000 00	87,395 00
Columbia and Greenville R. R. (gtd.) 6 pr ct.	50,000 00	51,000 00
Columbus and Western R. R. 1st mort. (gtd), 6 per cent.	100,000 00	110,000 00
Erie Railway 1st mort. consols, 7 per cent .	100,000 00	137,000 00
Harlem Riv. and Pt. Ches. R.R.(gtd), 7 pr ct	50,000 00	68,000 00
Minn. Union Ry Co. (gtd), 6 per cent. . . .	50,000 00	58,500 00
N. Y., Lack. and West. R.R.(gtd), 6 per cent	50,000 00	66,500 00
N. Y. and New England, 7 per cent	34,000 00	42,840 00
Pitts., Cleve. and Tol. R. R. (gtd), 6 per cnt	50,000 00	57,500 00
Southern Kansas R. R. Co., 5 per cent . . .	5,000 00	4,800 00
T. H. and L. R. R. (ext'n gtd), 6 per cent. .	50,000 00	55,000 00

Totals \$ 2,607,100 00 \$3,421,069 00
Total market value of stocks and bonds \$ 3,421,069 00

Loans on Collaterals.

<i>Shares of Stock</i>	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
49 Adams Express Co \$	4,900 00	\$ 6,860 00	\$ 600 00
96 Travelers' Ins. Co.	9,600 00	26,889 00	12,692 50
10 Hartford Carpet Co	1,000 00	1,600 00	630 00
240 Landers, Frary & Clark. . .	6,000 00	7,200 00	10,000 00
70 So. New Eng. Tel. Co	7,000 00	5,250 00	
50 Atlantic Dock Co	5,000 00	5,000 00	10,000 00
64 Hartford Carpet Co	6,400 00	10,240 00	
Totals	\$ 39,900 00	\$ 63,030 00	\$ 33,922 50

Amount loaned on collaterals	\$ 33,922 50
Cash in the company's principal office	29,920 47
Cash deposited in bank	277,896 08
Interest due and accrued on collateral loans	1,740 55
Gross premiums in course of collection, not more than 3 months due	258,887 52
All other property belonging to the company	1,117 51
Aggregate amount of all the assets of the company, stated at their actual value	\$5,061,247 17

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 232,478 38
Losses resisted, including interest, cost and other expenses thereon	13,696 87
Net amount of unpaid losses	\$ 246,175 25
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$1,302,214.06; unearned premiums (50 per cent)	\$ 651,107 03
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,883,129.84; unearned premiums (pro rata)	991,549 46
Total unearned premiums	\$ 1,642,656 49
Total amount of all liabilities, except capital stock and net surplus	\$ 1,888,831 74
Joint stock capital actually paid up in cash	2,000,000 00
Surplus beyond capital and all other liabilities	1,172,415 43
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$5,061,247 17

IV. INCOME DURING THE YEAR.

	<i>From fire risks.</i>
Gross premiums received in cash without any deduction	\$2,538,682 78
Deduct re-insurance, rebate, abatement and return premis.	192,825 66
Net cash actually received for premiums	\$2,345,857 12
Received for interest on mortgages	57,096 26
Received for interest and dividends on stocks, bonds and collateral loans	172,633 29
Income received from all other sources	5,997 39
Aggregate amount of income actually received during the year in cash	\$2,581,584 06

V. EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount actually paid for losses (including \$190,323.89, losses occurring in previous years)	\$1,305,518 23
Deduct all amounts received for salvages and re-insurance in other companies	4,058 17
Net amount paid during the year for losses	\$1,301,460 06
Cash dividends actually paid stockholders	280,000 00
Paid for commissions or brokerage	388,343 23
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employés	105,124 69
Paid for State and local taxes in this and other States	67,672 95
All other payments and expenditures	195,756 88
Aggregate amount of actual expenditures during the year in cash	\$2,338,357 81

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 .	\$251,090,665 00	\$2,984,396 46
Written or renewed during the year	207,212,298 00	2,538,682 78
Totals	\$454,302,963 00	\$5,523,079 24
Deduct those expired and marked off as terminated . .	187,677,219 00	2,337,735 34
Net amount in force December 31, 1888	\$270,625,744 00	\$3,185,343 90

Recapitulation of Fire Risks and 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>
1888	One year or less	\$104,702,472 00	\$ 1,302,214 06	1-2	\$ 651,107 03
1887	Two years. . .	1,038,911 00	7,812 32	1-4	1,953 08
1888		1,120,188 00	7,481 66	3-4	5,611 25
1886	Three years. .	28,965,512 00	296,306 89	1-6	49,384 48
1887		32,959,017 00	352,574 81	1-2	176,287 40
1888		35,197,123 00	374,518 73	5-6	312,098 94
1885	Four years. . .	773,236 00	7,949 13	1-8	993 64
1886		816,940 00	8,572 31	3-8	3,214 62
1887		1,064,802 00	11,010 01	5-8	6,881 26
1888		940,690 00	9,419 57	7-8	8,242 12
1884	Five years. . .	10,073,353 00	135,240 74	1-10	13,524 07
1885		11,504,468 00	144,673 65	3-10	43,402 10
1886		13,589,745 00	169,317 17	1-2	84,658 59
1887		14,301,772 00	185,648 31	7-10	129,953 82
1888		13,577,515 00	172,604 54	9-10	155,344 09
Totals		\$270,625,734 00	\$ 3,185,343 90		\$ 1,642,656 49

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$40,532,741 63
Losses paid from organization to date	24,085,463 63
Total amount of cash dividends declared since the company commenced business	4,725,000 00
Total amount of the company's stock owned by the directors at par value	154,600 00
Amount loaned to officers and directors	70,000 00
Amount loaned to stockholders, not officers	78,670 00
Losses incurred during the year, fire	1,349,794 60

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$1,437,106 00
Premiums received	22,335 57
Losses paid	3,928 67
Losses incurred	4,198 63

UNITED STATES BRANCH
OF THE
Phoenix 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>
United States 4 per cent. registered bonds held by trustees	\$ 703,000 00	\$ 903,355 00
United States 4 per cent. registered bonds deposited with various State departm'ts	495,000 00	636,075 00
Totals	\$1,198,000 00	\$1,539,430 00
Total market value of stocks and bonds		\$1,539,430 00
Cash in hands of trustees and in bank		145,886 23
Gross premiums in course of collection, not more than 3 months due.		173,557 35
Aggregate amount of all the assets of the company, stated at their actual value		\$1,858,873 58

III. LIABILITIES.

Gross claims for adjusted and unpaid losses, due and to become due	\$ 30,304 00
Gross losses in process of adjustment, or in suspense, in- cluding all reported and supposed losses.	253,665 00
Losses resisted, including interest, costs and other ex- penses thereon	22,045 00
Total gross amount of claims for losses	\$ 306,014 00
Deduct re-insurance thereon	118,010 00
Net amount of unpaid losses	\$ 188,004 00
Gross premiums received and receivable upon all unex- pired fire risks, running one year or less from date of policy, \$1,042,836.80; unearned premiums (50 per cent.)	\$ 521,418 40
Gross premiums received and receivable upon all unex- pired fire risks, running more than one year from date of policy, \$1,056,596.04; unearned premiums (pro rata)	572,558 47
Total unearned premiums	\$1,093,976 87
All other demands against the company, absolute and contingent	43,817 43
Total amount of all liabilities except net surplus	\$1,325,798 30
Surplus beyond all other liabilities	533,075 28
Aggregate amount of all liabilities, including net surplus	\$1,858,873 58

IV. INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of last year, as shown by that year's statement. . . .	<i>From Fire risks.</i>	\$ 172,175 25
Gross premiums on risks written and renewed during the year.		1,856,102 32
Total		\$2,028,277 57
Deduct premiums and bills in course of collection at this date		173,557 35
Entire premiums collected during the year . . .		\$1,854,720 22
Deduct re-insurance, rebate, abatement and return prems		490,303 64
Net cash actually received for premiums.		\$1,364,416 58
Received for interest and dividends on stocks, bonds and collateral loans and from all other sources		36,940 00
Aggregate amount of income actually received during the year in cash		\$1,401,356 58

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses	<i>On Fire risks.</i>	\$1,262,862 81
Deduct all amounts received for salvages and re-insurance in other companies		315,264 56
Net amount paid during the year for losses		\$ 947,598 25
Paid for commissions or brokerage		276,880 01
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes		66,344 89
Paid for State and local taxes in this and other States		43,612 23
All other payments and expenditures		81,758 88
Aggregate amount of actual expenditures during the year in cash		\$1,416,194 26

VI. MISCELLANEOUS.

Risks and Premiums.

In force on the 31st day of December of the preceding year	<i>Fire risks.</i>	<i>Premiums thereon.</i>
Written or renewed during the year.	\$ 223,163,855	\$ 2,076,792 50
Totals	224,962,627	1,856,102 32
Deduct those expired and marked off as terminated . .	\$ 448,126,482	\$ 3,932,894 82
In force at the end of the year.	191,427,074	1,625,742 95
Deduct amount re-insured.	\$ 256,699,408	\$ 2,307,151 87
Net amount in force December 31, 1888	32,765,843	207,719 03
	\$ 223,933,565	\$ 2,099,432 84

Recapitulation of Fire Risks and 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>
1888	One year or less	\$100,903,444 00	\$ 1,042,836 80	1-2	\$ 521,418 40
1887	Two years . . .	7,121,891 00	56,072 39	1-4	14,018 10
1888		4,988,871 00	29,023 24	3-4	21,767 43
1886	Three years . .	17,224,788 00	140,115 82	1-6	23,352 64
1887		19,408,545 00	149,714 78	1-2	74,857 39
1888		20,787,684 00	210,233 77	5-6	175,198 97
1885	Four years . .	345,358 00	3,148 44	1-8	393 56
1886		717,447 00	7,184 54	3-8	2,694 20
1887		682,409 00	4,869 40	5-8	3,043 37
1888		782,860 00	6,120 84	7-8	5,355 73
1884	Five years . . .	7,292,638 00	70,459 63	1-10	7,045 96
1885		6,143,090 00	62,398 04	3-10	18,719 41
1886		9,198,192 00	94,250 09	1-2	47,125 04
1887		10,418,782 00	106,479 43	7-10	74,535 60
1888	Six years . . .	11,784,516 00	115,150 96	9-10	103,635 87
1884		8,500 00	76 92	3-12	19 23
1886		45,000 00	243 29	7-12	141 92
1887	Seven years . . .	62,300 00	827 01	9-12	620 26
1882		13,000 00	180 00	1-14	12 86
1884		1,500 00	12 50	5-14	4 46
1884	Ten years . . .	2,750 00	29 95	11-20	16 47
Totals		\$223,933,565 00	\$ 2,099,432 84	. . .	\$ 1,093,976 87

Answers to General Interrogatories.

Total amount of premiums received from the organization of the

United States branch to date \$10,530,946 78

Losses paid from organization to date 6,531,638 06

Losses incurred during the year, fire 923,217 00

Amount deposited in different States and countries for the security of

all the company's policy-holders 250,575 00

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

Risks written \$ 524,748 55

Premiums received 7,807 80

Losses paid 1,315 95

Losses incurred 1,279 00

Providence Washington Insurance 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>Bonds.</i>	<i>Par value.</i>	<i>Market value.</i>
Boston and Providence R. R. Co	\$ 125,000 00	\$ 130,000 00
Baltimore and Ohio R. R. Co	25,000 00	27,645 00
Union Pacific R. R. Co. 1st mortgage	20,000 00	23,330 00
Rensselaer and Saratoga R. R. Co	12,000 00	17,340 00
<i>Shares of Stock.</i>		
50 National Bank of Commerce, N. Y . . .	5,000 00	9,000 00
300 N. Y. Mutual Gas Light Co., N. Y . . .	30,000 00	30,000 00
800 American National Bank, Providence .	40,000 00	38,000 00
1600 Blackstone Canal Nat. B'nk, Providence	40,000 00	40,400 00
300 Commercial Nat. Bank, Providence . .	15,000 00	15,000 00
300 Lime Rock National Bank, Providence	15,000 00	15,300 00
205 Manufacturers' Nat. Bank, Providence.	20,500 00	28,905 00
500 Merchants' National Bank, Providence	25,000 00	35,000 00
305 Mechanics' National Bank, Providence	15,250 00	21,045 00
500 Nat. Bank of Commerce, Providence .	25,000 00	27,250 00
500 Nat. Bank of North Am., Providence .	25,000 00	32,000 00
200 National Eagle Bank	10,000 00	13,600 00
200 Weybosset National Bank	10,000 00	12,200 00
500 Providence Gas Co	25,000 00	38,500 00
50 Bath Gas Light Co., Bath, Maine	5,000 00	4,000 00
230 Atch'n, Topeka and Santa Fé R. R. Co.	23,000 00	13,340 00
500 Chicago and Alton R. R. Co	50,000 00	68,000 00
200 Chi., Burlington and Quincy R. R. Co .	20,000 00	22,000 00
500 Chi., Rock Island and Pacific R. R. Co.	50,000 00	48,750 00
300 Illinois Central R. R. Co	30,000 00	34,200 00
1500 What Cheer Corporation (real estate). company's office	150,000 00	190,000 00
Totals	\$ 810,750 00	\$ 934,805 00
Total market value of stocks and bonds . .		\$ 934,805 00
Cash in company's principal office		918 99
Cash deposited in bank		80,826 27
Interest due and accrued on collateral loans		100,820 90
Gross premiums in course of collection, not more than 3 months due .		56,777 12
Aggregate amount of all the assets of the company, stated at their actual value		
		\$1,174,148 28

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 13,587 37	
Gross losses in process of adjustment or in suspense, including all reported and supposed losses.	127,062 61	
Losses resisted, including interest, costs and other expenses thereon	12,289 30	
Total gross amount of claims for losses.	\$ 152,939 28	
Deduct re-insurance thereon	38,858 41	
Net amount of unpaid losses	\$ 119,080 89	
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, \$470,257.63; unearned premiums (50 per cent.)	\$ 235,128 81	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$377,913.20; unearned premiums (pro rata)	220,669 77	
Gross premiums received and receivable upon all unexpired inland navigation risks, \$64,841.91; unearned premiums (50 per cent.)	32,420 95	
Gross premiums received and receivable upon all unexpired marine risks	96,110 47	
Total unearned premiums	\$ 584,330 00	
Total amount of all liabilities, except capital stock and net surplus \$	703,410 87	
Joint stock capital actually paid up in cash	400,000 00	
Surplus beyond capital and all other liabilities.	70,737 41	
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$1,174,448 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 year, as shown by that year's statement	\$ 61,140 24	\$ 113,808 77
Deduct amount of same not collected	1,152 81	174 22
Net collected	\$ 59,987 43	\$ 113,634 55
Gross premiums on risks written and renewed during the year	788,351 50	458,279 69
Totals	\$ 848,338 93	\$ 571,914 24
Deduct premiums and bills in course of collection at this date	57,034 90	105,551 23
Entire premiums collected during the year	\$ 791,304 03	\$ 466,363 01
Deduct re-insurance, rebate, abatement and return premiums	137,150 27	151,219 78
	\$ 654,153 76	\$ 315,143 23
Net cash actually received for premiums	\$ 959,296 99	
Received for interest and dividends on stocks, bonds and collateral loans	40,791 24	
Aggregate amount of income actually received during the year in cash	\$1,010,088 23	

V. EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	<i>Marine and inland risks.</i>
Gross amount actually paid for losses (including \$147,417.54, losses occurring in previous years)	\$ 382,432 74	\$ 330,521 56
Deduct all amounts received for salvages and re-insurance in other companies	47,968 07	92,742 11
	<u>\$ 334,464 67</u>	<u>\$ 237,779 45</u>
Net amount paid during the year for losses	\$ 572,244 12	
Cash dividends actually paid stockholders	32,000 00	
Paid for commissions or brokerage	174,730 30	
Paid for salaries, fees and other charges of officers, clerks, agents and all other employes	32,206 46	
Paid for State and local taxes in this and other States	21,303 76	
All other payments and expenditures	94,618 99	
Aggregate amount of actual expenditures during the year, in cash	\$ 927,103 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 Dec. of the preceding year	\$ 66,075,105	\$ 768,831 20	\$ 9,903,419	\$ 215,420 70
Written or renewed dur. year	67,657,656	788,351 50	69,059,113	458,279 69
Totals	<u>\$133,732,761</u>	<u>\$1,557,182 70</u>	<u>\$ 78,962,532</u>	<u>\$ 673,700 39</u>
Deduct those expired and marked off as terminated	57,349,012	640,854 10	72,044,130	457,703 66
In force at the end of the year	\$ 76,383,749	\$ 916,328 60	\$ 6,918,402	\$ 215,996 73
Deduct amount re-insured	4,767,509	68,157 77	2,374,270	55,044 35
Net amount in force December 31, 1888	\$ 71,616,240	\$ 848,170 83	\$ 4,544,132	\$ 160,952 38

Recapitulation of Fire Risks and Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem. charged.</i>	<i>Frac. un'r'n'd.</i>	<i>Premiums unearned.</i>
1888	One year or less	\$37,699,983 00	\$ 470,257 63	1-2	\$ 235,128 81
1887	Two years . . .	73,012 00	758 17	1-4	189 54
1888		518,594 00	5,392 93	3-4	4,044 70
1886	Three years . .	3,265,023 00	38,305 21	1-6	6,384 20
1887		6,024,302 00	65,915 40	1-2	32,957 70
1888		6,713,911 00	78,155 31	5-6	65,129 43
1885	Four years . . .	109,215 00	1,156 09	1-8	144 51
1886		87,805 00	728 74	3-8	273 27
1887		113,906 00	979 34	5-8	612 08
1888		145,321 00	1,859 08	7-8	1,626 70
1884	Five years . . .	2,545,322 00	27,222 27	1-10	2,722 23
1885		2,151,910 00	23,969 31	3-10	7,190 79
1886		2,768,797 00	29,623 79	1-2	14,811 89
1887		4,181,470 00	44,400 31	7-10	31,080 21
1888		5,217,669 00	59,447 25	9-10	53,502 52
Totals		\$71,616,240 00	\$ 848,170 83		\$ 455,798 58

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$14,654,520 97
Losses paid from organization to date	8,621,436 63
Total amount of cash dividends declared since the company commenced business	1,890,563 39
Total amount of the company's stock owned by the directors at par value	541 50
Losses incurred during the year: fire, \$355,763.07; marine, \$207,407.25; total	563,170 32

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 908,722 00
Premiums received	22,959 53
Losses paid	4,978 60
Losses incurred	6,414 10

Prussian National Insurance Co.,

OF

STETTIN, PRUSSIA.

Incorporated October 31, 1845

HIRSCHFELD & JACOBY, Managers San Francisco, Cal.

I. CAPITAL.

Whole amount of capital actually paid up in cash \$ 562,500 00

II. ASSETS.

Market value of real estate owned by the company (unincumbered) . . \$ 50,000 00
 Loans on mortgage (first liens), upon which not more than one year's interest is due. 725,887 50

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	<i>Par value.</i>	<i>Market value.</i>
4 per cent Prussian consols.	\$ 175,150 00	\$ 189,162 00
3½ per cent. Prussian consols.	4,500 00	4,689 00
3½ per cent. Province of Pomerania . .	83,100 00	84,671 90
4 per cent. pref., II., Berlin-Stettin R. R.	63,750 00	66,363 75
4 per cent. pref., III., Berlin-Stettin R. R.	31,125 00	32,401 12
4½ per cent. orig. shrs. Stargard-Posen R.R.	18,975 00	19,923 75

310 PRUSSIAN NATIONAL INSURANCE COMPANY.

<i>Bonds.</i>	<i>Par value.</i>	<i>Market value.</i>
4 per cent. pref., I., Stargard-Posen R. R.	8,550 00	8,849 25
4 per cent. pref., II., Stargard-Posen R. R.	22,275 00	23,054 62
4 per cent. pref., III., Stargard-Posen R. R.	39,975 00	41,375 13
3½ per cent. pref., II., Bergish-Markish R. R.	32,250 00	32,830 50
4 per cent. pref., Nordbahn	36,750 00	38,146 50
4 per cent. State of Luxemburg, 1859. . .	1,000 00	1,036 00
4 per cent. State of Luxemburg, 1863. . .	4,050 00	4,086 45
Totals	\$ 521,450 00	\$ 546,589 97
Total market value of stocks and bonds		\$ 546,589 97

Loans on Collaterals.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
4 per cent. Prussian consols. \$ 5,000 00	\$ 5,400 00	\$ 4,000 00	
3½ per cent. Province of Pome- rania bonds.	4,875 00	4,967 62	3,750 00
Real estate mortgage.	37,500 00	37,500 00	3,000 00
Totals	\$ 47,375 00	\$ 47,867 62	\$ 10,750 00
Amount loaned on collaterals.			\$ 10,750 00
Cash in the company's principal office			57,935 84
Cash deposited in bank			13,746 43
Interest due and accrued on bonds			1,743 12
Gross premiums in course of collection, not more than 3 months due .			150,890 87
All other property belonging to the company			62,735 35
Aggregate amount of all the assets of the company, stated at their actual value			\$1,620,279 08

III. LIABILITIES.

Gross losses in process of adjustment, or in suspense, in- cluding all reported and supposed losses	\$ 31,943 50
Losses resisted, including interest, costs and other ex- penses thereon	5,750 00
Total gross amount of claims for losses	\$ 37,693 50
Deduct re-insurance thereon	13,193 50
Net amount of unpaid losses.	\$ 24,500 00
Unearned premiums on unexpired fire risks	\$ 477,647 25
Gross premiums received and receivable upon all unex- pired marine risks	5,795 16
Total unearned premiums	\$ 483,442 41
Interest due and declared remaining unpaid.	200 54
Cash dividends to stockholders remaining unpaid	165 00
All other demands against the company, absolute and contingent . .	95,921 38
Total amount of all liabilities, except capital stock and net surplus	\$ 604,229 33
Joint stock capital actually paid up in cash	562,500 00
Surplus beyond capital and all other liabilities.	453,549 75
Aggregate amount of all liabilities, including paid-up capital stock and net surplus.	\$1,620,279 08

IV. INCOME DURING THE YEAR.

	<i>From fire risks.</i>	<i>Marine and inland risks.</i>
Entire premiums collected during the year.	\$ 885,776 95	\$ 34,654 18
Deduct re-insurance, rebate, abatement and return premiums.	350,785 72	11,694 64
	\$ 534,991 23	\$ 22,959 54
Net cash actually received for premiums		\$ 557,950 77
Received for interest and dividends on stocks, bonds, and collateral loans and from all other sources		53,462 40
Aggregate amount of income actually received during the year in cash		\$ 611,413 17

V. EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	<i>Marine and inland risks.</i>
Gross amount actually paid for losses . .	\$ 433,153 93	\$ 13,837 79
Deduct all amounts received for salvages, and re-insurance in other companies . .	177,511 81	2,059 33
	\$ 255,642 12	\$ 11,778 46
Net amount paid during the year for losses.		\$ 267,420 58
Paid for commissions or brokerage.		123,035 99
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employés		34,585 00
Paid for State and local taxes in this and other States		6,532 75
All other payments and expenditures.		44,838 85
Aggregate amount of actual expenditures during the year in cash		\$ 476,413 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 De- cember of preceding year .	\$ 354,253,633	\$ 427,090 75	\$ 46,116	\$ 5,618 72
Written or renewed during yr..	485,337,578	936,333 45	11,189,798	34,830 61
Totals	\$ 839,591,211	\$ 1,363,424 20	\$ 11,235,914	\$ 40,449 33
Deduct those expired and marked off as terminated .	329,671,200	534,991 23	7,239,501	23,608 50
In force at end of the year	\$ 509,920,011	\$ 828,432 97	\$ 3,996,413	\$ 16,840 83
Deduct amount re-insured . .	130,210,752	350,785 72	3,943,571	11,045 67
Net amount in force De- cember 31, 1888	\$ 379,709,259	\$ 477,647 25	\$ 52,842	\$ 5,795 16

Answers to General Interrogatories.

Total amount of premiums received from the organization of the com- pany to date.	\$23,799,133 00
Total amount of cash dividends declared since the company com- menced business	3,277,556 00
Losses incurred during the year, fire	452,191 72
Amount deposited in different States and countries for the security of all the company's policy-holders	5,050 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 546,048 00
Premiums received	10,291 53
Losses paid	3,481 76
Losses incurred	3,481 76

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.

Market value of real estate owned by the company (unincumbered.. \$ 30,000 00

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	\$ 465,000 00	\$ 587,062 50
Mississippi State, 4 per cent	20,000 00	20,000 00
N. Y., Lack. and West. 1st mort., 6 per cent	100,000 00	117,000 00
N. Y., Lack. and West. 2nd mort., 5 pr ct. .	100,000 00	110,125 00
Chi. and Southwestern 1st mort., 7 per cent	10,000 00	12,100 00
Northern Wisconsin 1st mort, 6 per cent . .	10,000 00	12,500 00
Chi., Burl. and Quincy 1st mort., 7 per cent.	25,000 00	33,375 00
Chi., Rock Island and Pac. 1st mort., 6 pr ct	5,000 00	6,550 00
Chi., Rock Island and Pac. 1st mort., 5 pr ct	30,000 00	32,175 00
Fremont, Elkhorn and Mo. 1st mort., 6 pr ct	10,000 00	12,300 00
C., M. & St. P. (Dub. div.) 1st mort., 6 pr ct	10,000 00	11,500 00
C., M. & St. P. (Chi. div.) 1st mort., 5 pr ct .	10,000 00	10,475 00
C., M. & St. P. (Wis. and Minn. div.) 5 pr ct	10,000 00	10,050 00
C., M. & St. P. (Chi. and Mo. div.) 5 pr cent	30,000 00	30,300 00
Chi. and Northwestern sink. fund, 5 pr ct .	50,000 00	54,437 50
Baltimore and Ohio loan, 1885, 5 per cent .	10,000 00	10,850 00
Penn. Co. general mortgage, 4½ per cent. .	50,000 00	54,620 00
Morris and Essex first mort., 7 per cent . .	85,000 00	120,487 50
Mich. Central first mortgage, 5 per cent . .	20,000 00	22,600 00
Mich. Central first cons. mort., 5 per cent .	23,000 00	25,415 00
Western Shore first cons. mort., 4 per cent .	100,000 00	102,750 00
Cent. R. R. of N. J., gen. mort., 5 per cent .	80,000 00	86,900 00
L. S. & M. Southern 2nd mort., 7 per cent .	50,000 00	61,812 50
North. Pac. first land grant, 6 per cent . . .	50,000 00	57,625 00

<i>Bonds.</i>	<i>Par value.</i>	<i>Market value.</i>
Canada Southern, first mortgage, 5 per cent	25,000 00	27,375 00
N. Y. & Rockaway Beach, 1st mort., 5 pr ct	35,000 00	36,050 00
N. Y. City water stock, 3 per cent	100,000 00	105,000 00
Farmers' Loan and Trust Co. stock	10,000 00	45,000 00
Totals	\$1,523,000 00	\$1,816,440 00
Total market value of stocks and bonds		\$1,816,440 00
Cash deposited in bank		245,407 14
Interest due and accrued on bonds		8,283 33
Gross premiums in course of collection, not more than 3 months due		33,670 30
Aggregate amount of all the assets of the company, stated at their actual value		\$2,133,800 77

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 66,212 84
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	50,392 69
Losses resisted, including interest, costs and other expenses thereon	27,718 71
Total gross amount of claims for losses	\$ 144,324 24
Deduct re-insurance thereon	10,516 70
Net amount of unpaid losses	\$ 133,807 54
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$1,132,743.23; unearned premiums 50 per cent.	\$ 566,260 74
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,078,126.42; unearned premiums (pro rata)	573,531 80
Total unearned premiums	\$1,139,792 54
All other demands against the company, absolute and contingent	14,762 77
Total amount of liabilities, except net surplus	\$1,288,362 85
Surplus beyond all other liabilities	845,437 92
Aggregate amount of all liabilities, including net surplus	\$2,133,800 77

IV. INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of last year, as shown by that year's statement.	<i>From fire risks.</i> \$ 19,525 44
Gross premiums on risks written and renewed during the year	1,801,820 44
Total	\$1,821,345 88
Deduct premiums and bills in course of collection at this date	33,670 30
Entire premiums collected during the year.	\$1,787,675 58
Deduct re-insurance, rebate, abatement and return premiums	393,765 71
Net cash actually received for premiums	\$1,393,909 87
Received for interest and dividends on stocks, bonds and collateral loans	64,022 27
Income received from all other sources	5,051 96
Aggregate amount of income actually received during the year, in cash	\$1,462,984 10

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including <i>On fire risks.</i>	
\$130,040.79, losses occurring in previous years)	\$ 898,338 02
Deduct all amounts received for salvages, and re-insurance in other companies	36,446 37
Net amount paid during the year for losses	\$ 861,891 65
Paid for commissions or brokerage	21,224 95
Paid for salaries, fees and all other charges of officers, clerks, agents, and all other employés	92,496 01
Paid for State and local taxes in this and other States	47,103 94
All other payments and expenditures.	81,992 13
Aggregate amount of actual expenditures during the year in cash	\$1,295,732 68

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 . . .	\$ 208,655,320	\$2,220,411 40
Written or renewed during 1888	169,156,969	1,801,820 44
Totals	\$ 377,812,289	\$4,022,231 84
Deduct those expired and marked off as terminated. . . .	168,801,390	1,726,770 73
In force at the end of the year	\$ 209,010,899	\$2,295,461 11
Deduct amount re-insured	8,185,360	84,813 16
Net amount in force December 31, 1888	\$ 200,825,539	\$2,210,647 95

Recapitulation of Fire Risks and 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>
1888	One year or less	\$ 95,376,333 00	\$ 1,132,521 53	1-2	\$ 566,260 74
1887	Two years . .	537,328 00	4,029 11	1-4	1,007 27
1888		557,822 00	4,437 37	3-4	3,328 03
1886	Three years . .	16,950,936 00	155,190 55	1-6	25,865 09
1887		15,935,890 00	156,963 52	1-2	78,481 75
1888		19,870,932 00	188,943 85	5-6	157,453 15
1885	Four years . .	286,184 00	3,248 88	1-8	406 11
1886		473,034 00	4,886 40	3-8	1,832 39
1887		477,415 00	4,565 37	5-8	2,853 36
1888		446,386 00	4,099 74	7-8	3,587 26
1884	Five years . .	7,383,614 00	79,705 83	1-10	7,970 57
1885		8,775,400 00	99,354 56	3-10	29,806 36
1886		11,238,840 00	121,555 23	1-2	60,777 61
1887		11,715,796 00	129,400 96	7-10	90,580 67
1888		10,786,929 00	121,329 25	9-10	109,196 31
1888	Six years . . .	8,200 00	57 30	10-12	52 53
1888	Seven years. .	10,000 00	337 50	13-14	313 39
1888	Ten years . . .	3,500 00	21 00	10-20	19 95
Totals		\$200,825,593 00	\$ 2,210,647 95		\$ 1,139,792 54

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$20,744,939 00
Losses paid from organization to date	13,241,630 00
Losses incurred during the year, fire	382,222 69
Amount deposited in different States and countries for the security of all the company's policy-holders	231,250 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 860,815 00
Premiums received	17,902 63
Losses paid	4,134 49
Losses incurred	3,939 71

Reading Fire Insurance Company,

OF

READING, . . . PENNSYLVANIA.

Incorporated July 8, 1867.

WM. A. ARNOLD, President.

S. E. ANCONA, Secretary.

I. CAPITAL.

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

II. ASSETS.

Market value of real estate owned by the company (unincumbered) . .	\$ 27,200 00
Loans on mortgage (first liens), upon which not more than one year's interest is due	207,288 31
Loans on mortgage (first liens), upon which more than one year's interest is due	1,200 00
Interest due and accrued on all said mortgage loans	2,186 91
Value of the lands mortgaged, exclusive of buildings . .	\$ 244,591 00
Value of buildings mortgaged (insured for \$215,162.50 as collateral)	406,770 00
Total value of said mortgaged premises	\$ 651,361 00

Account of Stocks and Bonds owned by the Company.

	<i>Par value.</i>	<i>Market value.</i>
Phila. and Read. R. R. gen. mtg. bonds, 4 per cent	\$ 10,000 00	\$ 8,850 00
Perkomen R. R. 1st mtg. bonds	2,000 00	2,060 00
Colebrookdale R. R. 1st mtg. bonds	3,000 00	2,000 00
Warren and Franklin 1st mtg. bonds	1,000 00	1,150 00
Bonds of the City of Reading, 6 per cent	10,000 00	10,600 00
250 shrs. of the stock of the Reading Gas Co	6,250 00	13,250 00
62 shrs. of the stock of the South Reading Market House Co	1,550 00	4,030 00
200 shrs. of the stock of the East Penn. R. R.	10,000 00	11,600 00
150 shrs. of the stock of the Nat. Union Bnk	3,750 00	9,750 00
50 shrs. of the stk. of the Farmers' Nat. Bnk	1,500 00	3,100 00
75 shrs. of the stk. of the Second Nat. Bank	7,500 00	11,625 00
970 shrs. of the stk. of the Reading Trust Co	97,000 00	106,700 00
30 shrs. of the stock of the Reading City Pass. R'y Co	1,500 00	1,650 00
Car Trust securities of the P. & R. R'y Co	6,000 00	6,000 00
Scrip of the South Read. Market House Co.	950 00	912 00
Totals	\$ 162,000 00	\$ 193,277 00
Total market value of stocks and bonds		\$ 193,277 00

Loans on Collaterals

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
58 shrs. of Reading Trust Co. stock	\$ 5,800 00	\$ 6,380 00	\$ 4,850 00
37 shrs. of Keystone Nat. Bnk stock	3,700 00	5,920 00	3,700 00
20 shares of The Jefferson Building Ass'n stock	3,600 00	2,542 80	1,300 00
South Reading Market House Co. bonds	1,000 00	1,000 00	800 00
886 shrs. of the stock of the Clymer Imp. Co	86,600 00	35,000 00	15,000 00
Totals	\$ 102,700 00	\$ 50,842 80	\$ 25,650 00
Amount loaned on collaterals.			\$ 25,650 00
Cash in the company's principal office			4,789 52
Cash deposited in bank.			25,246 73
Interest due and accrued on bonds			105 00
Interest due and accrued on collateral loans			230 71
Gross premiums in course of collection, not more than 3 months due			15,567 12
All other property belonging to the company			1,107 50
Aggregate amount of all the assets of the company, stated at their actual value			\$ 503,848 80

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 2,512 55
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	7,746 00
Losses resisted, including interest, costs and other expenses thereon	2,370 75
Net amount of unpaid losses	\$ 12,629 30
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$116,286.63; unearned premiums (50 per cent)	\$ 58,143 31
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$86,296.79; unearned premiums (pro rata)	47,696 17
Total unearned premiums	\$ 105,839 48
Amount reclaimable by the insured on perpetual fire insurance policies	3,458 30
Cash dividends to stockholders remaining unpaid	793 70
Due and accrued for salaries, rent, advertising and for agency and other miscellaneous expenses	319 02
All other demands against the company, absolute and contingent	5,266 19
Total amount of all liabilities, except capital stock and net surplus	\$ 128,305 99
Joint stock capital actually paid up in cash	250,000 00
Surplus beyond capital and all other liabilities	125,542 81
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$ 503,848 80

IV. INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of last year, as shown by that year's statement	<i>From fire risks.</i> \$ 167,319 25
Deduct amount of same not collected	19,780 34
Net cash actually received for premiums	\$ 147,538 91
Received for interest on mortgages	10,532 26
Received for interest and dividends on stocks, bonds and collateral loans	12,408 19
Income received from all other sources	5,649 52
Aggregate amount of income actually received during the year in cash	\$ 176,128 88

V. EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	\$ 81,416 02
Cash dividends actually paid stockholders	20,184 80
Paid for commissions or brokerage	25,897 84
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes	9,293 11
Paid for State and local taxes in this and other States	2,998 16
All other payments and expenditures	9,548 64
Amount of deposit premiums returned during the year on perpetual fire risks	\$ 15 00
Aggregate amount of actual expenditures during the year in cash	\$ 149,338 57

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. . .	\$ 12,907,537	\$ 142,513 23
Written or renewed during year.	15,488,441	172,206 01
Totals	\$ 28,395,878	\$ 314,719 24
Deduct those expired and marked off as terminated. . . .	10,702,282	112,135 82
In force at end of the year	\$ 17,693,696	\$ 202,583 42
Deduct amount re-insured	51,333	505 22
Net amount in force Dec. 31, 1888	\$ 17,642,363	\$ 202,078 20

Perpetual Risks.

	<i>Amount of risk.</i>	<i>Total deposits.</i>
Perpetual risks in force on the 31st of Dec. of the preceding year	\$ 116,950 00	\$ 3,493 32
Perpetual risks written during the year	8,100 00	162 00
Totals	\$ 125,050 00	\$ 3,655 32
Deduct those marked off as cancelled	500 00	15 00
In force December 31, 1888	\$ 124,550 00	3,640 32

Recapitulation of Fire Risks and 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>
1888	One year or less	\$ 9,568,295 00	\$ 116,286 63	1-2	\$ 58,143 31
1886	Three years . .	1,552,111 00	16,246 03	1-6	2,707 66
1887		1,852,297 00	18,753 28	1-2	9,376 64
1888		2,424,891 00	25,022 23	5-6	20,851 86
1884	Five years . .	400,590 00	4,792 01	1-10	479 20
1885		346,128 00	3,983 95	3-10	1,195 17
1886		368,650 00	4,012 01	1-2	2,006 00
1887		474,478 00	5,294 27	7-10	3,705 94
1888		706,256 00	8,193 01	9-10	7,373 70
Totals		\$17,693,696 00	\$ 202,583 42		\$ 105,839 48

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$1,188,193 91
Losses paid from organization to date	545,016 16
Total amount of cash dividends declared since the company commenced business	297,560 86
Total amount of the company's stock owned by the directors at par value	56,240 00
Amount loaned to officers and directors	32,000 00
Amount loaned to stockholders, not officers	21,000 00
Losses incurred during the year, fire.	87,333 96

COLORADO BUSINESS.

No business in the State during 1888.

UNITED STATES BRANCH
OF THE
Royal Insurance Company,
OF
LIVERPOOL, ENGLAND.

Incorporated 1845.

CHAS. H. CASE & CO., Chicago, Ill. . . . Managers for the Northwestern States.

I. CAPITAL.

No capital in the United States.

II. ASSETS.

Market value of real estate owned by the company (unincumbered) . \$1,818,200 10

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	<i>Pur value.</i>	<i>Market value.</i>
United States 6 per cent. currency	\$ 135,000 00	\$ 173,750 00
United States 4 per cent. registered	560,000 00	712,600 00
Ill. Central R. R. Co., 1st mtg., 4 per cent. . .	100,000 00	107,000 00
L. S. & Mich Southern R. R. Co., 1st mtg., 7 per cent.	100,000 00	130,000 00
Albany and Susquehanna R. R. Co., 1st mtg., 6 per cent.	100,000 00	123,500 00
N. Y. Central and Hudson R. R. Co., 1st mtg., 7 per cent.	100,000 00	137,500 00
Chicago, Milwaukee and St. Paul Ry. Co., 1st mtg., 7 per cent.	100,000 00	125,500 00
Del. and Hud Canal Co., 1st mtg., 7 per ct. .	40,000 00	57,000 00
N. Y., Lackawanna and Western R. R. Co., 1st mtg., 6 per cent.	73,000 00	97,820 00
N. Y. and Harlem R. R. Co., 1st mtg., 7 per cent.	110,000 00	145,200 00
Chicago and Northwestern R. R. Co., 1st mtg., 7 per cent.	100,000 00	143,000 00
West Shore R. R. Co., 1st mtg., 4 per cent. .	100,000 00	105,000 00
Chicago, Rock Island and Pacific R. R. Co., 1st mtg., 6 per cent.	100,000 00	135,000 00
Brooklyn and Montauk R. R. Co., 1st mtg., 5 per cent.	25,000 00	28,125 00
Syracuse, Binghampton and N. Y. R. R. Co., 1st mtg., 7 per cent.	50,000 00	68,000 00
Morris & Essex R. R. Co., 1st mtg., 7 per ct.	16,000 00	23,200 00

<i>Bonds.</i>	<i>Par value.</i>	<i>Market value.</i>
St. Paul, Minneapolis and Manitoba R. R. Co., 1st mtg., 6 per cent.	50,000 00	58,750 00
Pittsburgh, Fort Wayne and Chicago R. R. Co., 1st mtg., 7 per cent.	14,000 00	20,090 00
C., B. & Q. R. R. Co., 1st mtg., 7 per cent. . .	35,000 00	47,075 00
Cincinnati, Indianapolis, St. Louis, and Chicago R. R. Co., 1st mtg., 4 per cent. . . .	100,000 00	95,750 00
Michigan Central, Detroit and Bay City R. Co., 1st mtg., 5 per cent.	62,000 00	69,440 00
Michigan Central R. R. Co., 1st mtg., 7 per cent.	8,000 00	10,480 00
Totals	\$2,078,000 00	\$2,613,780 00
Total market value of stocks and bonds		\$2,613,780 00
Cash in the company's principal office		2,710 94
Cash deposited in bank		328,711 82
Interest due and accrued on stocks		18,529 32
Gross premiums in course of collection, not more than 3 months due .		429,931 08
Bills receivable, not matured, taken for fire, marine and inland risks .		3,878 13
All other property belonging to the company		20,663 15
Aggregate amount of all the assets of the company, stated at their actual value		\$5,233,693 60

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 3,830 19
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	207,308 29
Losses resisted, including interest, costs and other ex- penses thereon	52,467 92
Total gross amount of claims for losses	\$ 326,606 40
Deduct re-insurance thereon	36,104 34
Net amount of unpaid losses	\$ 290,502 06
Gross premiums received and receivable upon all unex- pired fire risks, running one year or less from date of policy, \$2,102,933.42; unearned premiums (50 per cent.)	\$1,051,466 76
Gross premiums received and receivable upon all unex- pired fire risks, running more than one year from date of policy, \$2,331,178.09; unearned premiums (pro rata)	1,266,871 83
Total unearned premiums	\$2,318,338 54
Amount reclaimable by the insured on perpetual fire insurance policies	102,333 87
Net premium reserve and all other liabilities, except capital under the life insurance or any other special department	128,250 00
Due and accrued for salaries, rent, advertising and for agency and other miscellaneous expenses.	4,238 08
All other demands against the company, absolute and contingent. . .	171,966 99
Total amount of all liabilities, except capital stock and net sur- plus	\$3,015,629 54
Surplus beyond capital and all other liabilities	2,218,064 06
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$5,233,693 60

IV. INCOME DURING THE YEAR.

	<i>From fire risks.</i>
Gross premiums and bills in course of collection at close of last year, as shown by that year's statement. . . .	\$ 351,563 84
Deduct amount of same not collected.	1,389 41
Net collected	\$ 350,174 43
Gross premiums on risks written and renewed during the year	3,698,763 58
Total	\$4,048,938 01
Deduct premiums and bills in course of collection at this date	450,910 44
Entire premiums collected during the year. . . .	\$3,598,027 57
Deduct re-insurance, rebate and return premiums	743,174 50
Net cash actually received for premiums	\$2,854,853 07
Received for interest and dividends on stocks, bonds and collateral loans	109,721 55
Income received from all other sources.	74,509 20
Deposit premiums received for perpetual fire risks	\$ 21,512 00
Aggregate amount of income actually received during the year in cash	\$3,039,083 82

V. EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount actually paid for losses (including \$405,114 96 losses occurring in previous years)	\$1,875,027 52
Deduct all amounts received for salvages and re-insurance in other companies	302,733 48
Net amount paid during the year for losses	\$1,572,294 04
Paid for commissions or brokerage	511,183 43
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	161,309 76
Paid for State and local taxes in this and other States	59,698 34
All other payments and expenditures	223,492 49
Amount of deposit premiums returned during the year on perpetual fire risks	\$ 3,617 26
Aggregate amount of actual expenditures during the year in cash	\$2,527,978 06

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. . .	\$396,378,505 78	\$3,918,346 61
Written or renewed during the year	439,093,584 97	3,698,763 58
Totals	\$835,472,090 75	\$7,617,110 19
Deduct those expired and marked off as terminated	330,011,672 69	2,850,117 39
In force at the end of the year	\$505,460,418 06	\$4,766,932 80
Deduct amount re-insured	45,976,274 65	337,130 05
Net amount in force December 31, 1888	\$459,484,143 41	\$4,429,802 75
Perpetual policies.	4,005,868 09	4,308 76
Totals	\$463,490,011 50	\$4,434,111 51

Recapitulation of Fire Risks and 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>
1888	One year or less	\$216,565,319 33	\$ 2,098,624,66	1-2	\$1,049,312 33
1887	Two years . .	5,329,509 87	55,684 88	1-4	13,921 22
1888		5,668,766 22	33,923 55	3-4	25,442 66
1886	Three years . .	32,872,397 85	289,898 64	1-6	48,316 44
1887		38,633,264 52	327,697 86	1-2	163,848 93
1888		52,218,447 21	416,076 83	5-6	346,730 69
1885	Four years . .	483,970 56	10,848 17	1-8	1,356 02
1886		776,688 32	9,026 97	3-8	3,385 11
1887		1,004,928 96	9,205 91	5-8	5,753 69
1888		1,419,601 26	12,366 50	7-8	10,820 69
1884	Five years . .	14,870,220 74	176,847 05	1-10	17,684 70
1885		14,436,059 23	169,278 41	3-10	50,783 52
1886		18,599,156 36	211,182 35	1-2	105,591 18
1887		25,214,743 89	263,764 08	7-10	184,634 86
1888		28,948,829 39	300,750 88	9-10	270,675 79
Various . .	Six years . . .	60,254 71	804 77	. . .	384 15
	Seven years . .	1,775,400 00	29,291 80	. . .	11,026 15
	Eight years . .	10,000 00	2,215 00	. . .	979 06
	Nine years . .	12,000 00	300 00	. . .	46 67
	Ten years . . .	574,584 99	11,775 69	. . .	5,340 50
	Eleven years .	500 00	8 75	. . .	5 97
	Fifteen years .	9,500 00	230 00	. . .	143 83
	Perpetuals . .	4,005,868 09	4,308 76	. . .	2,154 38
Totals		\$463,490,011 50	\$ 4,434,111 51	. . .	\$ 2,318,338 54

Answers to General Interrogatories.

Losses incurred during the year, fire \$ 1,552,137 30

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

Risks written	\$ 717,663 33
Premiums received	10,036 58
Losses paid	2,061 42
Losses incurred	2,065 32

UNITED STATES BRANCH
OF THE
Scottish Union and National Insurance 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.

Loans on bond and mortgage (first liens), upon which not more than
one year's interest is due \$ 573,750 00
Interest due and accrued on all said bond and mortgage loans. . . . 11,752 41
Value of lands mortgaged, exclusive of buildings \$ 626,336 00
Value of buildings mortgaged (insured for \$570,200.00
as collateral) 735,264 00
Total value of said mortgaged premises \$1,361,600 00

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	<i>Par value.</i>	<i>Market value.</i>
U. S. registered 4 per cent	\$ 50,000 00	\$ 63,500 00
County of Middlesex debentures	50,000 00	57,919 18
City of Toronto	61,185 00	64,753 86
Ontario Railway subsidy	51,912 00	33,706 95
Canada 4 per cent. inscribed stock	97,333 33	97,333 33
City of Richmond.	25,000 00	25,812 50
Funded debt of Ohio	100,000 00	106,861 65
Georgia State	25,000 00	26,594 75
Freehold Loan and Savings Co. debentures.	25,000 00	24,333 33
New York City 3 per cent.	200,000 00	208,000 00
Totals	\$ 685,430 33	\$ 708,815 55
Total market value of stocks and bonds		\$ 708,815 55
Cash in the company's principal office		317 37
Cash deposited in bank		163,974 24
Interest due and accrued on stocks		2,562 50
Gross premiums in the hands of agents on policies issued within three months		58,950 32
All other property belonging to the company		5,788 14

Aggregate amount of all the assets of the company, stated at
their actual value \$1,525,910 53

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 22,321 26
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	9,000 00
Net amount of unpaid losses.	\$ 46,321 26
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$365,042.54; unearned premiums (50 per cent.)	\$ 182,521 27
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$250,128.76; unearned premiums (pro rata)	144,024 54
Total unearned premiums	\$ 326,545 81
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses.	10,268 01
Total amount of all liabilities, except net surplus	\$ 383,135 08
Surplus beyond all other liabilities	1,142,775 45
Aggregate amount of all liabilities, including net surplus . .	\$1,525,910 53

IV. INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of last year, as shown by that year's statement . . .	<i>From fire risks.</i> \$ 97,737 16
Deduct amount of same not collected	4,298 00
Net collected	\$ 93,439 16
Gross premiums on risks written and renewed during the year	912,658 37
Total	\$1,006,097 53
Deduct premiums and bills in course of collection at this date	58,950 32
Entire premiums collected during the year . . .	\$ 947,147 21
Deduct re-insurance and return premiums	474,124 13
Net cash actually received for premiums	\$ 473,023 08
Received for interest on bonds and mortgages	32,360 46
Received for interest and dividends on stocks, bonds and collateral loans, and from all other sources.	21,436 37
Aggregate amount of income actually received during the year in cash.	\$ 526,819 91

V. EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses.	\$ 253,784 27
Paid for commissions or brokerage	77,953 46
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employés	28,285 00
Paid for State, National and local taxes in this and other States	14,851 58
All other payments and expenditures	20,776 89
Aggregate amount of actual expenditures during the year, in cash	\$ 395,651 20

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	\$ 73,515,434	\$ 882,456 71
Written or renewed during the year	84,079,763	912,658 37
Totals	\$157,595,197	\$1,795,115 08
Deduct those expired and marked off as terminated . .	74,768,701	846,706 85
In force at the end of the year	\$ 82,826,496	\$ 948,408 23
Deduct amount re-insured	26,700,118	333,236 93
Net amount in force December 31, 1888	\$ 56,126,378	\$ 615,171 30

Recapitulation of Fire Risks and Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prems. charged.</i>	<i>Frac. un'rn'd</i>	<i>Premiums unearned.</i>
1888	One year or less	\$32,854,185 00	\$ 365,042 54	1-2	\$ 182,521 27
1887	Two years . .	135,942 00	1,006 07	1-4	251 52
1888		342,531 00	2,301 51	3-4	1,726 14
1886	Three years . .	3,852,939 00	44,727 26	1-6	7,454 54
1887		6,023,820 00	60,201 73	1-2	30,100 86
1888		7,699,976 00	73,377 82	5-6	61,148 17
1885	Four years . .	8,113 00	57 58	1-8	7 20
1886		30,463 00	389 10	3-8	145 91
1887		203,578 00	1,591 54	5-8	994 71
1888		212,003 00	1,456 20	7-8	1,274 17
1884	Five years . .	435,904 00	7,038 36	1-10	703 84
1885		507,661 00	6,295 19	3-10	1,888 56
1886		762,396 00	11,667 08	1-2	5,833 54
1887		1,324,664 00	17,610 03	7-10	12,327 02
1888		1,732,203 00	22,409 29	9-10	20,168 36
Totals		\$56,126,378 00	\$ 615,171 30		\$ 326,545 81

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$3,278,592 41
Losses paid from organization to date	1,820,916 70
Losses incurred during the year, fire	263,952 93
Amount deposited in various States and countries for protection of all the company's policy-holders	208,000 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 688,617 00
Premiums received	12,056 36
Losses paid	7,214 05
Losses incurred	7,643 00

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 \$ 250,000 00

II. ASSETS.

Market value of real estate owned by the company (unincumbered). . \$ 34,388 14

Loans on mortgage (first liens), upon which not more than one year's
interest is due 127,625 00

Value of lands mortgaged, exclusive of buildings . . . \$ 372,885 00

Value of buildings mortgaged. 119,400 00

Total value of said mortgaged premises . . . \$ 492,285 00

Account of Stocks and Bonds owned by the Company.

<i>Stock.</i>	<i>Par value.</i>	<i>Market value.</i>
Nat. Tradesmen's Bank, New Haven, Conn.	\$ 16,000 00	\$ 22,080 00
Second Nat. Bank, New Haven, Conn. . . .	20,000 00	26,800 00
Merchants' Bank, New Haven, Conn. . . .	14,850 00	16,038 00
Yale Bank, New Haven, Conn.	20,000 00	22,000 00
New Haven Bank, New Haven, Conn. . . .	13,000 00	20,410 00
New Haven County Bank.	17,520 00	21,024 00
Amer. Exchange Nat. Bank, New York . .	10,000 00	14,500 00
Commerce National Bank, New York . . .	5,000 00	9,000 00
Western National Bank, New York.	6,000 00	5,700 00
New Haven Water Co.	7,350 00	14,773 50
N. Y., New Haven and Hartford R. R. Co. .	10,000 00	24,500 00
Shore Line (Conn.) R. R. Co.	7,700 00	12,936 00
Chi., Burl. and Quincy R. R. Co.	11,000 00	12,100 00
Chi., Rock Island and Pacific R. R. Co. . .	11,000 00	10,780 00
Detroit, Hillsdale and Southw'n R. R. Co. .	10,000 00	8,250 00
<i>Bonds</i>		
Housatonic R. R., 1st mtge, 5 per cent . . .	10,000 00	10,650 00
Northampton consolidated, 6 per cent . .	15,000 00	18,150 00
Housatonic, 5 per cent	10,000 00	10,000 00
Holyoke and Westfield R. R., 1st mtge, 7 p ct.	7,000 00	7,350 00
Minn. and St. Louis R. R., 1st mtge, 7 per ct.	4,000 00	3,800 00
Chi., Mil. & St. P. R. R. (Dubuque div.), 7 p.ct.	5,000 00	5,750 00
Chi., Mil & St. P. R. R (Chi. & M. div.), 7 p.ct.	7,000 00	8,750 00
Chi., Mil. & St. P. R. R. (River div.), 6 per ct.	3,000 00	3,750 00

<i>Bonds.</i>	<i>Par value.</i>	<i>Market value.</i>
Mahoning Coal Co. R. R., Lake Shore guar., 5 per cent	10,000 00	10,900 00
Chi., Burl. and Northern R. R	1,000 00	1,000 00
City of Jersey City, 6 per cent.	7,000 00	7,840 00
City of Omaha, 5 per cent.	10,000 00	10,000 00
City of Council Bluffs, 6 per cent.	10,000 00	10,000 00
City of Kansas City, 7 per cent.	10,000 00	10,375 00
Totals	\$ 288,420 00	\$ 359,206 50
Total market value of stocks and bonds		\$ 359,206 50

Loans on Collaterals.

<i>Stock.</i>	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
Chi., Burl. and Quincy R. R.	\$ 10,000 00	\$ 11,000 00	\$ 10,000 00
Missouri Trust Co.	6,000 00	7,500 00	
New Haven Water Co.	1,400 00	2,814 00	2,000 00
City B'k of New Haven, Conn.	2,300 00	2,760 00	6,500 00
Mechanics' B'k of New Haven, Conn.	360 00	390 00	
Produce Exchange B'k of N.Y.	4,500 00	4,950 00	
New Haven Water Co.	500 00	1,005 00	800 00
Second National Bank of New Haven, Conn.	2,500 00	3,350 00	8,000 00
Tradesmen's Bank of New Haven, Conn.	2,500 00	3,450 00	
Fairhaven and Westville Horse R. R. Co.	2,500 00	3,700 00	
Northampton R. R. consol. 6 per cent. bonds.	4,000 00	4,840 00	
Totals	\$ 36,560 00	\$ 45,759 00	\$ 27,300 00
Amount loaned on collaterals.			\$ 27,300 00
Cash in the company's principal office			157 76
Cash deposited in bank			21,884 08
Interest due and accrued on bonds			1,725 24
Gross premiums in course of collection, not more than 3 months due			67,777 75
Bills receivable, not matured, taken for fire, marine and inland risks			5,056 48
All other property belonging to the company			1,819 70
Aggregate amount of all the assets of the company, stated at their actual value.			\$ 646,940 65

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 9,247 53
Gross losses in process of adjustment, or in suspense, in- cluding all reported and supposed losses.	25,415 68
Losses resisted, including interest, costs and other ex- penses thereon	2,687 10
Total gross amount of claims for losses	\$ 37,350 31
Deduct re-insurance thereon	367 05
Net amount of unpaid losses.	\$ 36,983 26

Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$307,187.97; unearned premiums (50 per cent.)	\$ 153,593 98
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$134,638.25; unearned premiums (pro rata)	80,002 82
Gross premiums received and receivable upon all unexpired inland navigation risks, \$45,944.02; unearned premiums (50 per cent.)	22,972 01
Gross premiums received and receivable upon all unexpired marine risks	12,882 98
Total unearned premiums	\$ 269,451 79
All other demands against the company, absolute and contingent . .	16,338 12
Total amount of all liabilities, except capital stock and net surplus	\$ 322,773 17
Joint stock capital actually paid up in cash	250,000 00
Surplus beyond capital and all other liabilities.	74,167 48
Aggregate amount of all liabilities, including paid-up capital stock and net surplus.	\$ 646,940 65

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 year, as shown by that year's statement	\$ 53,269 58	\$ 16,321 77
Deduct amount of same not collected	55 00	. . . .
Net collected	\$ 53,214 58	\$ 16,321 77
Gross premiums on risks written and renewed during the year	518,571 30	141,850 73
Totals	\$ 571,785 88	\$ 158,172 50
Deduct premiums and bills in course of collection at this date	52,181 71	15,596 04
Entire premiums collected during the year.	\$ 519,604 17	\$ 142,576 46
Deduct re-insurance, rebate, abatement and return premiums	101,540 88	19,460 85
Net cash actually received for premiums	\$ 541,178 90	
Received for interest on mortgages.	7,495 66	
Received for interest and dividends on stocks, bonds and collateral loans	16,990 55	
Income received from all other sources	238 18	
Aggregate amount of income actually received during the year in cash	\$ 565,923 29	

V. EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	<i>Marine and inland risks.</i>
Gross amount actually paid for losses, (including \$24,325.30, losses occurring in previous years)	\$ 303,436 12	\$ 88,941 20
Deduct all amounts received for salvages, and re-insurance in other companies	21,747 41	6,678 37
Net amount paid during the year for losses	\$ 363,951 54	

SECURITY INSURANCE COMPANY.

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Cash dividends actually paid stockholders.	17,500 00
Paid for commissions or brokerage.	132,006 67
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employés	39,564 00
Paid for State and local taxes in this and other States	5,025 76
Aggregate amount of actual expenditures during the year in cash.	\$ 558,047 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	\$ 30,642,671	\$ 403,751 99	\$ 5,660,913	\$ 75,479 93
Written or renewed during yr. .	43,543,293	518,571 30	21,118,448	141,850 73
Totals	\$ 74,185,964	\$ 922,323 29	\$ 26,779,361	\$ 217,330 66
Deduct those expired and marked off as terminated . . .	36,946,863	452,849 92	24,361,931	158,503 66
In force at end of year	\$ 37,239,101	\$ 469,473 37	\$ 2,417,430	\$ 58,827 00
Deduct amount re-insured . . .	2,087,339	27,647 15	. . . . .	. . . . .
Net amount in force De- cember 31, 1888	\$ 35,151,762	\$ 441,826 22	\$	\$

Recapitulation of Fire Risks and 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>
1888	One year or less	\$23,387,189 00	\$ 307,187 97	1-2	\$ 153,593 98
1887	Two years . .	279,673 00	2,972 91	1-4	743 22
1888		303,311 00	2,717 02	3-4	2,037 77
1886	Three years . .	1,186,303 00	15,083 51	1-6	2,513 92
1887		2,339,096 00	26,126 99	1-2	13,063 49
1888		3,351,865 00	36,390 72	5-6	30,325 60
1887	Four years . .	97,100 00	1,106 48	5-8	691 55
1888		102,493 00	1,584 36	7-8	1,386 32
1884		447,000 00	5,058 61	1-10	505 86
1885	Five years . . .	693,507 00	7,961 21	3-10	2,288 36
1886		806,174 00	8,724 82	1-2	4,362 40
1887		892,350 00	10,680 16	7-10	7,476 07
1888		1,237,701 00	16,036 46	9-10	14,432 76
1887	Ten years . . .	10,000 00	195 00	18-20	175 50
Totals		\$ 35,151,762 00	\$ 441,826 22	. . . .	\$ 233,596 80

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$5,354,191 80
Losses paid from organization to date	3,690,984 82
Total amount of cash dividends declared since the company com- menced business	361,781 00
Total amount of the company's stock owned by the directors at par value	61,400 00
Amount loaned to officers and directors	48,800 00
Amount loaned to stockholders, not officers.	28,000 00
Dividends declared payable in stock from organization	50,000 00
Losses incurred during the year: fire, \$292,489.88; marine, \$85,723.81; total	678,212 69

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 516,002 00
Premiums received	9,764 03
Losses paid	8,928 28
Losses incurred	9,126 34

Southern California Insurance Co.,

OF

LOS ANGELES, . . CALIFORNIA.

Incorporated February 2, 1885.

E. F. SPENCE, President.

D. E. MILES, Secretary.

I. CAPITAL.

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

II. ASSETS.

Market value of real estate owned by the company (unincumbered). . .	\$ 85,479 34
Loans on mortgage (first liens), upon which not more than one year's interest is due	138,503 33
Interest due and accrued on all said mortgage loans	5,835 24
Value of lands mortgaged, exclusive of buildings	\$ 515,355 00
Value of buildings mortgaged (insured for \$28,000 as collateral)	97,600 00
Total value of said mortgaged premises	\$ 612,955 00
Cash in company's principal office	357 86
Cash deposited in bank.	38,490 46
Gross premiums in course of collection not more than 3 months due .	44,164 01
Bills receivable, not matured, taken for fire, marine and inland risks .	476 20
All other property belonging to the company	288 36
Aggregate amount of all assets of the company, stated at their actual value	\$ 313,594 80

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 9,014 56
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	1,051 00
Losses resisted, including interest, costs and other expenses thereon	1,487 40
Total gross amount of claims for losses	\$ 11,552 96
Deduct re-insurance thereon	2,104 87
Net amount of unpaid losses	\$ 9,448 09

Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$107,937.33; unearned premiums (50 per cent) . . .	\$ 53,968 66
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$43,634.66; unearned premiums (pro rata) . . .	26,224 26
Total unearned premiums	\$ 80,192 92
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses.	705 05
All other demands against the company, absolute and contingent.	6,850 84
Total amount of all liabilities, except capital stock and net surplus	\$ 97,196 90
Joint stock capital actually paid up in cash	200,000 00
Surplus beyond capital stock and all other liabilities	16,397 90
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$ 313,594 80

IV. INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of last year, as shown by that year's statement . . .	\$ 43,874 66
Gross premiums on risks written and renewed during the year	194,941 66
Total	\$ 238,816 32
Deduct premiums and bills in course of collection at this date	44,994 01
Entire premiums collected during the year . . .	\$ 193,822 31
Deduct re-insurance, rebate, abatement and return premiums	65,038 70
Net cash actually received for premiums	\$ 128,783 61
Received for interest on mortgages	15,436 03
Income received from all other sources	3,926 98
Aggregate amount of income actually received during the year in cash	\$ 148,136 62

V. EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount actually paid for losses (including \$21,527.74, losses occurring in previous years)	\$ 101,283 32
Deduct all amounts received for salvages and re-insurance in other companies	38,870 97
Net amount paid during the year for losses	\$ 62,412 35
Cash dividends actually paid stockholders	12,000 00
Paid for commissions or brokerage	29,490 56
Paid for salaries, fees and all other charges of officers, clerks, agents, and all other employes	12,700 75
Paid for State and local taxes in this and other States	1,615 15
All other payments and expenditures	13,159 93
Aggregate amount of actual expenditures during the year in cash	\$ 131,378 74

VI. MISCELLANEOUS.

Risks and Premiums.

In force on the 31st day of December of preceding year	\$ 7,818,278	\$ 127,858 70
Written or renewed during the year	11,215,651	194,941 66
Totals	\$ 19,033,929	\$ 322,850 36
Deduct those expired and marked off as terminated	8,840,500	141,808 11
In force at the end of the year	\$ 10,193,429	\$ 180,992 25
Deduct amount re-insured	1,452,385	29,420 26
Net amount in force December 31, 1888.	\$ 8,741,044	\$ 151,571 99

Recapitulation of Fire Risks and 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>
1888	One year or less	\$ 6,108,060 00	\$ 107,937 33	1-2	\$ 53,968 66
1887	Two years . .	105,956 00	1,710 53	1-4	427 64
1888		102,000 00	1,833 85	3-4	1,375 40
1886	Three years . .	432,327 00	5,510 63	1-6	918 43
1887		764,302 00	12,171 87	1-2	6,085 93
1888		983,005 00	16,200 66	5-6	13,500 55
1886	Four years . .	13,525 00	207 50	3-8	77 26
1887		19,800 00	317 37	5-8	198 35
1888		24,195 00	406 27	7-8	355 52
1885	Five years . .	54,040 00	1,458 67	3-10	437 60
1886		33,418 00	960 92	1-2	480 46
1887		31,292 00	1,018 05	7-10	712 63
1888		69,124 00	1,838 33	9-10	1,654 49
Totals		\$ 8,741,044 00	\$ 151,571 99		\$ 80,192 92

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 447,579 33
Losses paid from organization to date	192,920 33
Total amount of cash dividends declared since the company commenced business	16,000 00
Total amount of company's stock owned by the directors at par value	97,100 00
Losses incurred during the year, fire	67,427 54

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 120,806 00
Premiums received	1,983 15
Losses paid	842 28
Losses incurred	846 68

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.

Market value of real estate owned by the company (unincumbered) . \$ 432,200 00
 Loans on mortgage (first liens), upon which not more than one year's
 interest is due 53,690 00
 Interest due and accrued on all said mortgage loans 4,110 00
 Value of buildings mortgaged (insured for \$58,900.00 as
 collateral) \$ 120,500 00

Account of Stocks and Bonds owned by the Company.

	<i>Par value.</i>	<i>Market value.</i>
United States registered bonds	\$ 90,000 00	\$ 114,525 00
Union Bank of Australia	10,750 00	27,520 00
Ashburton Town Hall Co	130 00	130 00
Auckland Fibre Co	625 00	625 00
Auckland Pedigree Stud Co	750 00	750 00
New Zealand Frozen Meat Co	25,000 00	25,000 00
Ashburton Woolen Manufacturing Co	240 00	240 00
Colonial Bank of New Zealand	100,000 00	100,000 00
Bank of Africa	50,000 00	50,000 00
Deutsche Bank	20,000 00	20,000 00
London and Brazilian Bank	10,000 00	10,000 00
Stockholm bonds	20,000 00	21,250 00
French deposit	25,000 00	25,000 00
Equitable Co. of Wellington	25,000 00	25,000 00
Auckland Lumber Co	8,000 00	8,000 00
Building Society shares	25,815 00	25,815 00
Totals	\$ 411,310 00	\$ 453,855 00
Total market value of stocks and bonds		\$ 453,855 00

Loans on Collaterals.

	<i>Market value.</i>	<i>Loaned thereon.</i>
On four vessels:		
Marion	\$ 2,500 00	\$ 1,500 00
Oamam	5,000 00	3,000 00
Start	2,000 00	1,400 00
Handa Isle	18,000 00	5,880 00
Totals	\$ 27,500 00	\$ 11,780 00

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Amount loaned on collaterals.	\$ 11,780 00
Cash deposited in bank	30,030 00
Interest due and accrued on bonds	1,120 00
Interest due and accrued on collateral loans	12,385 00
Gross premiums in course of collection, not more than 3 months due	369,655 00
Bills receivable, not matured, taken for fire, marine and inland risks	12,055 00
All other property belonging to the company	29,135 00
Aggregate amount of all the assets of the company, stated at their actual value	\$1,410,015 00

III. LIABILITIES.

Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	\$ 152,805 00
Deduct re-insurance thereon	30,145 00
Net amount of unpaid losses	\$ 122,660 00
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$; unearned premiums (50 per cent.)	\$ 409,207 00
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$; unearned premiums (pro rata)	10,054 00
Gross premiums received and receivable upon all unexpired marine and inland navigation risks	136,540 00
Total unearned premiums	\$ 555,801 00
Cash dividends to stockholders remaining unpaid	395,000 00
Due and accrued for salaries, rents, advertising, and for agency and other miscellaneous expenses	2,100 00
Due and to become due for borrowed money	32,585 00
Total amount of all liabilities, except capital stock and net surplus	\$ 713,541 00
Joint stock capital actually paid up in cash	646,280 00
Surplus beyond capital and all other liabilities.	50,194 00
Aggregate amount of all liabilities, including paid-up capital stock and net surplus.	\$1,410,015 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 year, as shown by that year's statement	\$ 193,430 00	\$ 162,645 00
Deduct amount of same not collected	10,385 00	7,377 00
Net collected	\$ 183,045 00	\$ 155,268 00
Gross premiums on risks written and renewed during the year	1,114,370 00	845,320 00
Totals	\$1,297,415 00	\$1,000,588 00
Deduct premiums and bills in course of collection at this date	187,925 00	193,785 00
Entire premiums collected during the year	\$1,109,490 00	\$ 806,803 00
Deduct re-insurance, rebate, abatement and return premiums	189,695 00	290,990 00
Net cash actually received for premiums	\$1,435,608 00	
Received for interest and dividends on stocks, bonds and collateral loans		29,865 00
Income received from all other sources.		16,525 00
Aggregate amount of income actually received during the year, in cash.	\$1,481,998 00	

V. EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	<i>Marine and inland risks.</i>
Gross amount actually paid for losses (including \$116,995.00, losses occurring in previous years)	\$ 995,085 00	\$ 607,705 00
Deduct all amounts received for salvages and re-insurance in other companies . . .	407,530 00	217,655 00
Net amount paid during the year for losses.	\$	977,605 00
Cash dividends actually paid stockholders		52,200 00
Paid for commissions or brokerage		128,345 00
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employes		165,270 00
Paid for State and local taxes in this and other States		14,010 00
All other payments and expenditures.		2,330 00
Aggregate amount of actual expenditures during the year in cash		\$1,339,760 00

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. . . .	\$ 154,493,285	\$ 936,456 00	\$ 11,825,780	\$ 320,308 00
Written or renewed during year	193,651,945	1,114,370 00	66,696,390	845,320 00
Totals.	\$ 348,145,230	\$2,050,826 00	\$ 78,522,170	\$1,165,628 00
Deduct those expired and marked off as terminated. . .	183,657,590	1,055,366 00	62,549,790	798,328 00
In force at end of the year. .	\$ 164,487,640	\$ 995,460 00	\$ 15,972,380	\$ 367,300 00
Deduct amount re-insured . .	27,072,830	162,560 00	4,795,965	147,575 00
Net amount in force December 31, 1888	\$ 137,414,810	\$ 832,900 00	\$ 11,764,415	\$ 219,725 00

Recapitulation of Fire Risks and 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>
1888	One year or less	\$136,617,802 00	\$ 818,415 00	1-2	\$ 409,207 00
1887		346,911 00	5,963 00	1-2	2,981 00
1888	Three years . .	438,347 00	8,204 00	5-6	6,837 00
1887		9,050 00	249 00	7-10	474 00
1888	Five years. . .	2,700 00	69 00	9-10	62 00
Totals.		\$137,414,810 00	\$ 832,900 00		\$ 419,261 00

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$17,264,413 00
Losses paid from organization to date.	12,882,001 00
Total amount of cash dividends declared since the company commenced business	716,368 00
Total amount of the company's stock owned by the directors at par value	38,550 00
Amount loaned to officers and directors	1,665 00
Amount loaned to stockholders, not officers	11,375 00
Losses incurred during the year: fire, \$557,115.00; marine, \$426,655 00; total	983,770 00
Amount deposited in different States and countries for the security of all the company's policy-holders	114,525 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 540,071 00
Premiums received	12,186 99
Losses paid	2,345 87
Losses incurred	2,345 87

Springfield Fire and Marine Insurance Co.

OF

SPRINGFIELD, MASSACHUSETTS.

Incorporated 1849.

J. N. DUNHAM, President.

S. J. HALL, Secretary.

I. CAPITAL.

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

II. ASSETS.

Market value of real estate owned by the company (unincumbered) .	\$ 110,853 00
Loans on mortgage (first liens), upon which not more than one year's interest is due	226,900 00
Interest due and accrued on all said mortgage loans	4,668 06
Value of lands mortgaged, exclusive of buildings	\$ 143,300 00
Value of buildings mortgaged (insured for \$197,600.00 as collateral)	258,900 00
Total value of said mortgaged premises	\$ 402,200 00

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	<i>Par value</i>	<i>Market value.</i>
U. S. 6 per cent. currency registered	\$ 100,000 00	\$ 125,000 00
Wakefield, Mass., Water Co. 6 per cent. reg.	50,000 00	55,000 00
Ann Arbor, Mich., Water Co. 6 per ct. reg .	50,000 00	53,000 00
Amherst, Mass., Water Co. 5 per cent. reg .	16,000 00	16,000 00
Berkshire Water Co. 5 per cent. reg.	15,000 00	15,000 00
West Springfield Aqueduct Co. 5 per ct. reg.	25,000 00	25,000 00
Kas. City, St. Joe and Council Bluffs R. R. 7 per cent. registered	100,000 00	120,000 00
Union Pac. R. R. collat'l trust 6 per ct. reg .	48,000 00	50,880 00
Chicago and Northwestern R. R. sinking fund 6 per cent. registered	50,000 00	60,000 00
N. Y. and Harlem R. R. 7 per cent. reg. . .	10,000 00	13,000 00
Chi., Mil. and St. P. R. R. 7 per cent. reg. .	10,000 00	12,500 00
St. Paul, Minneapolis and Manitoba Ry. 6 per cent. registered	50,000 00	58,000 0
Chi., Burl. and Quincy R. R. 4 per cent. reg.	10,000 00	9,200 00
Det., Lans'g and Nor. R. R. 7 per cent. reg.	2,000 00	2,400 0
Chi., Burl. and Nor. R. R. 5 per cent. reg. .	11,000 00	11,000 00

<i>Shares of Stock.</i>	<i>Par value.</i>	<i>Market value.</i>
1000 Boston and Albany R. R	100,000 00	200,000 00
500 Connecticut River R. R	50,000 00	95,000 00
1000 N. Y., New Haven and Hartford R. R .	100,000 00	240,000 00
500 Old Colony R. R	50,000 00	85,000 00
1000 New York and Harlem R. R	50,000 00	115,000 00
1100 Chicago, Burlington and Quincy R. R .	110,000 00	121,000 00
550 Chi., Mil. and St. Paul R. R. preferred.	55,000 00	57,200 00
100 Chi., Mil. and St. Paul R. R. common .	10,000 00	6,400 00
500 Pennsylvania R. R	25,000 00	27,000 00
100 Chi., Burl. and Northern R. R	10,000 00	5,000 00
500 Conn. and Passumpsic R. R. guar . . .	50,000 00	56,000 00
500 Chicago and Alton R. R	50,000 00	68,000 00
550 Chicago, Rock Island and Pacific R. R .	55,000 00	55,000 00
500 Illinois Central R. R	50,000 00	57,500 00
500 Atchison, Topeka and Santa Fé R. R .	50,000 00	29,000 00
203 Agawam National Bank, Springfield .	20,300 00	24,360 00
200 John Hancock Nat. Bank, Springfield .	20,000 00	24,000 00
104 Chicopee National Bank, Springfield .	10,400 00	17,160 00
127 Pynchon National Bank, Springfield .	12,700 00	20,320 00
166 Second National Bank, Springfield . .	16,600 00	24,900 00
200 Third National Bank, Springfield . . .	20,000 00	40,000 00
100 City National Bank, Springfield	10,000 00	13,000 00
100 Chapin National Bank, Springfield . .	10,000 00	13,500 00
200 First National Bank, Springfield . . .	20,000 00	29,000 00
75 Ware National Bank, Ware	7,500 00	9,375 00
100 First National Bank, Northampton . .	10,000 00	13,600 00
100 Northampton Nat. Bank, Northampt'n	10,000 00	17,000 00
10 Monson National Bank, Monson	1,000 00	1,500 00
65 First National Bank, Chicopee	6,500 00	9,100 00
250 City National Bank, Holyoke	25,000 00	27,500 00
20 Adams National Bank, No. Adams . .	2,000 00	2,800 00
60 Franklin Co. Nat. Bank, Greenfield . .	6,000 00	6,000 00
75 Palmer National Bank, Palmer	7,500 00	9,150 00
41 First National Bank, Lynn	4,100 00	5,125 00
100 Tremont National Bank, Boston	10,000 00	11,100 00
100 Boston National Bank, Boston	10,000 00	12,200 00
100 New England National Bank, Boston .	10,000 00	16,100 00
100 Commonwealth National Bank, Boston	10,000 00	13,700 00
100 Merchandise National Bank, Boston . .	10,000 00	9,000 00
100 Merchants' National Bank, Boston . .	10,000 00	14,000 00
100 Atlas National Bank, Boston	10,000 00	12,300 00
300 Howard National Bank, Boston	30,000 00	32,400 00
150 Webster National Bank, Boston	15,000 00	16,350 00
150 Boylston National Bank, Boston	15,000 00	20,550 00
100 Eliot National Bank, Boston	10,000 00	12,200 00
100 National Bank of Commerce, Boston .	10,000 00	12,500 00
100 Shawmut National Bank, Boston	10,000 00	13,000 00
80 Freeman's National Bank, Boston . . .	8,000 00	8,000 00
90 Washington National Bank, Boston . .	9,000 00	10,950 00
78 Old Boston National Bank, Boston . . .	7,800 00	9,594 00
60 National Exchange Bank, Boston . . .	6,000 00	7,980 00
100 National Bank of Commerce, N. Y. . .	10,000 00	18,000 00
100 National Bank of North America, N. Y.	7,000 00	10,500 00
200 Fourth National Bank, New York . . .	20,000 00	28,400 00

<i>Shares of Stock.</i>	<i>Par value.</i>	<i>Market value.</i>
200 Continental National Bank, New York	20,000 00	26,000 00
200 Metropolitan National Bank, New York	20,000 00	2,000 00
100 St. Paul Nat. Bank, St. Paul, Minn . .	10,000 00	11,000 00
Totals	\$1,859,400 00	\$2,478,324 00
Total market value of stocks and bonds		\$2,478,324 00

Loans on Collaterals.

<i>Shares of Stock.</i>	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
25 Quassaic Nat. Bank, Newburg, New York	\$ 500 00	\$ 625 00	\$ 400 00
100 Nonotuck Paper Co., Holyoke, Mass	10,000 00	12,500 00	25,000 00
60 Valley Paper Co., Holyoke, Mass	6,000 00	9,000 00	
1 Parsons Paper Co., Holyoke, Mass	1,000 00	15,000 00	
15 Park National Bank, N. Y.	1,500 00	2,700 00	1,500 00
10 Farmers' National Bank, Rome, N. Y	1,000 00	1,100 00	1,000 00
57 Springfield Gas Light Co .	5,700 00	8,550 00	5,000 00
Totals	\$ 25,700 00	\$ 49,475 00	\$ 32,900 00
Amount loaned on collaterals			\$ 32,900 00
Cash in the company's principal office			8,130 88
Cash deposited in bank			123,348 77
Interest due and accrued on bonds			21,763 83
Interest due and accrued on collateral loans			745 42
Gross premiums in course of collection, not more than 3 months due			191,626 00
All other property belonging to the company			881 92
Aggregate amount of all the assets of the company, stated at their actual value			\$3,200,141 88

III. LIABILITIES.

Gross claims for adjusted and unpaid losses, due and to become due	\$ 29,675 95
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	79,570 00
Losses resisted, including interest, costs and other expenses thereon	25,017 96
Total gross amount of claims for losses	\$ 134,263 91
Deduct re-insurance thereon	3,429 50
Net amount of unpaid losses	\$ 130,834 41
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$1,028,359.80; unearned premiums (50 per cent.)	\$ 514,179 90
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,368,703.56; unearned premiums (pro rata)	658,391 29
Total unearned premiums	\$1,172,571 19

All other demands against the company, absolute and contingent .	28,743 90
Total amount of all liabilities, except capital stock and net surplus	\$1,332,149 50
Joint stock capital, actually paid up in cash	1,250,000 00
Surplus beyond capital and all other liabilities	617,992 38
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$3,200,141 88

IV. INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of last year, as shown by that year's statement . . .	\$ 185,500 00	<i>From fire risks.</i>
Gross premiums on risks written and renewed during the year	1,824,009 50	
Total	\$2,009,509 50	
Deduct premiums and bills in course of collection at this date	191,626 00	
Entire premiums collected during the year . . .	\$1,817,883 50	
Deduct re-insurance and return premiums	233,489 91	
Net cash actually received for premiums	\$1,584,393 59	
Received for interest on mortgages	12,633 63	
Received for interest and dividends on stocks, bonds and collateral loans	117,121 31	
Income received from all other sources	4,054 26	
Aggregate amount of income actually received during the year in cash	\$1,718,202 79	

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$151,614.06 losses occurring in previous years)	\$ 988,201 01	<i>On fire risks.</i>
Deduct all amounts received for salvages and re-insurance in other companies	52,124 93	
Net amount paid during the year for losses	\$ 936,076 08	
Cash dividends actually paid stockholders	125,000 00	
Paid for commissions or brokerage	259,408 38	
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employes	70,184 25	
Paid for State and local taxes in this and other States	42,432 96	
All other payments and expenditures	150,059 80	
Aggregate amount of actual expenditures during the year in cash	\$1,583,161 47	

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 . .	\$ 173,613,715	\$2,363,704 35
Written or renewed during the year	127,455,905	1,824,009 50
Totals	\$301,069,620	\$4,187,713 85
Deduct those expired and marked off as terminated . .	125,791,183	1,790,650 49
Net amount in force December 31, 1888	\$ 175,278,437	\$2,397,063 36

Recapitulation of Fire Risks and Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem. charged.</i>	<i>Frac. un'r'd.</i>	<i>Premiums unearned.</i>
1888	One year or less	\$ 69,674,622 00	\$ 1,028,359 80	1-2	\$ 514,179 90
1887	Two years . .	480,359 00	3,383 18	1-4	845 79
1888		363,151 00	2,561 48	3-4	1,921 11
1886		12,297,304 00	129,163 73	1-6	21,527 29
1887	Three years . .	14,772,938 00	177,241 31	1-2	88,620 65
1888		16,829,349 00	205,048 18	5-6	170,873 48
1885		1,034,374 00	14,006 79	1-8	1,750 85
1886	Four years . .	283,698 00	2,347 25	3-8	880 22
1887		545,766 00	5,701 91	5-8	3,563 70
1888		694,647 00	6,613 58	7-8	5,786 88
1884	Five years . . .	11,483,907 00	164,320 63	1-10	16,432 06
1885		19,207,697 00	290,957 42	3-10	87,287 22
1886		9,099,766 00	122,439 02	1-2	61,219 51
1887		8,619,971 00	113,723 18	7-10	79,606 22
1888		9,890,888 00	131,195 90	9-10	118,076 31
Totals		\$175,278,437 00	\$ 2,397,063 36		\$ 1,172,571 19

Answers to General Interrogatories.

Total amount of premiums received from organization of company to date	\$23,853,730 96
Losses paid from organization to date	14,805,649 41
Total amount of cash dividends declared since the company commenced business	2,229,542 00
Total amount of the company's stock owned by the directors, at par value	175,500 00
Amount loaned to officers and directors	54,600 00
Amount loaned to stockholders, not officers	17,500 00
Dividends declared payable in stock from organization	750,000 00
Losses incurred during the year, fire	897,866 06

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

Risks written	\$ 965,903 00
Premiums received	19,291 28
Losses paid	7,060 85
Losses incurred	7,276 72

State Investment and Insurance Co.,

OF

SAN FRANCISCO, . CALIFORNIA.

Incorporated December 1, 1871.

GEO. L. BRANDER, President.

CHARLES H. CUSHING, Secretary .

I. CAPITAL.

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

II. ASSETS.

Market value of real estate owned by the company (unincumbered) .	\$ 138,765 12
Loans on mortgage (first liens), upon which not more than one year's interest is due	211,800 00
Interest due and accrued on said mortgage loans	1,739 87
Value of lands mortgaged, exclusive of buildings	\$ 494,000 00
Value of buildings mortgaged (insured for \$100,800.00 as collateral)	155,500 00
Total value of said mortgaged premises	\$ 649,500 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
United States bonds, 4 per cent.	\$ 50,000 00	\$ 64,000 00
Dakin Publishing Co., stock	2,500 00	750 00
Totals	\$ 52,500 00	\$ 64,750 00
Total market value of stocks and bonds		\$ 64,750 00

Loans on Collaterals.

	Par value.	Market value.	Loaned thereon.
Thirty shares of the California Saving and Loan Co.	\$ 3,000 00	\$ 3,750 00	\$ 3,023 22
Amount loaned on collaterals			\$ 3,023 22
Cash in the company's principal office			9,083 65
Cash deposited in bank			40,804 15
Interest due and accrued on bonds			500 00
Interest due and accrued on collateral loans			8 79
Gross premiums in course of collection not more than 3 months due			63,867 70
All other property belonging to the company			85 00
Aggregate amount of all the assets of the company, stated at their actual value			\$ 534,427 50

III. LIABILITIES.

Gross losses in process of adjustment or in suspense, including all reported and supposed losses.	\$ 3,917 13
Losses resisted, including interest, costs and other expenses thereon	1,800 00
Net amount of unpaid losses	\$ 5,717 13
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$188,485.25; unearned premiums (50 per cent.).	\$ 94,242 62
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$52,725.57; unearned premiums (pro rata).	26,663 46
Total unearned premiums	\$ 120,906 08
Cash dividends to stockholders remaining unpaid	976 00
All other demands against the company, absolute and contingent.	3,802 06
Total amount of all liabilities, except capital stock and net surplus	\$ 131,401 27
Joint stock capital actually paid up in cash.	400,000 00
Surplus beyond capital and all other liabilities.	3,026 23
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$ 534,427 50

IV. INCOME DURING THE YEAR.

	<i>From fire risks.</i>
Gross premiums and bills in course of collection at close of last year, as shown by that year's statement	\$ 81,739 64
Gross premiums on risks written and renewed during the year	250,943 13
Total	\$ 332,682 77
Deduct premiums and bills in course of collection at this date	63,867 70
Entire premiums collected during the year.	\$ 268,815 07
Deduct re-insurance, rebate, abatement and return premiums	54,316 48
Net cash actually received for premiums	\$ 214,498 59
Received for interest on mortgages	14,384 52
Received for interest and dividends on stocks, bonds and collateral loans	1,769 01
Income received from all other sources.	10,185 20
Aggregate amount of income actually received during the year in cash	\$ 240,837 32

V. EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount actually paid for losses (including \$5,007.00, losses occurring in previous years)	\$ 120,895 64
Deduct all amounts received for salvages and re-insurance in other companies	10,558 04
Net amount paid during the year for losses	\$ 110,337 60
Cash dividends actually paid stockholders	20,717 00
Paid for commissions or brokerage	44,531 04
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes	25,770 00
Paid for State and local taxes in this and other States	4,774 51
All other payments and expenditures	21,508 65
Aggregate amount of actual expenditures during the year, in cash	\$ 227,638 80

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	\$ 14,060,677	\$ 246,189 93
Written or renewed during the year	14,110,554	250,943 13
Totals	\$ 28,171,231	\$ 497,133 06
Deduct those expired and marked off as terminated . .	12,910,186	233,372 35
In force at the end of the year	\$ 15,261,045	\$ 263,760 71
Deduct amount re-insured	1,143,430	22,549 89
Net amount in force December 31, 1888	\$ 14,117,615	\$ 241,210 82

Recapitulation of Fire Risks and 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>
1888	One year or less	\$10,285,134 00	\$ 188,485 25	1-2	\$ 94,242 62
1886		873,726 00	16,956 84	1-6	2,826 14
1887	Three years	1,312,135 00	17,909 85	1-2	8,954 92
1888		1,646,620 00	17,858 88	5-6	14,882 40
Totals		\$14,117,615 00	\$ 241,210 82		\$ 120,906 08

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$4,330,634 92
Losses paid from organization to date	2,015,575 64
Total amount of cash dividends declared since the company commenced business	573,489 34
Total amount of the company's stock owned by the directors at par value	132,200 00
Losses incurred during the year, fire	111,047 73

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 209,608 00
Premiums received	4,033 39
Losses paid	434 12
Losses incurred	419 12

State Insurance Company,

OF

DES MOINES, IOWA.

Incorporated September, 1865.

O. B. AYRES, President.

J. C. CUMMINS, Secretary.

I. CAPITAL.

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

II. ASSETS.

Market value of real estate owned by the company (unincumbered)	\$ 94,580 00
Loans on mortgage (first liens), upon which not more than one year's interest is due	\$ 110,403 98
Loans on mortgage (first liens), upon which more than one year's interest is due (of which \$2,300.00 is in process of foreclosure)	2,300 00
Interest due and accrued on all said mortgage loans	4,539.68
Value of lands mortgaged, exclusive of buildings	\$ 260,340 00
Value of buildings mortgaged (insured for \$53,200.00 as collateral)	108,125 00
Total value of said mortgaged premises	\$ 368,465 00

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	<i>Par value.</i>	<i>Market value.</i>
2 Des Moines Water Works Co.	\$ 2,000 00	\$ 2,000 00
<i>Shares.</i>		
15 Des Moines National Bank stock	1,500 00	1,725 00
20 Sleeper Starch Co	2,000 00	2,000 00
30 Polk County Savings Bank	3,000 00	4,500 00
25 Commercial Nat. Bank, Omaha, stock.	2,500 00	2,875 00
25 Security, Loan and Trust Co	1,250 00	1,375 00
Totals	\$ 12,250 00	\$ 14,475 00
Total market value of stocks and bonds		\$ 14,475 00

Loans on Collaterals.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
30 shares Des Moines National Bank stock	\$ 3,000 00	\$ 3,450 00	\$ 3,000 00
25 shares Polk County Savings Bank	2,500 00	3,750 00	2,500 00
40 shares Security Loan and Trust Co.	2,000 00	2,200 00	1,800 00
Totals	\$ 7,500 00	\$ 9,400 00	\$ 7,300 00
Amount loaned on collaterals.			\$ 7,300 00
Cash in the company's principal office			2,054 40
Cash deposited in bank.			52,240 80
Interest due and accrued on bonds			151 00
Interest due and accrued on collateral loans			49 75
Gross premiums in course of collection, not more than 3 months due			59,376 60

STATE INSURANCE COMPANY.

345

Bills receivable, not matured, taken for fire, marine and inland risks .	175,017 36
All other property belonging to the company	1,727 13
Aggregate amount of all the assets of the company, stated at their actual value.	\$ 524,207 70

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 10,677 30
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	6,984 77
Losses resisted, including interest, costs and other expenses thereon	8,150 00
Total gross amount of claims for losses	\$ 25,812 07
Deduct re-insurance thereon	4,134 23
Net amount of unpaid losses	\$ 21,677 84
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$204,276.86; unearned premiums (50 per cent.)	\$ 102,138 43
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$576,343.88; unearned premiums (pro rata)	317,387 49
Total	\$ 419,525 92
Gross premiums on risks re-insured, \$281,985.00, deduct pro rata premiums (50 per cent).	16,328 18
	\$ 403,197 74
Gross premiums on risks which notes are past due (pro rata)	117,481 94
Total unearned premiums	\$ 285,715 80
All other demands against the company, absolute and contingent	6,788 49
Total amount of all liabilities, except capital stock and net surplus	\$ 314,182 13
Joint stock capital actually paid up in cash	200,000 00
Surplus beyond capital and all other liabilities	10,025 57
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$ 524,207 70

IV. INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of last year, as shown by that year's statement . . .	<i>From fire risks.</i> \$ 427,485 61
Deduct amount of same not collected.	14,221 17
Net collected	\$ 413,264 44
Gross premiums on risks written and renewed during the year	463,623 87
Total	\$ 876,888 31
Deduct premiums and bills in course of collection at this date	426,326 38
Entire premiums collected during the year	\$ 450,561 93
Deduct re-insurance, rebate, abatement and return premiums	51,250 44
Net cash actually received for premiums	\$ 399,311 49
Received for interest on mortgages	7,064 56
Received for interest and dividends on stocks, bonds and collateral loans	5,689 76
Income received from all other sources.	5,083 79
Aggregate amount of income actually received during the year in cash.	\$ 417,149, 60

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$26,862.00, losses occurring in previous years)	\$ 206,119 83
Deduct all amounts received for salvages, and re-insurance in other companies	16,163 61
Net amount paid during the year for losses	\$ 189,956 22
Cash dividends actually paid stockholders	12,000 00
Paid for commissions or brokerage	102,963 99
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	63,157 93
Paid for State and local taxes in this and other States	7,815 98
All other payments and expenditures	21,611 95
Aggregate amount of actual expenditures during the year in cash	\$ 397,506 07

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	\$40,716,278 00	\$ 758,967 93
Written or renewed during the year	28,957,730 00	463,623 87
Totals	\$69,674,008 00	\$1,222,591 80
Deduct those expired and marked off as terminated.	24,825,887 00	431,771 06
In force December 31, 1888	\$44,848,121 00	\$ 780,820 74
Deduct amount re-insured	1,391,632 00	28,198 50
Net amount in force December 31, 1888.	\$43,456,489 00	\$ 752,622 24

Recapitulation of Fire Risks and 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>
1888	One year or less	\$10,536,842 00	\$ 204,276 86	1-2	\$ 102,138 43
1886	Three years . .	1,032,961 00	16,527 55	1-6	2,754 59
1887		1,172,085 00	18,763 37	1-2	9,381 63
1888		2,024,812 00	25,447 38	5-6	21,206 15
1884	Five years . . .	4,044,554 00	18,891 08	1-10	8,189 10
1885		4,075,704 00	85,589 79	3-10	25,676 91
1886		5,755,293 00	100,117 63	1-2	50,117 63
1887		6,664,255 00	116,624 47	7-10	81,637 08
1888		9,541,615 00	131,582 61	9-10	118,424 35
Totals		\$44,848,121 00	\$ 780,820 74		\$ 419,525 92
Deduct re-insurance		1,391,632 00	28,198 50		16,328 18
		\$43,456,489 00	\$ 752,622 24		\$ 403,197 74
Deduct premiums on notes overdue			167,831 35		117,481 94
		\$43,456,489 00	\$ 584,790 89		\$ 285,715 80

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$4,036,400 77
Losses paid from organization to date	1,432,937 22
Total amount of cash dividends declared since the company commenced business	145,502 50

Total amount of the company's stock owned by the directors at par value	42,600 00
Amount loaned to officers and directors	24,950 00
Amount loaned to stockholders, not officers	2,500 00
Dividends declared payable in stock from organization	140,000 00
Losses incurred during the year, fire	194,385 13
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	\$1,907,023 00
Premiums received	30,512 38
Losses paid	11,666 65
Losses incurred	11,666 65

St. Paul Fire and Marine Ins. 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.

Market value of real estate owned by the company (unincumbered)	\$ 108,479 59
Loans on mortgage (first liens), upon which not more than one year's interest is due	509,163 71
Interest due and accrued on all said mortgage loans	8,706 19
Value of lands mortgaged, exclusive of buildings	\$ 863,044 00
Value of buildings mortgaged (insured for \$358,325.00 as collateral)	447,906 00
Total value of said mortgaged premises	\$1,310,950 00

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	\$ 60,800 00
475 Merchants' National Bank, St. Paul	47,500 00	83,125 00
100 Bank of Minnesota, St. Paul	10,000 00	13,500 00
60 St. Paul National Bank, St. Paul	6,000 00	6,600 00
20 First National Bank, Alexandria	2,000 00	2,500 00
60 St. Paul Trust Co., St. Paul	6,000 00	6,000 00
30 First National Bank, St. Peter	3,000 00	3,750 00
50 First National Bank, Glencoe	5,000 00	5,000 00
50 Seven Corners Bank, St. Paul	5,000 00	5,000 00
385 St. Paul Warehouse and Elevator Co.	19,250 00	9,625 00
50 North American Telegraph Co.	5,000 00	5,000 00

<i>Bonds.</i>	<i>Par value.</i>	<i>Market value.</i>
10 Chicago, St. Paul, M. and O. R. R. Co .	10,000 00	11,800 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 Sauk Centre, 8 per cent	3,000 00	3,075 00
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	10,000 00	10,000 00
Village of Winnebago, 7 per cent	5,000 00	5,000 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 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 district, 9 per cent	200 00	200 00
County of Barnes and Cass, D. T., joint school districts, 8 per cent	9,000 00	9,000 00
Co. of Carver, Minn., school dist., 7 pr ct. .	6,000 00	6,000 00
Co. of Griggs, D. T., school dist., 8 per cent	500 00	500 00
Co. of Jerauld, D. T., school dist., 8 per cent	2,400 00	2,400 00
Co. of Cass, D. T., school district, 8 per cent	1,500 00	1,500 00
Co. of Sanborn, D. T., school dist., 8 per cent	5,500 00	5,500 00
Co. of Barnes and Cass, D. T., school district 8 per cent	1,500 00	1,500 00
Co. of Barnes and Cass, D. T., school district orders, 10 per cent	1,200 00	1,200 00
Co. of Cass, D. T., school dist. orders, 10 pr ct	1,610 75	1,610 75
Peoria, Illinois, Grape Sugar Co., 7 per cent	15,000 00	15,000 00
Totals	\$ 417,860 75	\$ 488,035 75
Total market value of stocks and bonds		\$ 488,035 75.

Loans on Collaterals.

<i>Shares of Stock</i>	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
250 First Nat. Bank, St. Paul \$	25,000 00	\$ 47,500 00	\$ 37,500 00
50 Merchants' Nat. Bk, St. P.	5,000 00	8,750 00	5,000 00
85 Sec. Nat. Bank, St. Paul	8,500 00	17,000 00	12,000 00
467 St. Paul National Bank .	46,700 00	51,370 00	35,240 00
303 Bank of Minn., St. Paul .	30,300 00	40,905 00	24,800 00
302 Savings Bank, St. Paul .	30,200 00	45,300 00	35,920 00
800 Pioneer-Press Co., St. Paul	80,000 00	80,000 00	20,000 00
731 St. P. & S. City R. R. Co.'s sp'l issue, July 1, 1879 .	73,100 00	47,515 00	35,150 00
25 Union Land Co., St. Paul	2,500 00	1,500 00	1,200 00
140 St. Paul Harvester Co . .	14,000 00	14,000 00	7,000 00
77 Minn. Union Elevator Co	7,700 00	13,860 00	8,500 00
120 Farwell, Ozmun, Kirk & Co., St. Paul (incor) .	12,000 00	12,000 00	9,500 00

ST. PAUL FIRE AND MARINE INSURANCE CO. 349

<i>Shares of Stock.</i>	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
70 West Side Bank, St. Paul	7,000 00	7,000 00	5,000 00
200 Elmo Park Co., St. Paul .	10,000 00	5,000 00	2,500 00
426 Lake Sup. El. Co., Duluth	21,300 00	37,275 00	25,000 00
50 Union Nat. Bank, Minn .	5,000 00	5,000 00	4,000 00
1000 Tacoma Coal Co	50,000 00	15,000 00	9,000 00
70 Island Power Co., Minn .	7,000 00	10,500 00	8,400 00
70 Strong-Hackett Hardware Co. (incorporated) . . .	7,000 00	7,000 00	5,000 00
200 Seven Corners Bk, St. P.	20,000 00	20,000 00	15,000 00
100 Cook, Lyman, Smith & Co., Chicago, Ill. (incor)	10,000 00	10,000 00	5,000 00
150 Sargent County Banking Co., D. T.	7,500 00	7,500 00	4,000 00
10 St. Paul Trust Co	1,000 00	1,000 00	800 00
500 St. Paul Foundry Co . .	25,000 00	25,000 00	15,800 00
20 People's Bank, St. Paul .	2,000 00	2,100 00	1,680 00
25 Germania Bank, St. Paul	2,500 00	3,000 00	2,400 00
Totals	\$ 510,300 00	\$ 535,075 00	\$ 335,390 00
Amount loaned on collaterals			\$ 335,390 00
Cash in the company's principal office			4,434 93
Cash deposited in bank			112,066 82
Interest due and accrued on bonds			11,062 67
Interest due and accrued on collateral loans			4,077 75
Gross premiums in course of collection, not more than 3 months due .			71,896 92
Bills receivable, not matured, taken for fire, marine and inland risks .			30,964 47
All other property belonging to the company			375 90
Aggregate amount of all the assets of the company, stated at their actual value			\$1,864,654 70

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 24,557 82
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.	66,290 62
Losses resisted, including interest, costs and other expenses thereon	5,233 15
Total gross amount of claims for losses	\$ 96,081 59
Deduct re-insurance thereon	14,570 39
Net amount of unpaid losses	\$ 81,511 20
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$493,696.13; unearned premiums (50 per cent.)	\$ 246,848 06
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$653,753.04; unearned premiums (pro rata)	348,634 24
Gross premiums received and receivable upon all unexpired inland navigation risks, \$102,357.08; unearned premiums (50 per cent.)	51,178 54
Total unearned premiums	\$ 646,660 84
Total amount of all liabilities, except capital stock and net surplus . .	\$ 728,172 04
Joint-stock capital actually paid up in cash	500,000 00
Surplus beyond capital and all other liabilities	456,482 66
Aggregate amount of all liabilities, including paid-up capital stock and net surplus.	\$1,684,654 70

IV. INCOME DURING THE YEAR.

	<i>From fire risks.</i>	<i>Marine and inland risks.</i>
Gross premiums in course of collection at close of last previous year, as shown by that year's statement	\$ 93,280 01	\$ 27,404 35
Gross premiums on risks written and renewed during the year	1,012,087 48	294,791 04
Totals	\$1,105,367 49	\$ 322,195 39
Deduct premiums and bills in course of collection at this date	71,896 92	30,964 47
Entire premiums collected during the year	\$1,033,470 57	\$ 291,230 92
Deduct re-insurance, rebate, abatement and return premiums	227,099 00	57,775 25
	\$ 806,371 57	\$ 233,455 67
Net cash actually received for premiums		\$1,039,827 24
Received for interest on mortgages		27,478 75
Received for interest and dividends on stocks, bonds and collateral loans		64,852 49
Income received from all other sources		8,318 50
Aggregate amount of income actually received during the year in cash		\$1,140,476 98

V. EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	<i>Marine and inland risks.</i>
Gross amount actually paid for losses (including \$137,238.54, losses occurring in previous years)	\$ 544,038 21	\$ 163,094 12
Deduct all amounts received for salvages and re-insurance in other companies	77,782 24	22,952 63
	\$ 466,305 97	\$ 140,141 49
Net amount paid during the year for losses		\$ 606,447 46
Cash dividends actually paid stockholders		50,000 00
Paid for commissions or brokerage		203,609 67
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		47,734 97
Paid for State and local taxes in this and other States		18,845 22
All other payments and expenditures		46,299 46
Aggregate amount of actual expenditures during year in cash		\$ 972,936 78

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, 1887	\$ 76,192,721	\$ 1,077,809 65	\$ 1,285,206	\$ 48,752 92
Written or renewed in 1888	64,829,929	1,012,087 48	46,031,295	294,791 04
Totals	\$ 141,022,650	\$ 2,089,897 13	\$ 47,316,501	\$ 343,543 96
Deduct those expired and marked off as terminated	41,678,594	802,157 33	44,031,424	241,186 88
In force Dec. 31, 1888	\$ 99,344,056	\$ 1,287,739 80	\$ 3,285,077	\$ 102,357 08
Deduct amount re-insured	7,193,847	140,290 63		
Net amount in force Dec. 31, 1888	\$ 92,150,209	\$ 1,147,449 17	\$ 3,285,077	\$ 102,357 08

Recapitulation of Fire Risks and 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>
1888	One year or less	\$ 38,288,392 00	\$ 493,696 13	1-2	\$ 246,848 06
1887	Two years . . .	172,305 00	2,118 92	1-4	529 73
1888		111,674 00	1,006 32	3-4	754 74
1886		7,601,980 00	88,257 82	1-6	14,709 63
1887	Three years . .	7,920,105 00	89,601 41	1-2	44,800 70
1888		7,949,659 00	91,310 66	5-6	76,092 21
1885		14,600 00	148 40	1-8	18 55
1886	Four years . .	15,638 00	149 42	3-8	56 03
1887		53,896 00	508 09	5-8	317 56
1888		42,365 00	389 79	7-8	341 06
1884	Five years . . .	3,242,302 00	50,952 19	1-10	5,095 21
1885		4,325,959 00	67,026 10	3-10	20,107 83
1886		6,796,765 00	83,386 93	1-2	41,693 46
1887		7,438,728 00	84,448 46	7-10	59,113 88
1888		8,175,841 00	94,448 53	9-10	85,003 65
Totals			\$ 92,150,209 00	\$ 1,147,449 17		$ 595,482 30

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$10,962,029 77
Losses paid from organization to date	6,752,398 11
Total amount of cash dividends declared since the company commenced business	866,696 47
Total amount of the company's stock owned by the directors at par value	235,100 00
Amount loaned to officers and directors	130,233 71
Amount loaned to stockholders, not officers	27,000 00
Losses incurred during the year: fire, \$452,640.18; marine, \$139,896.85; total	\$ 592,537 03

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

Risks written	\$ 827,642 00
Premiums received	14,001 63
Losses paid	6,526 90
Losses incurred	8,647 58

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.

Market value of real estate owned by the company (unincumbered) . .	\$ 90,000 00
Loans on mortgage (first lien), upon which not more than one year's interest is due	259,205 00
Interest due and accrued on all said mortgage loans	4,161 57
Value of lands mortgaged, exclusive of buildings	\$ 901,100 00
Value of buildings mortgaged (insured for \$49,900.00 as collateral)	150,000 00
Total value of said mortgaged premises	\$1,051,100 00

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	<i>Par value.</i>	<i>Market value.</i>
Stockton, 6 per cent.	\$ 35,000 00	\$ 36,187 00
Portland, 5 per cent.	23,500 00	23,963 70
Forest Grove, 8 per cent.	4,500 00	5,245 60
New Port, 8 per cent.	2,000 00	2,130 25
Multnomah, 5 per cent.	20,000 00	20,588 93
Totals	\$ 85,000 00	\$ 88,115 48
Total market value of stocks and bonds		\$ 88,115 48
Cash in the company's principal office		7,145 39
Cash deposited in bank		8,115 46
Interest due and accrued on bonds		1,844 57
Gross premiums in course of collection, not more than 3 months due .		57,222 87
Bills receivable, not matured, taken for fire, marine and inland risks .		27,928 15
All other property belonging to the company		7,116 98
Aggregate amount of all the assets of the company stated at their actual value		\$ 550,856 47

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 13,400 60
Losses resisted, including interest, cost and other expenses thereon	5,245 90
Losses resisted, including interest, costs and other expenses thereon	1,000 00
Net amount of unpaid losses.	\$ 196,466 50

Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$148,578.21; unearned premiums (50 per cent.)	\$ 74,382 60
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$74,835.54; unearned premiums (pro rata)	41,100 93
Gross premiums received and receivable upon all unexpired inland navigation risks	3,696 26
Gross premiums received and receivable upon all unexpired marine risks	34,230 94
Total unearned premiums	\$ 153,410 73
All other demands against the company, absolute and contingent	13,926 65
Total amount of all liabilities, except capital stock and net surplus	\$ 186,983 88
Joint stock capital actually paid up in cash	300,000 00
Surplus beyond capital and all other liabilities.	63,872 59
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$ 550,856 47

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 year, as shown by that year's statement.	\$ 37,019 78	\$ 19,650 95
Gross premiums on risks written and renewed during the year	261,610 55	159,719 97
Totals	\$ 298,630 33	\$ 179,370 92
Deduct premiums and bills in course of collection at this date	44,667 73	12,555 14
Entire premiums collected during the year.	\$ 253,962 60	\$ 166,815 78
Deduct re-insurance, rebate, abatement and return premiums	79,212 84	68,859 83
	\$ 174,749 76	\$ 97,955 95
Net cash actually received for premiums	\$ 272,705 71	
Received for interest on mortgages	16,632 44	
Received for interest and dividends on stocks, bonds, and collateral loans	5,267 05	
Income received from all other sources	5,695 64	
Aggregate amount of income actually received during the year in cash	\$ 300,300 84	

V. EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	<i>Marine and inland risks.</i>
Gross amount actually paid for losses, (including \$11,670.43, losses occurring in previous years)	\$ 97,604 59	\$ 60,568 70
Net amount paid during the year for losses	\$ 158,173 29	
Cash dividends actually paid stockholders	30,000 00	
Paid for commissions or brokerage	44,341 62	
Paid for salaries, fees and all other charges of officers, clerks, agents, and all other employes	26,399 43	
Paid for State and local taxes in this and other States	2,815 38	
All other payments and expenditures.	20,589 01	
Aggregate amount of actual expenditures during the year, in cash	\$ 282,318 73	

VI. MISCELLANEOUS.

Risks and Premiums.

In force on the 31st day of December of preceding year. . .	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
Written or renewed during yr. . .	\$ 14,208,065	\$ 205,867 62	\$ 796,478	\$ 54,129 28
	19,154,644	261,610 55	4,738,022	159,719 97
Totals	\$ 33,362,709	\$ 467,478 17	\$ 5,534,500	\$ 213,849 25
Deduct those expired and marked off as terminated . . .	14,839,155	207,736 17	3,252,539	90,798 33
In force at end of the year. . .	\$ 18,523,554	\$ 259,742 00	\$ 2,281,961	\$ 123,050 92
Deduct amount re-insured . . .	2,816,942	36,328 25	1,127,757	50,892 78
Net amount in force December 31, 1888	\$ 15,706,612	\$ 223,413 75	\$ 1,154,204	\$ 72,158 14

Recapitulation of Fire Risks and 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>
1888	One year or less	\$10,599,460 00	\$ 148,578 21	1-2	\$ 74,382 60
1887	Two years. . .	71,508 00	650 00	1-4	162 50
1888		66,048 00	663 47	3-4	497 47
1886	Three years . .	1,296,975 00	19,322 81	1-6	3,203 80
1887		1,433,800 00	20,975 12	1-2	10,487 56
1888		2,018,169 00	29,479 64	5-6	24,566 37
1884	Five years . . .	21,868 00	408 02	1-10	40 80
1885		31,526 00	563 87	3-10	169 15
1886		59,522 00	970 77	1-2	485 38
1887		43,720 00	668 57	7-10	467 95
1888		64,018 00	1,133 27	9-10	1,019 95
Totals		\$15,706,612 00	\$ 223,413 75		\$ 115,483 53

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$1,885,313 58
Losses paid from organization to date	750,895 38
Total amount of cash dividends declared since the company commenced business	120,000 00
Total amount of the company's stock owned by the directors at par value	63,000 00
Losses incurred during the year: fire, \$90,520.06; marine, \$61,217.30; total.	151,737 36

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 297,148 00
Premiums received	4,183 25
Losses paid	1,083 40
Losses incurred	1,083 40

UNITED STATES BRANCH
OF THE
Sun Fire Office Company,
OF
LONDON, ENGLAND.

Incorporated 1710.

J. J. GUILLE, New York, New York, United States Manager.

I. CAPITAL.

No capital in the United States.

II. ASSETS.

Market value of real estate owned by the company (unincumbered) .	\$ 30,000 00
Loans on mortgage (first liens), upon which not more than one year's interest is due	909,000 00
Interest due and accrued on all said mortgage loans	14,045 01
Value of lands mortgaged, exclusive of buildings	\$ 995,500 00
Value of buildings mortgaged, (insured for \$524,500.00 as collateral)	642,000 00
Total value of said mortgaged premises	\$1,637,500 00

Account of Stocks and Bonds owned by the Company.

	<i>Par value.</i>	<i>Market value.</i>
United States 6 per cent. bonds, 1899	\$ 300,000 00	\$ 390,000 00
United States 4 per cent. bonds, 1907	200,000 00	254,500 00
Totals	\$ 500,000 00	\$ 644,500 00
Total market value of stocks and bonds		\$ 644,500 00
Cash in the company's principal office		16,047 29
Cash deposited in bank		155,812 37
Interest due and accrued on bonds		9,708 78
Gross premiums in course of collection, not more than 3 months due .		146,592 01
All other property belonging to the company		497 68
Aggregate amount of all the assets of the company, stated at their actual value		\$1,926,203 14

III. LIABILITIES.

Gross claims for adjusted and unpaid losses, due and to become due	\$ 37,973 00
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.	47,062 00
Losses resisted, including interest, costs and other expenses thereon	10,096 00
Net amount of unpaid losses	\$ 95,131 00

Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$712,091.58; unearned premiums (50 per cent.).	\$ 356,045 79
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,114,606.63; unearned premiums (pro rata)	542,626 67
Total unearned premiums	\$ 898,672 46
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses	430 00
All other demands against the company, absolute and contingent . . .	40,299 47
Total amount of all liabilities except net surplus	\$1,034,532 93
Surplus beyond all other liabilities	891,670 21
Aggregate amount of all liabilities, including net surplus . .	\$1,926,203 14

IV. INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of last year, as shown by that year's statement. . . .	<i>From fire risks.</i> \$ 133,152 33
Deduct amount of same not collected	976 30
Net collected	\$ 132,176 03
Gross premiums on risks written and renewed during the year.	1,370,349 00
Total	\$1,502,525 03
Deduct premiums and bills in course of collection at this date	146,592 01
Entire premiums collected during the year . . .	\$1,355,933 02
Deduct re-insurance, rebate, abatement and return premis.	253,869 10
Net cash actually received for premiums.	\$1,102,063 92
Received for interest on mortgages	41,222 23
Received for interest and dividends on stocks, bonds and collateral loans	17,784 68
Aggregate amount of income actually received during the year in cash	\$1,161,070 83

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses	<i>On fire risks.</i> \$ 682,349 68
Deduct all amounts received for salvages and re-insurance in other companies	35,260 60
Net amount paid during the year for losses	\$ 647,089 08
Paid for commissions or brokerage	185,242 84
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes	60,150 61
Paid for State and local taxes in this and other States	21,448 23
All other payments and expenditures	98,837 26
Aggregate amount of actual expenditures during the year in cash	\$1,012,768 02

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	\$187,894,014	\$1,855,706 20
Written or renewed during the year.	128,177,333	1,370,349 00
Totals	\$316,071,347	\$3,226,055 20
Deduct those expired and marked off as terminated . .	124,769,401	1,318,159 99
In force at the end of the year.	\$191,301,946	\$1,907,895 21
Deduct amount re-insured.	7,763,999	81,197 00
Net amount in force December 31, 1888	\$183,537,947	\$1,826,698 21

Recapitulation of Fire Risks and 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>
1888	One year or less	\$66,457,760 00	\$ 712,091 58	1-2	\$ 356,045 79
1886	Three years. .	22,484,498 00	210,174 19	1-6	35,029 03
1887		18,353,004 00	169,491 00	1-2	84,745 50
1888		23,139,484 00	214,114 06	5-6	178,428 40
1884	Five years. . .	12,286,307 00	123,681 64	1-10	12,368 16
1885		10,557,896 00	111,733 59	3-10	33,520 08
1886		10,865,899 00	111,503 25	1-2	55,751 62
1887		8,355,466 00	68,670 68	7-10	48,069 48
1888		11,037,633 00	105,238 22	9-10	94,714 40
Totals		\$183,537,947 00	\$ 1,826,698 21		\$ 898,672 46

Answers to General Interrogatories.

Total amount of premiums received from the organization of the U. S. branch to date	\$7,072,751 00
Losses paid from organization to date	4,585,790 00
Losses incurred during the year, fire	642,582 00
Amount deposited in different States and countries for the security of all the company's policy-holders	751,562 50

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$1,025,530 08
Premiums received	18,405 06
Losses paid	4,555 41
Losses incurred.	4,555 41

Syndicate Insurance Company,

OF

MINNEAPOLIS, . . . MINNESOTA.

Incorporated July 28, 1886.

E. B. AMES, President.

JACOB STONE, Secretary.

I. CAPITAL.

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

II. ASSETS.

Loans on mortgage (first liens), upon which not more than one year's interest is due. 78,500 00
 Interest due and accrued on all said mortgage loans 1,761 69
 Value of lands mortgaged, exclusive of buildings \$ 115,000 00
 Value of buildings mortgaged, (insured for \$56,700.00 as collateral) 85,000 00
 Total value of said mortgaged premises.. . . . \$ 200,000 00

Account of Stocks and Bonds owned by the Company.

	<i>Par value</i>	<i>Market value.</i>
120 bonds County of Hennepin Court House and City Hall bonds, authorized by special act of Minnesota Legislature, 4½ per cent., redeemable in 30 years from 1888, Nos. 201 to 320, \$1,000 each	\$ 120,000 00	\$ 121,260 00
40 shares Nicollet National Bank Stock . .	4,000 00	4,400 00
Totals	\$ 124,000 00	\$ 125,600 00
Total market value of stocks and bonds		\$ 125,600 00

Loans on Collaterals.

<i>Shares.</i>	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
300 Minneapolis Syndicate . .	\$ 15,000 00	\$ 16,500 00	\$ 9,000 00
50 Union National Bank . . .	5,000 00	5,500 00	4,500 00
11 Scandia Bank	11,000 00	1,375 00	900 00
100 Minneapolis Syndicate . .	5,000 00	5,500 00	4,500 00
300 Minneapolis Syndicate . .	15,000 00	16,500 00	9,000 00
100 North Star Woolen Mill . .	5,000 00	6,000 00	4,500 00
60 Citizens' Bank	6,000 00	6,600 00	4,500 00
140 N. P. Elevator Co.	7,000 00	8,750 00	4,500 00
200 Bovey De Laittre Lbr. Co. .	20,000 00	20,000 00	10,000 00
50 Pioneer Fuel Co.	5,000 00	5,000 00	2,500 00
6 mortgages for \$7,900 on lot 3, Roshert's subdivision, to lots 12 and 3, Redwood addition to Minneapolis, valued at \$15,800.	7,900 00	7,900 00	4,500 00
Totals	\$ 92,000 00	\$ 99,625 00	\$ 58,400 00

Amount loaned on collaterals	\$ 58,400 00
Cash deposited in bank	28,300 04
Interest due and accrued on bonds.. . . .	2,700 00
Interest due and accrued on collateral loans	1,186 53
Gross premiums in course of collection, not more than 3 months due.	12,808 44

Aggregate amount of all the assets of the company, stated at their actual value \$ 309,316 70

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 1,464 95
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	1,950 00
Total gross amount of claims for losses	\$ 3,414 95
Deduct re-insurance thereon	550 00
Net amount of unpaid losses	\$ 2,864 95
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$76,703.04; unearned premiums (50 per cent.)	\$ 38,351 52
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$19,231.41; unearned premiums (pro rata).. . . .	13,540 33
Total unearned premiums	\$ 51,891 85
Total amount of all liabilities, except capital stock and net surplus	\$ 54,756 80
Joint stock capital actually paid up in cash.	250,000 00
Surplus beyond capital and all other liabilities.	4,559 90
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$ 309,316 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 statem't	<i>From fire risks.</i> \$ 6,825 09
Gross premiums on risks written and renewed during the year.	117,444 06
Total	\$ 124,269 15
Deduct premiums and bills in course of collection at this date	12,808 44
Entire premiums collected during the year	\$ 111,460 71
Deduct re-insurance, rebate, abatement and return premis.	27,322 35
Net cash actually received for premiums	\$ 84,138 36
Received for interest and dividends on stocks, bonds and collateral loans	17,357 02
Income received from all other sources	849 45
Aggregate amount of income actually received during the year in cash	\$ 102,344 88

V. EXPENDITURES DURING THE YEAR.

On fire risks.

Gross amount actually paid for losses (including \$262,256.00 losses occurring in previous years)	\$ 50,112 05
Deduct all amounts received for salvages and re-insurance in other companies	2,455 17
Net amount paid during the year for losses	\$ 47,656 88
Cash dividends actually paid stockholders	7,500 00
Paid for commissions or brokerage	16,033 57
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employés	9,337 71
Paid for State and local taxes in this and other States	2,160 29
All other payments and expenditures	9,701 47
Aggregate amount of actual expenditures during the year in cash	\$ 92,389 92

VI. MISCELLANEOUS.

*Risks and Premiums.**Fire risks.**Premiums thereon.*

In force on the 31st day of Dec. of the preceding year . . .	\$ 2,629,501	\$ 46,803 37
Written or renewed during the year.	6,508,237	117,444 06
Totals	\$ 9,137,738	\$ 164,247 43
Deduct those expired and marked off as terminated . . .	3,431,097	60,204 20
In force at end of the year.	\$ 5,706,641	\$ 104,043 23
Deduct amount re-insured.	394,937	8,048 78
Net amount in force December 31, 1888	\$ 5,311,704	\$ 95,994 45

Recapitulation of Fire Risks and 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>
1888	One year or less	\$ 3,949,448 00	\$ 76,703 04	1-2	\$ 38,351 52
1887 }	Two years. . .	24,225 00	253 89	1-4	63 47
1888 }		25,737 00	350 00	3-4	262 50
1886 }	Three years . .	71,711 00	1,080 14	1-6	180 02
1887 }		376,469 00	4,989 88	1-2	2,494 94
1888 }		601,555 00	8,410 09	5-6	7,008 40
1887	Four years . .	9,000 00	103 34	5-8	64 60
1887 }	Five years . . .	65,425 00	1,136 07	7-10	795 20
1888 }		188,134 00	2,968 00	9-10	2,671 20
Totals		\$ 5,311,704 00	\$ 95,994 45		\$ 51,891 85

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 152,130 73
Losses paid from organization to date	78,701 40
Total amount of cash dividends declared since the company commenced business	7,500 00
Total amount of the company's stock owned by directors at par value	130,000 00
Amount loaned to officers and directors	26,000 00
Amount loaned to stockholders, not officers	32,400 00
Losses incurred during the year, fire	48,103 24

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 165,650 00
Premiums received	2,975 01
Losses paid	1,050 00
Losses incurred	1,050 00

Svea Fire and Life Insurance Co.,

OF

GOTHENBURG, SWEDEN.

Incorporated 1866.

CARL O. KJELBERG, President.

E. BOYE, Secretary.

I. CAPITAL.

Whole amount of capital actually paid up in cash \$ 533,333 33

II. ASSETS.

Market value of real estate owned by the company (unincumbered)	\$ 370,877 55
Loans on mortgage (first liens), upon which not more than one year's interest is due	1,528,010 40
Value of buildings mortgaged (insured for \$4,323,133.33 as collateral)	\$5,245,906 67

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	<i>Par value.</i>	<i>Market value.</i>
Landed mortgage, 4 per cent	\$ 24,094 00	\$ 24,529 73
General mortgage asu, 5 per cent.	122,666 67	131,253 33
General mortgage asu, 4½ per cent.	215,360 00	219,667 20
Uddeholme min, 5½ per cent	27,200 00	27,744 00
Opothecaries prio arr, 5½ per cent	31,200 00	31,200 00
Lidköping Skara Slurtoft Ry, 5½ per cent	70,400 00	66,880 00
Lidköping Skara Slurtoft Ry, 5½ per cent	57,280 00	58,425 60
St. Kopperburge Bergolage min. asu, 5 prct.	21,333 33	21,546 67
Göteborg City, 4½ per cent.	3,200 00	3,200 00
Stockholm City, 5 per cent	8,533 33	8,952 00
Calmar City, 5 per cent	21,333 33	21,333 33
Lidlupin City, 5 per cent	24,000 00	24,720 00
Carlskrona City, 5 per cent	23,866 67	24,344 00
Salvesborg City, 5 per cent	35,333 33	35,333 33
Uddawalla City, 4½ per cent	49,066 67	49,066 67
Uvåla City, 6 per cent	2,533 33	2,533 33
Calunstad City, 5 per cent	42,133 33	42,976 00
Göteborg City, 5 per cent	9,600 00	10,224 00
Lumburg Cznerowitz Ry, 4 per cent	45,360 00	38,404 05
Berslagerwar Ry, 5 per cent	150,960 00	101,898 00
Malmo Ystads Ry, 5 per cent	50,933 33	50,933 33
Warberg City, 5 per cent	12,533 33	12,909 33
Totals	\$ 1,048,922 65	\$ 1,008,073 90

Total market value of stocks and bonds	\$1,008,073 90
Amount loaned on collaterals	466,128 70
Cash in the company's principal office	89,806 94
Cash deposited in bank	85,333 33
Interest due and accrued on stock	13,349 87
Interest due and accrued on collateral loans	23,528 00
Gross premiums in course of collection not more than 3 months due	23,528 00
Bills receivable, not matured, taken for fire, marine and inland risks	154,863 32
All other property belonging to the company	80,046 96

Aggregate amount of all the assets of the company, stated at
their actual value \$3,820,018 97

III. LIABILITIES.

Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	\$ 120,000 00
Deduct re-insurance thereon	46,666 67
Net amount of unpaid losses	\$ 73,333 33
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$1,423,648.96; unearned premiums (50 per cent.)	\$ 711,824 48
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$70,275.10; unearned premiums (pro rata)	52,706 33
Total unearned premiums	\$ 372,537 26
Net premium reserve and all other liabilities, except capital, under the life insurance or any other special department	2,176,831 60
Due and to become due for borrowed money	234,986 67
All other demands against the company, absolute and contingent.	47,343 91
Total amount of all liabilities except capital stock and net surplus	\$2,905,032 77
Joint stock capital actually paid up in cash	533,333 33
Surplus beyond capital and all other liabilities	381,652 87
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$3,820,018 97

IV. INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of last year, as shown by that year's statement	<i>From fire risks.</i> \$ 360,432 62
Gross premiums on risks written and renewed during the year	1,493,924 06
Entire premiums collected during the year	\$1,854,356 68
Deduct re-insurance and return premiums	693,937 05
Net cash actually received for premiums	\$1,160,419 63
Received for interest and dividends on stocks, bonds and collateral loans	339,623 42
Income received from all other sources	500,999 03
Aggregate amount of income actually received during the year in cash.	\$2,001,042 08

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses	\$2,068,407 33
Deduct all amounts received for salvages and re-insurance in other companies	1,169,758 94
Net amount paid during the year for losses	\$ 898,648 39
Cash dividends actually paid stockholders	32,000 00
Paid for commissions or brokerage.	299,177 99
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employés	123,558 66
Paid for State and local taxes in this and other States	11,722 92
All other payments and expenditures	792,033 25
Aggregate amount of actual expenditures during the year in cash	\$2,157,141 21

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	\$ 171,815,593	\$ 360,432 53
Written or renewed during the year	370,137,305	149,924 66
Totals	\$ 541,952,898	\$1,854,356 59
Deduct those expired and marked off as terminated	200,923,566	787,882 29
In force at the end of the year	\$ 341,029,332	\$1,066,474 30
Deduct amount re-insured	156,072,322	693,937 05
Net amount in force December 31, 1888	\$ 184,957,010	\$ 372,537 25

Answers to General Interrogatories.

Total amount of premiums received from the organization of the com- pany to date.	\$16,618,698 13
Losses paid from organization to date	12,302,724 22
Total amount of cash dividends declared since the company com- menced business	1,056,000 00
Total amount of the company's stock owned by the directors at par value	447,200 00
Losses incurred during the year, fire	898,648 39

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 7,400 00
Premiums received	45 14
Losses paid	None.
Losses incurred	None.

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.

Market value of real estate owned by the company (unincumbered). . \$ 1,500 00

Loans on mortgage (first liens), upon which not more than one year's

interest is due 205,525 00

Interest due and accrued on all said mortgage loans 2,097 35

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	\$ 200,000 00	\$ 254,750 00
Chicago and N. W. Ry., gold	50,000 00	64,750 00
Chicago, St. Louis and N. O. R. R.	20,000 00	23,050 00
Chicago Board of Trade	20,000 00	20,450 00
Cook County	25,000 00	26,330 00
City of Chicago	11,000 00	12,050 00
Evanston water.	5,000 00	5,400 00
Lincoln Park	5,000 00	5,200 00
<i>Stock.</i>		
National Bank of America	10,000 00	13,900 00
Chicago City R. R.	80,000 00	216,000 00
Chicago West Div. Ry.	10,400 00	36,790 00
Chicago and N. W. Ry.	25,000 00	27,000 00
Chicago and N. W. Ry., pref'd	25,000 00	35,000 00
National Railway Co	25,000 00	25,000 00
Chicago, R. I. and P. R. R.	16,500 00	16,128 75
Chicago and Alton	10,000 00	13,500 00
Illinois Central R. R.	20,000 00	22,800 00
Union National Bank.	10,000 00	17,000 00
Continental Bank.	20,000 00	23,400 00
North Chicago City Ry	5,000 00	28,750 00
Central Music Hall	2,200 00	6,600 00
North Chicago R. R.	10,000 00	11,350 00
Dearborn Club	25,000 00	25,000 00
Chicago Gas Light and Coke Co., bonds . .	70,000 00	58,450 00
Davenport and Rock Island Ry., stock . .	25,000 00	27,500 00
Totals	\$ 725,100 00	\$ 1,016,148 75

Total market value of stocks and bonds	\$1,016,148 75
Cash in the company's principal office	4,552 30
Cash deposited in bank	56,083 70
Interest due and accrued on bonds	4,395 84
Gross premiums in course of collection, not more than 3 months due .	43,285 85
All other property belonging to the company.	11,985 96
Aggregate amount of all the assets of the company, stated at their actual value	\$1,345,574 75

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 15,156 74
Gross losses in process of adjustment or in suspense, including all reported and supposed losses.	46,834 70
Losses resisted, including interest, costs and other expenses thereon	10,950 00
Total gross amount of claims for losses.	\$ 72,941 44
Deduct re-insurance thereon	3,048 31
Net amount of unpaid losses	\$ 69,893 13
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$418,572.70; unearned premiums (50 per cent.)	\$ 209,286 35
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$228,332.45; unearned premiums (pro rata).	126,628 87
Total unearned premiums	\$ 335,915 22
All other demands against the company, absolute and contingent . .	17,272 73
Total amount of all liabilities, except capital stock and net surplus	\$ 423,681 08
Joint stock capital actually paid up in cash	500,000 00
Surplus beyond capital and all other liabilities.	422,493 67
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$1,345,574 75

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 year, as shown by that year's statement	\$ 43,102 37	\$ 124 05
Gross premiums on risks written and renewed during the year	676,211 69	116 35
Totals	\$ 719,314 06	\$ 240 40
Deduct premiums and bills in course of collection at this date	43,285 85	
Entire premiums collected during the year	\$ 676,028 21	\$ 240 40
Deduct re-insurance, rebate, abatement and return premiums	138,399 06	
	\$ 537,629 15	\$ 240 40
Net cash actually received for premiums	\$ 537,869 55	
Received for interest on mortgages	6,020 16	
Received for interest and dividends on stocks, bonds and collateral loans	45,882 02	
Aggregate amount of income actually received during the year in cash	\$ 589,771 73	

V. EXPENDITURES DURING THE YEAR.

On fire risks.

Gross amount actually paid for losses, (including \$61,- 042.58, losses occurring in previous years)	\$ 424,128 61
Deduct all amounts received for salvages and re-insur- ance in other companies	49,681 59
Net amount paid during the year for losses.	\$ 374,447 02
Cash dividends actually paid stockholders	50,000 00
Paid for commissions or brokerage.	104,659 82
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employés	40,755 66
Paid for State and local taxes in this and other States	16,932 95
All other payments and expenditures	22,743 02
Aggregate amount of actual expenditures during the year in cash	\$ 609,538 48

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	\$ 47,371,574	\$ 641,993 95	\$	\$
Written or renewed dur. year	49,021,370	676,211 69	39,950	240 40
Totals.	\$ 96,392,944	\$ 1,318,205 64	\$ 39,950	\$ 240 40
Deduct those expired and marked off as terminated	47,545,673	627,789 48	39,950	240 40
In force at the end of the year.	\$ 48,847,271	\$ 690,416 16	\$	\$
Deduct amount re-insured	2,720,741	43,521 01	. . . . .	. . . . .
Net amount in force December 31, 1888	\$ 46,126,530	\$ 646,895 15	\$	\$

Recapitulation of Fire Risks and 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>
1888	One year or less	\$27,136,915 00	\$ 418,572 70	1-2	\$ 209,286 35
1887	Two years. . .	93,865 00	1,481 31	1-4	370 33
1888		96,625 00	872 46	3-4	654 33
1886	Three years . .	3,443,576 00	36,437 08	1-6	6,072 85
1887		4,444,620 00	50,794 12	1-2	25,397 06
1888		4,116,402 00	51,098 71	5-6	42,582 26
1886	Four years. . .	37,500 00	264 57	3-8	99 21
1887		151,550 00	1,243 86	5-8	777 35
1888		179,700 00	1,487 14	7-8	1,301 25
1884	Five years . . .	923,974 00	11,568 59	1-10	1,156 85
1885		905,132 00	11,265 41	3-10	3,379 62
1886		1,187,335 00	15,554 37	1-2	7,777 18
1887		1,684,039 00	22,843 87	7-10	15,990 66
1888		1,725,297 00	23,411 02	9-10	21,069 92
Totals		\$46,126,530 00	\$ 646,895 15	. . .	\$ 335,915 22

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$6,672,954 66
Losses paid from organization to date	4,013,658 06
Total amount of cash dividends declared since the company commenced business	822,500 00
Total amount of the company's stock owned by the directors at par value	109,800 00
Losses incurred during the year, fire	377,663 35

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

Risks written	\$ 687,742 00
Premiums received	15,347 29
Losses paid	8,230 86
Losses incurred	9,425 48

UNITED STATES BRANCH
OF THE
Trans-Atlantic Fire Insurance Company,
OF
HAMBURG, GERMANY.

Incorporated September, 1877.

E. HARBERS, Manager New York, N. Y.

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>
4 per cent. registered U. S. Government	\$ 325,000 00	\$ 416,000 00
Total market value of stocks and bonds		\$ 416,000 00

Loans on Collaterals.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
Canadian So. 1st mtg. 5 per ct.			
R. R. bonds	\$ 12,000 00	\$ 13,080 00	\$ 50,000 00
E. Tenn., Va. and Ga. 5 per cent. R. R. bonds	12,000 00	12,360 00	
Texas Pac. 1st mtg. 5 per cent. R. R. bonds	12,000 00	10,800 00	
C., M. & St. P. 1st mtg. (C. & P. W. Div.), 5 per cent. bds	16,000 00	16,800 00	
Missouri Pacific, 100 shares	10,000 00	7,600 00	
Totals	\$ 62,000 00	\$ 60,640 00	\$ 50,000 00

Amount loaned on collaterals	\$ 50,000 00
Cash in the company's principal office	1,414 97
Cash deposited in bank	25,451 90
Gross premiums in course of collection, not more than 3 months due	<u>25,486 09</u>

Aggregate amount of all the assets of the company, stated at their actual value	\$ 518,352 96
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III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 10,939 95
Losses resisted, including interest, costs and other expenses thereon	<u>5,750 00</u>
Net amount of unpaid losses	\$ 16,689 95
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$197,776.20; unearned premiums (50 per cent)	\$ 98,888 10
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$62,222.07; unearned premiums (pro rata)	<u>33,599 52</u>
Total unearned premiums	\$ 132,487 62
All other demands against the company, absolute and contingent	<u>3,501 47</u>
Total amount of all liabilities, except capital stock and net surplus	\$ 152,679 04

IV. INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of last year, as shown by that year's statement	<i>From fire risks.</i> \$ 21,188 37
Gross premiums on risks written and renewed during the year	<u>256,076 18</u>
Total	\$ 277,264 55
Deduct premiums and bills in course of collection at this date	<u>26,390 09</u>
Entire premiums collected during the year	\$ 250,874 46
Deduct re-insurance, rebate, abatement and return premiums	<u>28,512 15</u>
Net cash actually received for premiums	\$ 222,362 31
Received for interest on mortgages	<u>11,330 15</u>
Aggregate amount of income actually received during the year, in cash	\$ 233,692 46

V. EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	\$ 142,221 56
Paid for commissions or brokerage	46,184 28
Paid for salaries, fees and other charges of officers, clerks, agents and all other employes	18,335 23
Paid for State and local taxes in this and other States	3,592 13
All other payments and expenditures	<u>16,712 37</u>
Aggregate amount of actual expenditures during the year, in cash	\$ 227,045 57

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 .	\$20,807,808 00	\$ 249,575 66
Written or renewed during 1888.	24,605,546 00	256,076 18
Totals	\$45,413,354 00	\$ 505,651 84
Deduct those expired and marked off as terminated. .	21,046,154 00	245,653 57
Net amount in force December 31, 1888	\$24,367,200 00	\$ 259,998 27

Recapitulation of Fire Risks and 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>
1888	One year or less	\$18,368,540 00	\$ 197,776 20	1-2	\$ 98,888 10
1887	Two years . .	69,281 00	161 07	1-4	40 27
1888		70,392 00	18 83	3-4	14 12
1886		1,407,546 00	15,315 59	1-6	2,552 60
1887	Three years . .	1,632,147 00	16,787 50	1-2	8,393 75
1888		1,950,489 00	19,177 52	5-6	15,981 27
1885		11,100 00	59 55	1-8	7 44
1886	Four years . .	4,250 00	27 90	3-8	10 46
1887		10,150 00	15 33	5-8	9 58
1888		35,400 00	147 53	7-8	129 09
1884	Five years . .	92,217 00	1,376 23	1-10	137 62
1885		188,350 00	1,645 38	3-10	493 61
1886		118,915 00	1,962 96	1-2	981 48
1887		139,833 00	1,892 80	7-10	1,324 96
1888		268,590 00	4,080 14	9-10	3,672 13
Totals		\$24,367,200 00	\$ 259,998 27		\$ 132,487 62

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$2,493,935 10
Losses paid from organization to date	1,597,815 60
Losses incurred during the year, fire.	126,811 30
Amount deposited in different States and countries for the security of all the company's policy-holders	288,000 00

COLORADO BUSINESS.

No business in the State during 1888.

Union Insurance Company,

OF

SAN FRANCISCO, . CALIFORNIA.

Incorporated April 28, 1865.

NATHANIEL T. JAMES, President.

JAMES D. BAILEY, Secretary.

I. CAPITAL.

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

II. ASSETS.

Market value of real estate owned by the company (unincumbered) . .	\$ 115,000 00
Loans on mortgage (first liens), upon which not more than one year's interest is due	198,550 00
Interest due and accrued on all said mortgage loans	783 00
Value of lands mortgaged, exclusive of buildings	\$ 359,000 00
Value of buildings mortgaged (insured for \$131,850.00 as collateral)	199,500 00
Total value of said mortgaged premises	\$ 558,500 00

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. consols of 1907 . .	\$ 200,000 00	\$ 254,000 00
Oakland City, California	8,000 00	10,000 00
Alameda Town, California	4,000 00	4,250 00
Montgomery Avenue, San Francisco	120,000 00	36,000 00
Burlington, Cedar Rapids and Northern R. R., 1st mtg	23,000 00	21,064 00
C., B. & Q. R. R., 1st mtg	25,000 00	32,437 50
Chi. & Northwestern consol. sinking fund .	35,000 00	49,466 65
Chi., St. P., Minneapolis & Omaha R. R. consol. mtg	25,000 00	29,687 50
Chi., Mil. & St. P. R. R. (terminal) mtg . .	25,000 00	25,250 00
C., R. I. & P. R. R. (extension and collateral)	25,000 00	26,187 50
C., R. I. & P. R. R., 1st mtg	20,000 00	26,150 00
Del., Lacka. & Western R. R., 1st mtg . .	2,000 00	2,713 35
L. S. & Mich. Southern R. R. consol. mtg .	25,000 00	31,500 00
Michigan Central R. R., 1st mtg	25,000 00	32,333 00
Met. Elevated R. R., (N. Y. C.) 1st mtg . .	15,000 00	16,800 00
N. Y. C. & H. R. R. R., 1st mtg	35,000 00	46,637 50
Market St. Cable R. R. (San Francisco) . .	50,000 00	61,750 00
Spring Valley Water Works, San Francisco, stock	22,500 00	22,613 00
Spring Valley Water Works, San Francisco, bonds	20,000 00	24,500 00
Powell St. Cable R. R., San Francisco, bonds	25,000 00	27,500 00
Totals	\$ 729,500 00	\$ 780,840 00
Total market value of stocks and bonds		\$ 780,840 00

Loans on Collaterals

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
200 shares of the capital stock the London, Paris and American Bank, limited..	\$ 20,000 00	\$ 20,200 00	\$ 15,000 00
100 shares of the capital stock of the Union Savings Bank, of Oakland California . . .	10,000 00	12,500 00	8,000 00
Totals	\$ 30,000 00	\$ 32,700 00	\$ 23,000 00
Amount loaned on collaterals.			\$ 23,000 00
Cash in the company's principal office			1,570 15
Cash deposited in bank.			48,109 91
Interest due and accrued on bonds			11,623 00
Gross premiums in course of collection, not more than 3 months due			99,028 49
Bills receivable, not matured, taken for fire, marine and inland risks			40,558 73
Aggregate amount of all the assets of the company, stated at their actual value			\$1,319,063 28

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 22,212 40
Gross losses in process of adjustment or in suspense, including all reported and supposed losses	41,128 45
Losses resisted, including interest, costs and other ex- penses thereon	12,883 87
Net amount of unpaid losses	\$ 76,229 72
Gross premiums received and receivable upon all unex- pired fire risks, running one year or less from date of policy, \$417,189.40; unearned premiums (50 per cent.)	\$ 208,594 70
Gross premiums received and receivable upon all unex- pired fire risks, running more than one year from date of policy, \$162,362.28; unearned premiums (pro rata)	96,961 53
Gross premiums received and receivable upon all unex- pired inland navigation risks, \$63,285.13; unearned premiums (50 per cent)	31,642 56
Gross premiums received and receivable upon all unex- pired marine risks	8,780 88
Total unearned premiums	\$ 345,979 67
Unused balances of bills and notes taken in advance for premiums on open marine and inland policies, or otherwise returnable on settlement	14,140 56
Due and accrued for salaries, rent, advertising and for agency and other miscellaneous expenses.	3,715 60
All other demands against the company, absolute and contingent. . .	2,416 67
Total amount of all liabilities, except capital stock and net sur- plus	\$ 442,482 22
Joint stock capital actually paid up in cash	750,000 00
Surplus beyond capital and all other liabilities	126,581 06
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$1,319,063 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 year, as shown by that year's statement	\$ 38,698 93	\$ 29,537 18	
Deduct amount of same not collected	565 20		
Net collected	\$ 38,183 73	\$ 29,537 18	
Gross premiums on risks written and renewed during the year	727,287 66	238,645 48	
Total	\$ 765,421 39	\$ 268,182 66	
Deduct premiums and bills in course of collection at this date	78,349 97	61,237 25	
Entire premiums collected during year	\$ 687,071 42	\$ 206,945 41	
Deduct re-insurance, rebate, abatement and return premiums	121,370 28	78,091 09	
	\$ 565,701 14	\$ 128,854 32	
Net cash actually received for premiums			\$ 694,555 46
Received for interest on mortgages			11,794 06
Received for interest and dividends on stocks, bonds and collateral loans			21,832 52
Income received from all other sources			8,461 10
Aggregate amount of income actually received during the year in cash			\$ 736,643 14

V. EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	<i>Marine and inland risks.</i>	
Gross amount actually paid for losses (including \$463.11, losses occurring in previous years)	\$ 322,003 87	\$ 86,340 31	
Deduct all amounts received for salvages, and re-insurance in other companies	9,142 65	15,949 94	
	\$ 312,861 22	\$ 70,390 37	
Net amount paid during the year for losses			\$ 383,251 59
Cash dividends actually paid stockholders			30,000 00
Paid for commissions or brokerage			169,181 22
Paid for salaries, fees and all other charges of officers, clerks, agents, and all other employés			42,340 92
Paid for State and local taxes in this and other States			15,604 03
All other payments and expenditures			39,439 14
Aggregate amount of actual expenditures during the year in cash			\$ 679,816 90

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	\$ 40,301,147	\$ 482,661 31	\$ 1,510,776	\$ 73,931 00
Written or renewed during yr.. . . .	54,256,418	727,287 66	15,780,522	238,645 48
Totals	\$ 94,557,565	\$ 1,209,948 97	\$ 17,291,298	\$ 312,576 48
Deduct those expired and marked off as terminated	46,342,619	598,576 86	15,529,722	213,880 79
In force at end of the year	\$ 48,214,946	\$ 611,372 11	\$ 1,761,576	\$ 98,695 69
Deduct amount re-insured	2,429,819	31,820 43	569,282	26,629 68
Net amount in force December 31, 1888	\$ 45,785,127	\$ 579,551 68	\$ 1,192,294	\$ 72,066 01

Recapitulation of Fire Risks and 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>
1888	One year or less	\$ 33,008,766 00	\$ 417,189 40	1-2	\$ 208,594 70
1887	Two years . . .	52,008 00	495 35	1-4	123 89
1888		28,600 00	264 71	3-4	198 54
1886	Three years . .	2,321,570 00	27,866 15	1-6	4,644 36
1887		3,153,503 00	38,967 77	1-2	19,483 88
1888		5,115,041 00	66,289 07	5-6	55,240 90
1884	Five years . .	356,430 00	3,842 60	1-10	384 26
1885		247,300 00	3,006 10	3-10	901 83
1886		555,850 00	4,999 55	1-2	2,499 77
1887		472,691 00	7,418 91	7-10	5,193 24
1888		673,368 00	9,212 07	9-10	8,290 86
Totals		\$ 45,785,127 00	\$ 579,551 68		\$ 305,556 23

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 9,480,735 01
Losses paid from organization to date	5,214,982 60
Total amount of cash dividends declared since the company commenced business	2,265,000 00
Total amount of the company's stock owned by the directors at par value	93,000 000
Losses incurred during the year: fire, \$317,242.28; marine, \$84,784.09, total	402,026 37

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

Risks written	\$ 672,732 57
Premiums received	14,666 09
Losses paid	7,583 35
Losses incurred	7,583 35

Union Insurance Company,

OF

PHILADELPHIA, PENNSYLVANIA.

Incorporated February 6, 1864.

CHAS. S. HOLLINGSHEAD, President.

JOHN M. COWELL, Secretary.

I. CAPITAL.

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

II. ASSETS.

Market value of real estate owned by the company (unincumbered)	\$ 160,000 00
Loans on mortgage (first liens), upon which not more than one year's interest is due.	7,500 00
Interest due and accrued on all said mortgage loans	187 50

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	<i>Par value.</i>	<i>Market value.</i>
United States new 4½ per cent., reg.	\$ 10,000 00	\$ 10,850 00
Baltimore and Ohio R. R., Parkersburg br'h, 6 per cent. coupon	25,000 00	30,750 00
Steubenville and Indiana R. R., 5 pr. ct. reg.	15,000 00	16,200 00
Pittsburgh water loan, 7 per cent	10,000 00	12,800 00
Chesapeake and Delaware Canal Co., 5 per cent. reg.	15,000 00	12,300 00
Philadelphia and Read'g R. R., 6 p. ct. coup.	25,000 00	30,000 00
North Penna. R. R. Co , 7 per cent. coupon.	4,500 00	5,400 00
American Steamship Co., 6 per cent. coup.. . . .	6,000 00	6,540 00
Penna. Canal Co., 6 per cent. coup.. . . .	15,000 00	11,400 00
Susquehanna Coal Co., 6 per cent. coup.	10,000 00	11,800 00
Shamokin, Sunbury and Lewisburg R. R., 5 per cent. coup.	4,000 00	4,000 00
Bethlehem Iron Co., 1st mtge, 6 pr. ct. coup.	2,000 00	2,280 00
Phila. and Reading R. R., gen. mtge., 4 per cent. coup.	4,000 00	3,625 00
Phila. and Reading R. R., pref. income mtg. coupon	5,000 00	3,018 75
Perkiomen R. R., 1st series mtge., 5 per ct. coupon	13,000 00	13,390 00
New York and Pacific Car Trust "A," 7 per cent. reg.	13,000 00	9,750 00
Pennsylvania Car Trust "C," 5 per cent. reg.	2,000 00	2,020 00
Pennsylvania Car Trust "F," 5 per cent. reg.	8,000 00	8,080 00
New York Car Trust "C," 6 per cent. reg.	35,000 00	31,500 00
N. Y. and Pacific Car Trust "C," 6 p. ct. reg.	32,000 00	24,000 00
<i>Shares of Stock.</i>		
100 Little Schuylkill R. R.	5,000 00	6,950 00
825 Pennsylvania R. R.	41,250 00	44,343 75
136 North Pennsylvania R. R.	6,800 00	11,152 00
48 Delaware R. R.	1,200 00	1,488 00
68 Philadelphia Nat. Bank.	6,800 00	16,864 00
88 Farmers' and Mechanics' Nat. Bank	8,800 00	14,256 00
88 Delaware Mut. Safety Ins. Co.	2,200 00	4,444 00
525 Harrisburg, Portsmouth, Mt. Joy and Lancaster R. R.	26,250 00	46,200 00
Totals	\$ 351,800 00	\$ 395,401 50
Total market value of stocks and bonds		\$ 395,401 50
Cash in company's principal office		5,375 30
Cash deposited in bank		22,507 61
Interest due and accrued on bonds		1,322 50
Gross premiums in course of collection, not more than 3 months due		96,052 15
Bills receivable, not matured, taken for fire, marine and inland risks		300 00
All other property belonging to the company		2,419 39
Aggregate amount of all the assets of the company, stated at their actual value		\$ 691,065 95

III. LIABILITIES.

Gross claims for adjusted and unpaid losses, due and to become due	\$ 15,980 93	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	87,356 10	
Losses resisted, including interest, costs and other expenses thereon	10,487 41	
Total gross amount of claims for losses	\$ 113,824 44	
Deduct re-insurance thereon	32,798 43	
Net amount of unpaid losses.	\$ 81,026 01	
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$184,910.12; unearned premiums (50 per cent.)	\$ 92,455 06	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$192,943.29; unearned premiums (pro rata)	100,804 81	
Gross premiums received and receivable upon all unexpired marine risks	46,192 47	
Total unearned premiums	\$ 239,452 34	
Amount reclaimable by the insured on perpetual fire insurance policies	35,497 51	
Cash dividends to stockholders remaining unpaid	2,547 13	
Due and to become due for borrowed money	64,569 70	
All other demands against the company, absolute and contingent	1,117 67	
Total amount of all liabilities, except capital stock and net surplus	\$ 424,210 36	
Joint stock capital actually paid up in cash	250,000 00	
Surplus beyond capital and all other liabilities.	16,855 59	
Aggregate amount of all liabilities, including paid-up capital stock and net surplus.	\$ 691,065 95	

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 year, as shown by that year's statement	\$ 24,511 66	\$ 101,726 70
Deduct amount of same not collected	231 21	33,793 31
Net collected	24,280 45	67,933 39
Gross premiums on risks written and renewed during the year	365,167 53	455,804 41
Totals.	\$ 389,447 98	\$ 523,737 80
Deduct premiums and bills in course of collection at this date	27,715 55	68,636 60
Entire prems. collected during year.	\$ 361,732 43	\$ 455,101 20
Deduct re-insurance, rebate, abatement and return premiums.	22,956 34	303,612 58
	\$ 288,776 09	\$ 151,488 62
Net cash actually received for premiums	\$ 440,264 71	
Received for interest on mortgages	350 00	
Received for interest and dividends on stocks, bonds, and collateral loans	21,017 20	
Income received from all other sources	9,598 95	
Deposit premiums received for perpetual fire risks.	\$ 1,089 45	
Aggregate amount of income actually received during the year in cash	\$ 471,230 86	

V. EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	<i>Marine and inland risks.</i>
Gross amount actually paid for losses (including \$216,646.02, losses occurring in previous years)	\$ 216,753 19	\$ 378,949 28
Deduct all amounts received for salvages, and re-insurance in other companies . .	30,385 10	223,681 86
	\$ 186,368 09	\$ 155,267 42
Net amount paid during the year for losses.		\$ 341,635 51
Cash dividends actually paid stockholders		17,464 00
Paid for commissions or brokerage.		65,336 57
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employés		38,088 46
Paid for State and local taxes in this and other States		13,789 17
All other payments and expenditures.		43,606 69
Amount of deposit premiums returned during the year on perpetual fire risks	\$ 1,792 05	
Aggregate amount of actual expenditures during the year in cash		\$ 502,631 04

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	\$ 33,027,313	\$ 392,755 06	\$ 281,922	\$ 14,481 92
Written or renewed during yr. . . .	30,903,432	365,167 53	106,332,369	455,804 41
Totals	\$ 63,930,745	\$ 757,922 59	\$ 106,614,291	\$ 470,286 33
Deduct those expired and marked off as terminated	29,243,672	341,353 46	103,921,888	402,250 36
In force at end of year	\$ 34,687,073	\$ 416,569 13	\$ 2,692,403	\$ 68,035 97
Deduct amount re-insured	3,113,547	38,715 72	1,624,057	21,843 50
Net amount in force December 31, 1888	\$ 31,573,526	\$ 377,853 41	\$ 1,068,346	\$ 46,192 47

Recapitulation of Fire Risks and 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>
1888	One year or less	\$14,567,427 00	\$ 184,910 12	1-2	\$ 92,455 06
1887	Two years . .	62,414 00	858 08	1-4	214 52
1888		76,789 00	834 15	3-4	625 61
1886	Three years . .	2,340,249 00	27,252 79	1-6	4,542 12
1887		3,377,086 00	39,212 66	1-2	19,606 33
1888		2,948,370 00	34,448 87	5-6	28,707 39
1885	Four years . .	51,317 00	467 30	1-8	58 42
1886		81,175 00	838 24	3-8	314 34
1887		87,675 00	861 78	5-8	538 62
1888		115,225 00	1,394 63	7-8	1,220 28
1884	Five years . .	1,561,907 00	18,241 63	1-10	1,824 16
1885		1,247,127 00	14,256 52	3-10	4,276 95
1886		1,304,416 00	14,612 42	1-2	7,306 21
1887		1,969,208 00	20,639 64	7-10	14,447 74
1888		1,795,041 00	19,024 58	9-10	17,122 12
	Perpetual risks	1,306,750 00	39,441 68	. . .	35,497 51
Totals		\$ 32,892,176 00	\$ 417,295 09	. . .	\$ 228,757 38

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$20,638,515 00
Losses paid from organization to date	15,087,243 00
Total amount of cash dividends declared since the company commenced business	1,876,221 00
Total amount of the company's stock owned by the directors at par value	24,352 77
Dividends declared payable in stock from organization	15,000 00
Losses incurred during the year: fire, \$192,214.90; marine, \$278,284.68; total	470,499 58

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

Risks written	\$ 111,500 00
Premiums received	1,185 24
Losses paid	None
Losses incurred	None

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.

Market value of real estate owned by the company (unincumbered)	\$ 22,500 00
Loans on mortgage (first liens), upon which not more than one year's interest is due	422,775 00
Loans on mortgage (first liens), upon which more than one year's interest is due (of which \$51,421.35 is in process of foreclosure)	51,421 35
Interest due and accrued on said mortgage loans	7,586 78
Value of lands mortgaged, exclusive of buildings	\$ 541,797 00
Value of buildings mortgaged (insured for \$186,375.00 as collateral)	248,500 00
Total value of said mortgaged premises	\$ 790,297 00

Account of Stocks and Bonds owned by the Company.

	Par value.	Market value.
California Dry Dock debentures, 6 per cent.	\$ 4,000 00	\$ 4,256 88
Parnell Borough Water Works deb., 6 pr. ct.	5,250 00	5,040 00
Totals	\$ 9,250 00	\$ 9,296 88

Total market value of stocks and bonds	\$ 9,296 88
Cash in the company's principal office	174 10
Cash deposited in bank	354,520 48
Interest due and accrued on cash deposited in bank	7,435 60
Net premiums in course of collection not more than 3 months due	103,424 33
Bills receivable, not matured, taken for fire, marine and inland risks	7,839 06
All other property belonging to the company	5,821 60
Amount of premiums unpaid on policies which have been issued more than three months	\$ 7,839 06
Aggregate amount of all the assets of the company, stated at their actual value	\$ 976,020 87

III. LIABILITIES.

Total gross amount of claims for losses	\$ 57,625 00
Deduct re-insurance thereon	28,450 00
Net amount of unpaid losses	\$ 29,175 00
Gross premiums received and receivable upon all unex- pired fire risks, running one year or less from date of policy, \$206,054.00; unearned premiums (50 per cent.)	\$ 103,027 00
Gross premiums received and receivable upon all unex- pired fire risks, running more than one year from date of policy, \$9,258.58; unearned premiums (pro rata)	4,765 50
Gross premiums received and receivable upon all unex- pired inland navigation risks, \$12,811.25; unearned premiums (100 per cent.)	12,811 25
Gross premiums received and receivable upon all unex- pired marine risks	37,134 56
Total	\$ 157,738 31
Cash dividends to stockholders remaining unpaid	\$ 3,751 73
Due for amount advanced London agents	29,375 00
All other demands against the company, absolute and contingent	36,950 31
Total amount of all liabilities, except capital stock and net surplus	\$ 256,990 35
Joint stock capital actually paid up in cash	500,000 00
Surplus beyond capital and all other liabilities	219,030 52
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$ 976,020 87

IV. INCOME DURING THE YEAR.

	<i>From fire risks.</i>	<i>Marine and inland risks.</i>
Gross premiums in course of collection at close of last previous year, as shown by that year's statement	\$ 18,940 06	\$ 60,642 15
Gross premiums on risks written and re- newed during the year	323,036 83	373,543 10
Totals	\$ 341,976 89	\$ 434,185 25
Deduct premiums and bills in course of col- lection at this date	23,921 54	87,341 85
Entire premiums collected during the year	\$ 318,055 35	\$ 346,843 40
Deduct re-insurance, rebate, abatement and return premiums	70,592 93	135,840 23
	\$ 247,462 42	\$ 211,003 17
Net cash actually received for premiums	\$ 458,465 59	
Received for interest on mortgages	29,157 08	
Income received from all other sources	2,461 00	
Aggregate amount of income actually received during the year in cash	\$ 490,083 67	

V. EXPENDITURES DURING THE YEAR.

	<i>On fire risks. Marine and inland risks.</i>	
Gross amount actually paid for losses (including \$16,225.00, losses occurring in previous years)	\$ 145,981 22	\$ 238,359 56
Deduct all amounts received for salvages and re-insurance in other companies. .	24,789 66	112,339 54
	\$ 121,191 56	\$ 126,020 02
Net amount paid during the year for losses		\$ 247,211 58
Cash dividends actually paid stockholders		50,599 77
Paid for commissions or brokerage		48,954 21
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employés		85,924 57
Paid for State and local taxes in this and other States		3,189 08
All other payments and expenditures		3,225 69
Aggregate amount of actual expenditures during year in cash.		\$ 439,104 90

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, 1887 . . .	\$ 23,752,750	\$ 187,425 90	\$ 3,058,820	\$ 82,638 02
Written or renewed in 1888	40,498,780	323,036 83	33,239,165	373,543 10
Totals	\$ 64,251,530	\$ 510,462 73	\$ 36,297,985	\$ 456,181 12
Deduct those expired and marked off as terminated	30,529,497	243,077 30	24,577,040	253,515 46
In force Dec. 31, 1888 .	\$ 33,722,033	\$ 267,385 43	\$ 11,720,945	\$ 202,665 66
Deduct amount re-insured	7,475,250	52,072 85	8,905,870	115,585 29
Net amount in force Dec. 31, 1888	\$ 26,246,783	\$ 215,312 58	\$ 2,815,075	\$ 87,080 37

Recapitulation of Fire Risks and Premiums.

<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prem. charged.</i>	<i>Premiums unearned.</i>
One year or less	\$25,745,850 00	\$ 206,054 00	\$ 103,027 00
Two years.	291,167 00	5,196 45	4,765 60
Three years.	206,423 00	3,900 68	
Four years.	3,343 00	161 45	
Totals	\$ 26,246,783 00	\$ 215,312 58	\$ 107,792 50

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$4,956,301 98
Losses paid from organization to date	3,127,462 44
Total amount of cash dividends declared since the company commenced business	434,375 00
Total amount of the company's stock owned by the directors at par value	25,525 00
Amount loaned to officers and directors	32,500 00
Amount loaned to stockholders, not officers	3,000 00
Losses incurred during the year: fire, \$147,215.66; marine, \$129,170.02; total.	276,386 58

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 318,650 00
Premiums received	7,605 48
Losses paid	3,120 74
Losses incurred	2,538 30

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.

Loans on mortgage (first liens), upon which not more than one year's interest is due	\$ 574,200 00
Interest due and accrued on all said mortgage loans	3,306 29
Value of lands mortgaged, exclusive of buildings	\$ 482,500 00
Value of buildings mortgaged (insured for \$554,450.00 as collateral)	664,000 00
Total value of said mortgaged premises	\$1,146,500 00

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	<i>Par value.</i>	<i>Market value.</i>
U. S. 4 per cent. registered	\$ 45,000 00	\$ 57,487 00
Market value of stocks and bonds		00

Loans on Collaterals.

<i>Shares of Stock</i>	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
25 Wells, Fargo & Co	\$ 2,500 00	\$ 3,375 00	\$ 1,500 00
Amount loaned on collaterals			\$ 1,500 00
Cash in the company's principal office			2,222 51
Cash deposited in bank			17 49
Interest due and accrued on bonds			250 00
Interest due and accrued on collateral loans			7 50
Gross premiums in course of collection, not more than 3 months due			26,936 89
All other property belonging to the company			250 00
Aggregate amount of all the assets of the company, stated at their actual value			\$ 666,178 18

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 16,926 37
Gross losses in process of adjustment or in suspense, including all reported and supposed losses.	2,930 00
Net amount of unpaid losses	\$ 19,856 37
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$106,219.42; unearned premiums (50 per cent.).	\$ 53,109 71
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$77,499.27; unearned premiums (pro rata).	45,889 15
Gross premiums received and receivable upon all unexpired inland navigation risks, \$35,760.36; unearned premiums (50 per cent)	17,880 18
Total unearned premiums	\$ 116,879 04
Interest due and declared remaining unpaid	180 25
Due and to become due for borrowed money	6,300 00
All other demands against the company, absolute and contingent. . .	9,060 13
Total amount of all liabilities, except capital stock and net surplus	\$ 152,275 79
Joint stock capital actually paid up in cash.	250,000 00
Surplus beyond capital and all other liabilities.	263,902 39
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$ 666,178 18

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 year, as shown by that year's statement	\$ 18,533 27	\$ 1,571 92
Deduct amount of same not collected . . .	156 00	100 00
Net collected	\$ 18,377 27	\$ 1,471 92
Gross premiums on risks written and renewed during the year	174,923 25	51,574 77
Total	\$ 193,300 52	\$ 53,046 69
Deduct premiums and bills in course of collection at this date	23,501 48	3,458 21
Entire premiums collected during the year.	\$ 169,799 04	\$ 49,588 48
Deduct re-insurance, rebate, abatement and return premiums	21,800 21	2,616 42
	\$ 147,998 83	\$ 46,972 06
Net cash actually received for premiums	\$ 194,970 89	
Received for interest on mortgages	22,562 03	
Received for interest and dividends on stocks, bonds and collateral loans	3,815 69	
Income received from all other sources.	521 65	
Aggregate amount of income actually received during the year in cash	\$ 221,870 26	

V. EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	<i>Marine and inland risks</i>
Gross amount actually paid for losses (including \$4,261.72, losses occurring in previous years)	\$ 50,382 80	\$ 13,570 79
Deduct all amounts received for salvages and re-insurance in other companies	2,781 60	58 75
	<hr/> \$ 47,601 20	<hr/> \$ 13,512 04
Net amount paid during the year for losses		\$ 61,113 24
Cash dividends actually paid stockholders		27,527 50
Paid for commissions or brokerage		47,093 09
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employés		18,276 25
Paid for State and local taxes in this and other States		5,173 67
All other payments and expenditures		19,775 80
Aggregate amount of actual expenditures during the year, in cash		<hr/> \$ 178,959 55

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 . . .	\$ 18,497,892	\$ 155,205 17	\$ 551,190	\$ 17,650 27
Written or renewed during the year	22,892,779	174,923 25	1,770,364	51,574 77
Totals	<hr/> \$ 41,390,671	<hr/> \$ 330,128 42	<hr/> \$ 2,321,554	<hr/> \$ 69,225 04
Deduct those expired and marked off as terminated . .	18,103,409	140,506 69	1,113,945	32,517 32
In force December 31, 1888	\$ 23,287,262	\$ 189,621 73	\$ 1,207,609	\$ 36,707 72
Deduct amount re-insured . .	705,283	5,903 04	31,250	947 36
Net amount in force Dec. 31, 1888	<hr/> \$ 22,581,979	<hr/> \$ 183,718 69	<hr/> \$ 1,176,359	<hr/> \$ 35,760 36

Recapitulation of Fire Risks and 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>
1888	One year or less	\$12,883,477 00	\$ 106,219 42	1-2	\$ 53,109 71
1887	Two years . .	14,000 00	112 50	1-4	28 12
1888		15,375 00	110 70	3-4	83 02
1886	Three years . .	1,796,922 00	14,369 90	1-6	2,394 98
1887		2,551,578 00	18,787 19	1-2	9,393 60
1888		3,984,945 00	30,118 17	5-6	25,098 47
1885	Four years . .	26,850 00	290 60	1-8	36 33
1886		8,650 00	86 50	3-8	32 44
1887		23,600 00	212 35	5-8	132 72
1888		39,450 00	355 00	7-8	310 00
1884	Five years . . .	145,325 00	1,149 07	1-10	114 90
1885		159,375 00	1,619 06	3-10	485 72
1886		220,932 00	2,269 50	1-2	1,134 75
1887		292,550 00	2,863 75	7-10	2,004 62
1888		418,950 00	5,154 98	9-10	4,639 48
Totals		<hr/> \$ 22,581,979 00	<hr/> \$ 183,718 69		<hr/> \$ 98,998 86

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$3,796,115 00
Losses paid from organization to date	1,945,679 00
Total amount of cash dividends declared since the company commenced business	1,669,091 00
Total amount of the company's stock owned by the directors at par value	51,700 00
Amount loaned to officers and directors	1,500 00
Losses incurred during the year: fire, \$60,527.44; marine, \$16,180.50; total	76,707 94

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

Risks written	\$ 236,190 00
Premiums received	3,059 94
Losses paid	315 16
Losses incurred	315 16

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>Par value.</i>	<i>Market value.</i>
United States 4½ per cent. reg. bonds . . .	\$ 100,000 00	\$ 108,000 00
United States 4 per cent. reg. bonds . . .	203,000 00	255,270 00
Ohio State stock, 3 per cent.	100,000 00	103,000 00
Georgia State bonds, 4½ per cent.	25,000 00	26,625 00
Cash deposit State of Mississippi	15,000 00	15,000 00
City of Richmond, Va., 4 per cent. bonds. .	40,000 00	41,200 00
Dominion of Canada stock, 4 per cent . .	141,350 00	148,417 50
Canadian Bank of Commerce stock.	40,000 00	46,800 00
Imperial Loan and Investment Co. stock . .	25,000 00	29,000 00
Dominion Loan and Investment Co. stock .	15,000 00	13,500 00
Canada Perman't Loan and Sav'gs Co. stk .	3,500 00	7,000 00
Freehold Loan and Savings Co. stock. . . .	9,500 09	15,390 00
Cash deposit—New York trustees	23,000 00	23,000 00
Totals	\$ 738,350 00	\$ 832,202 50

Total market value of stocks and bonds	\$ 832,202 50
Cash in the company's principal office	10 26
Cash deposited in bank	59,618 87
Gross premiums in course of collection, not more than 3 months due .	122,787 48
Bills receivable, not matured, taken for fire, marine and inland risks .	46,726 21
Aggregate amount of all the assets of the company, stated at their actual value	\$1,061,345 32

III. LIABILITIES.

Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.	\$ 73,823 19
Losses resisted, including interest, costs and other expenses thereon	4,600 00
Net amount of unpaid losses	\$ 78,423 19
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$590,466.30; unearned premiums (50 per cent.)	\$ 295,233 15
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date, of policy, \$321,160.70; unearned premiums (pro rata)	172,037 16
Gross premiums received and receivable upon all unexpired inland navigation risks, \$65,086.91; unearned premiums (50 per cent.)	32,543 45
Hull time risks (50 per cent.)	8,579 75
Gross premiums received and receivable upon all unexpired marine risks	3,719 65
Total unearned premiums	\$ 512,113 16
All other demands against the company, absolute and contingent. . .	16,015 75
Total amount of all liabilities, except net surplus	\$ 606,552 10
Surplus beyond all liabilities	454,793 22
Aggregate amount of all liabilities, including net surplus. . .	\$1,061,345 32

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	\$ 118,570 26	\$ 34,634 66
Gross premiums on risks written and renewed during the year	988,998 71	509,064 30
Totals	\$1,107,568 97	\$ 543,698 96
Deduct premiums and bills in course of collection at this date	134,507 21	35,006 48
Entire premiums collected during the year	\$ 973,061 76	\$ 508,692 48
Deduct re-insurance, rebate, abatement and return premiums	178,415 47	140,377 19
	\$ 794,646 29	\$ 368,315 29
Net cash actually received for premiums	\$1,162,961 58	
Received for interest and dividends on stocks, bonds, collateral loans and from all other sources		30,564 64
Aggregate amount of income actually received during the year, in cash	\$1,193,526 22	

V. EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	<i>Marine and inland risks.</i>
Gross amount actually paid for losses, (including \$103,527.33, losses occurring in previous years)	\$ 548,652 40	\$ 325,465 97
Deduct all amounts received for salvages, and re-insurance in other companies	32,447 50	46,182 09
	\$ 516,204 90	\$ 279,283 88
Net amount paid during the year for losses	\$ 795,488 78	
Paid for commissions or brokerage	224,874 16	
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employés	25,625 00	
Paid for State and local taxes in this and other States	26,610 50	
All other payments and expenditures	89,924 01	
Aggregate amount of actual expenditures during the year, in cash	\$1,154,522 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 the preceding year. . . .	\$ 63,887,023	\$ 937,424 64	\$ 3,590,971	\$ 106,866 68
Written or renewed during year	72,232,651	988,998 71	58,063,521	509,064 30
Totals	\$136,119,674	\$1,926,423 35	\$ 61,654,492	\$ 615,930 98
Deduct those expired and marked off as terminated.	64,965,778	971,937 62	58,541,432	523,496 40
In force at end of the year.	\$ 71,153,896	\$ 954,485 73	\$ 3,113,060	\$ 92,434 58
Deduct amount re-insured	3,066,720	42,858 73	264,833	6,468 52
Net amount in force December 31, 1888	\$ 68,087,176	\$ 911,627 00	\$ 2,848,227	\$ 85,966 06

Recapitulation of Fire Risks and 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>
1888	One year or less	\$44,923,377 00	\$ 590,466 30	1-2	\$ 295,233 15
1886	Three years . .	4,766,366 00	64,816 52	1-6	10,802 75
1887		5,648,541 00	74,817 01	1-2	37,408 50
1888		6,551,143 00	85,665 50	5-6	71,387 91
1884	Five years . .	964,967 00	15,660 37	1-10	1,566 03
1885		954,470 00	14,932 99	3-10	4,479 89
1886		1,371,245 00	20,880 31	1-2	10,440 15
1887		1,351,107 00	19,986 29	7-10	13,990 40
1888		1,555,900 00	24,401 71	9-10	21,961 53
Totals		\$68,087,176 00	\$ 911,627 00		\$ 467,270 31

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$10,669,637 75
Losses paid from organization to date.	7,137,738 04
Losses incurred during the year: fire, \$495,469.54; marine and inland, \$277,530.52; total	773,000 06

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 754,907 00
Premiums received	15,297 13
Losses paid	11,989 81
Losses incurred	13,090 04

Westchester Fire Insurance Co.,

OF

NEW YORK, . . . NEW YORK.

Incorporated March 14, 1837.

GEORGE R. CRAWFORD, President.

JOHN Q. UNDERHILL, Secretary.

I. CAPITAL.

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

II. ASSETS.

Market value of real estate owned by the company (unincumbered). .	\$ 20,000 00
Loans on mortgage (first liens), upon which not more than one year's interest is due	351,752 50
Interest due and accrued on all said mortgage loans	3,142 63
Value of lands mortgaged, exclusive of buildings	\$ 347,850 00
Value of buildings mortgaged (insured for \$350,940.00 as collateral)	382,900 00
Total value of said mortgaged premises	\$ 730,750 00

Account of Stocks and Bonds owned by the Company.

<i>Stock.</i>	<i>Par value.</i>	<i>Market value.</i>
Albany and Susquehanna R. R.	\$ 40,000 00	\$ 61,600 00
N. Y. and Harlem	60,000 00	141,000 00
Rensselaer and Saratoga R. R.	50,000 00	85,000 00
N. Y., Lacka. and Western R. R.	80,000 00	88,000 00
<i>Bonds.</i>		
Georgia State	25,000 00	26,000 00
Oregon Short Line R. R.	20,000 00	22,400 00
St. Louis and Iron Mountain R. R.	25,000 00	21,250 00
Richmond and Dan. R. R.	20,000 00	22,800 00
Central Pacific R. R.	25,000 00	25,500 00
Metropolitan Ferry Co.	20,000 00	21,000 00
Richmond City, Va.	15,000 00	15,300 00
New York City	250,000 00	262,500 00
Chicago, Rock Island and Pacific R. R.	20,000 00	20,950 00

<i>Bonds.</i>	<i>Par value</i>	<i>Market value.</i>
C., B. & Q. R. R.	20,000 00	18,300 00
St. Joseph and Grand Island R. R.	20,000 00	20,800 00
Housatonic R. R.	20,000 00	21,300 00
Totals	\$ 710,000 00	\$ 873,700 00
Total market value of stocks and bonds		\$ 873,700 00

Loans on Collaterals.

<i>Bonds.</i>	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
Jersey City improvement. . . \$	5,000 00	\$ 5,500 00	\$ 3,000 00
Fort Worth and Denver City R. R., 1st mtg	5,000 00	4,500 00	2,500 00
Totals	\$ 10,000 00	\$ 10,000 00	\$ 5,500 00
Amount loaned on collaterals.			\$ 5,500 00
Cash deposited in bank.			93,825 92
Gross premiums in course of collection not more than 3 months due			77,530 95
Aggregate amount of all assets of the company, stated at their actual value			\$1,407,452 00

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 31,027 29
Gross losses in process of adjustment, or in suspense, in- cluding all reported and supposed losses	36,454 62
Losses resisted, including interest, costs and other ex- penses thereon	2,950 00
Total gross amount of claims for losses	\$ 70,431 91
Deduct re-insurance thereon	2,500 00
Net amount of unpaid losses	\$ 67,931 91
Gross premiums received and receivable upon all unex- pired fire risks, running one year or less from date of policy, \$639,195.16; unearned premiums (50 per cent.)	\$ 319,597 58
Gross premiums received and receivable upon all unex- pired fire risks, running more than one year from date of policy, \$770,973.50; unearned premiums (pro rata)	402,670 74
Gross premiums received and receivable upon all unex- pired inland navigation risks, \$4,785.05; unearned premiums (50 per cent.)	2,392 52
Total unearned premiums	\$ 724,660 84
Total amount of all liabilities, except capital stock and net surplus	\$ 792,592 75
Joint stock capital actually paid up in cash	300,000 00
Surplus beyond capital and all other liabilities.	314,859 25
Aggregate amount of all liabilities, including paid-up capital stock and net surplus.	\$1,407,452 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 year, as shown by that year's statement	\$ 98,245 35	\$ 1,520 19
Deduct amount of same not collected	1,629 32	
Net collected	\$ 96,616 03	\$ 1,520 19
Gross premiums on risks written and renewed during the year	1,019,353 97	6,716 45
Totals	\$1,115,970 00	\$ 8,236 64
Deduct premiums and bills in course of collection at this date	102,986 48	708 75
Entire premiums collected during the year	\$1,012,983 52	\$ 7,527 89
Deduct re-insurance, rebate, abatement and return premiums	105,618 01	7,527 89
Net cash actually received for premiums		\$ 914,893 40
Received for interest on mortgages		20,246 27
Received for interest and dividends on stocks, bonds and collateral loans		34,396 72
Income received from all other sources		144 00
Aggregate amount of income actually received during the year in cash		\$ 969,680 39

V. EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	<i>Marine and inland risks.</i>
Gross amount actually paid for losses (including \$63,716.83, losses occurring in previous years)	\$ 542,702 37	\$ 2,513 53
Deduct all amounts received for salvages and re-insurance in other companies	12,438 63	
	\$ 530,263 74	\$ 2,513 53
Net amount paid during the year for losses		\$ 532,777 27
Cash dividends actually paid stockholders		30,000 00
Paid for commissions or brokerage		176,997 61
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		36,407 99
Paid for State and local taxes in this and other States		20,127 59
All other payments and expenditures		106,548 30
Aggregate amount of actual expenditures during the year in cash		\$ 902,853 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	\$ 134,711,056	\$1,322,302 46	\$ 174,000	\$ 2,068 88
Written or renewed during yr.	125,360,118	1,019,353 97	731,965	6,716 45
Totals	\$ 260,071,234	\$2,341,656 43	\$ 905,965	\$ 8,785 33
Deduct those expired and marked off as terminated	107,585,356	903,256 71	645,150	4,000 28
In force at the end of the year	\$ 152,485,878	\$1,438,399 72	\$ 260,815	\$ 4,785 05
Deduct amount re-insured	2,780,672	28,231 06		
Net amount in force Dec. 31, 1888	\$ 149,705,206	\$1,410,168 66	\$ 260,815	\$ 4,785 05

Recapitulation of Fire Risks and 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>
1888	One year or less	\$ 64,525.487 00	\$ 639,195 16	1-2	\$ 319,597 58
1887	Two years . .	315,552 00	2,861 24	1-4	715 31
1888		422,366 00	3,792 62	3-4	2,844 47
1886	Three years . .	19,319,715 00	157,054 90	1-6	26,175 82
1887		20,158,583 00	170,279 30	1-2	85,139 62
1888		24,100,734 00	194,010 75	5-6	161,675 63
1885	Four years . .	165,537 00	1,667 48	1-8	208 43
1886		219,774 00	2,296 28	3-8	861 10
1887		209,345 00	1,711 86	5-8	1,069 91
1888		208,137 00	1,799 54	7-8	1,574 60
1884	Five years. . .	3,454,573 00	42,393 25	1-10	4,239 33
1885		3,698,457 00	45,163 46	3-10	13,449 04
1886		3,945,762 00	45,725 25	1-2	22,862 62
1887		4,440,583 00	51,204 91	7-10	35,843 43
1888		4,520,601 00	51,012 66	9-10	45,911 40
Totals			\$ 149,705,206 00	\$ 1,410,168 66	. . .	$ 722,268 32

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$12,978,703 92
Losses paid from organization to date	7,212,210 55
Total amount of cash dividends declared since the company commenced business	498,000 00
Total amount of company's stock owned by the directors at par value	86,000 00
Amount loaned to stock holders, not officers	16,500 00
Dividends declared payable in stock from organization	100,000 00
Losses incurred during the year: fire, \$531,978.82; marine, \$5,013.53; total	536,991 35

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

Risks written	\$ 404,943 15
Premiums received	8,483 15
Losses paid	1,806 17
Losses incurred	1,806 17

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

II. ASSETS.

Loans on mortgage (first liens), upon which not more than one year's interest is due	\$ 171,246 37
Interest due and accrued on all said mortgage loans	17,148 04
Value of lands mortgaged, exclusive of buildings	\$ 337,715 00
Value of buildings mortgaged (insured for \$31,500.00 as collateral)	45,140 00
Total value of said mortgaged premises	\$ 382,855 00

Loans on Collaterals.

Loan on	Par value.	Market value.	Loaned thereon.
Loans on bonds of Sioux City			
Street R. R.	\$ 16,000 00	\$ 20,000 00	\$ 11,601 35
Certf. of stock No. 30 of Nebr. and Iowa Imp. Co.	3,000 00	1,500 00	750 00
Certf. of stock of Sioux City Foundry Works.	2,800 00	5,000 00	1,000 00
Totals	\$ 21,800 00	\$ 26,500 00	\$ 13,351 35
Amount loaned on collaterals.			\$ 13,351 35
Cash in the company's principal office			2,421 76
Cash deposited in bank			54,566 14
Interest due and accrued on bonds			1,320 00
Gross premiums in course of collection, not more than 3 months due .			28,125 02
Bills receivable, not matured, taken for fire, marine and inland risks .			23,053 18
All other property belonging to the company			73,042 00

Aggregate amount of all the assets of the company, stated at their actual value. \$ 313,382 14

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 2,343 75
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	3,397 00
Losses resisted, including interest, costs and other expenses thereon	3,758 85
Total gross amount of claims for losses	\$ 9,499 60
Deduct re-insurance thereon	1,125 00
Net amount of unpaid losses	\$ 8,374 60

Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$92,078.73; unearned premiums (50 per cent.) . . .	\$ 46,039 36
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$63,609.03; unearned premiums (pro rata) . . .	43,135 93
Total unearned premiums	\$ 89,175 29
Due and to become due for borrowed money	2,072 58
Total amount of all liabilities, except capital stock and net surplus	\$ 99,622 47
Joint stock capital actually paid up in cash	200,000 00
Surplus beyond capital and all other liabilities.	13,759 67
Aggregate amount of all liabilities, including paid-up capital stock and net surplus.	\$ 313,382 14

IV. INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of last year, as shown by that year's statement . . .	<i>From fire risks.</i> \$ 54,854 37
Deduct amount of same not collected	11,199 70
Net collected	\$ 43,654 67
Gross premiums on risks written and renewed during the year	151,805 02
Total	\$ 195,459 69
Deduct premiums and bills in course of collection at this date	51,178 20
Entire premiums collected during the year . . .	\$ 144,281 49
Deduct re-insurance and return premiums	19,331 88
Net cash actually received for premiums	\$ 124,949 61
Received for interest on mortgages	5,068 74
Received for interest and dividends on stocks, bonds and collateral loans	7,674 80
Income received from all other sources	10,523 53
Aggregate amount of income actually received during the year in cash.	\$ 148,216 68

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$9,771.85, losses occurring in previous years)	<i>On fire risks.</i> \$ 55,086 09
Deduct all amounts received for salvages and re-insurance in other companies	266 62
Net amount paid during the year for losses	\$ 54,819 47
Cash dividends actually paid stockholders	20,000 00
Paid for commissions or brokerage	28,961 32
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employes	12,673 41
Paid for State and local taxes in this and other States	1,562 04
All other payments and expenditures.	16,478 10
Aggregate amount of actual expenditures during the year in cash	\$ 134,494 34

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	\$ 10,449,376	\$ 177,529 73
Written or renewed during the year	7,817,370	151,805 02
Totals	\$ 18,266,746	\$ 329,334 75
Deduct those expired and marked off as terminated . .	7,187,670	149,706 30
In force at the end of the year	\$ 11,079,076	\$ 179,628 45
Deduct amount re-insured	187,542	3,940 69
Net amount in force December 31, 1888	\$ 10,891,534	\$ 175,687 76

Recapitulation of Five Risks and Premiums.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross prems. charged.</i>	<i>Frac. un'rn'd.</i>	<i>Premiums unearned.</i>
1888	One year or less	\$ 4,530,419 00	\$ 92,078 73	1-2	\$ 46,039 36
1886	Three years . .	293,660 00	4,225 08	1-6	704 18
1887		278,545 00	3,614 39	1-2	1,807 19
1888		668,873 00	8,618 13	5-6	7,181 74
1884		796,088 00	9,756 92	1-10	975 69
1885	Five years . . .	1,388,516 00	17,737 24	3-10	5,321 17
1886		1,249,062 00	16,374 38	1-2	8,187 19
1887		767,977 00	9,979 12	7-10	6,985 38
1888		918,394 00	13,303 77	9-10	11,973 39
Totals		\$10,891,534 00	\$ 175,687 76		\$ 89,175 29

Answers to General Interrogatories.

Total amount of premiums received from organization of company to date	\$ 570,355 00
Losses paid from organization to date	132,185 41
Total amount of cash dividends declared since the company commenced business	20,000 00
Total amount of the company's stock owned by the directors, at par value	125,050 00
Amount loaned to officers and directors	72,845 17
Amount loaned to stockholders, not officers	43,992 15
Losses incurred during the year, fire	50,793 37

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 349,866 00
Premiums received	6,955 01
Losses paid	1,641 93
Losses incurred	2,141 93

Williamsburg City Fire Insurance Co.,

OF

BROOKLYN, NEW YORK.

Incorporated March, 1853.

EDMUND DRIGGS: President.

F. H. WAY, Secretary.

I. CAPITAL.

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

II. ASSETS.

Market value of real estate owned by the company (unincumbered). . \$ 634,843 90

Loans on mortgage (first liens), upon which not more than one year's
interest is due 276,050 00

Interest due and accrued on all said mortgage loans 1,242 61

Value of lands mortgaged, exclusive of buildings \$ 248,250 00

Value of buildings mortgaged, (insured for \$120,100.00 as
collateral) 246,550 00

Total value of said mortgaged premises \$ 494,800 00

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	<i>Par value.</i>	<i>Market value.</i>
U. S. registered 4 per cent. of 1907	\$ 15,000 00	\$ 19,050 00
U. S. Currency 6 per cent	40,000 00	50,800 00
Richmond, Va., regis., 4 per cent. of 1920. .	12,500 00	12,875 00
Third Ave. R. R. Co. of N. Y., 6 pr ct. coup.	20,000 00	20,200 00
Forty-second St. and Grand St. Ferry R. R., 7 per cent. coupon	24,000 00	26,400 00
Georgia 6 per cent. coupon	25,000 00	25,000 00
Georgia 7 per cent. gold	25,000 00	26,125 00
Calvary Cemetery, Greenpoint and Brook- lyn R. R	20,000 00	22,000 00
<i>Stock.</i>		
Grand St. and Newton R. R	33,000 00	30,525 00
Long Island Bank, of Brooklyn	10,000 00	12,100 00
First National Bank, of Brooklyn	4,900 00	17,150 00
People's Gas Light Co., of Brooklyn	13,000 00	9,100 00
Metropolitan Gas Light Co., of Brooklyn. .	5,000 00	4,250 00
Citizens' Gas Light Co., of Brooklyn	7,120 00	3,702 40
Dry Dock, East Broadway and Battery R. R. Co., of New York	20,000 00	26,000 00
Dry Dock, East Broadway and Battery R. R. Co., of New York, scrip	20,000 00	20,800 00
Central Park, North and East River R. R. Co. stock	18,700 00	17,063 75

Totals \$ 113,220 00 \$ 343,141 15

Total market value of stocks and bonds \$ 343,141 15

Loans on Collaterals.

<i>Stock.</i>	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
Greenwich Ins. Co	\$ 250 00	\$ 500 00	\$ 350 00
Union Ferry Co	600 00	960 00	600 00
Totals	\$ 850 00	\$ 1,460 00	\$ 950 00
Amount loaned on collaterals.			\$ 950 00
Cash in the company's principal office			4,369 47
Cash deposited in bank			23,758 53
Interest due and accrued on bonds			6,687 70
Interest due and accrued on collateral loans			15 25
Gross premiums in course of collection, not more than 3 months due			60,053 61
All other property belonging to the company			14,429 05
Amount of premiums unpaid on policies which have been issued more than three months			\$ 919 10
Aggregate amount of all the assets of the company, stated at their actual value			\$1,365,541 27

III. LIABILITIES.

Gross claims for adjusted and unpaid losses, due and to become due	\$ 7,613 65
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	35,443 42
Losses resisted, including interest, costs and other expenses thereon	11,200 00
Total gross amount of claims for losses	\$ 54,257 07
Deduct re-insurance thereon	1,416 18
Net amount of unpaid losses	\$ 52,840 89
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$383,175.61; unearned premiums (50 per cent.)	\$ 191,587 80
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$445,787.65; unearned premiums (pro rata)	242,536 39
Total unearned premiums	\$ 434,124 19
Cash dividends to stockholders remaining unpaid	145 00
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses.	440 66
All other demands against the company, absolute and contingent	16,986 55
Total amount of all liabilities, except capital stock and net surplus	\$ 504,537 29
Joint stock capital, actually paid up in cash	250,000 00
Surplus beyond capital and all other liabilities	611,003 98
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$1,365,541 27

IV. INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of last year, as shown by that year's statement. . . .	<i>From fire risks.</i> \$ 57,919 78
Deduct amount of same not collected.	1,722 58
Net collected	\$ 56,197 20
Gross premiums on risks written and renewed during the year	659,805 55
Total	\$ 716,002 75
Deduct premiums and bills in course of collection at this date	60,972 71
Entire premiums collected during the year. . . .	\$ 655,030 04
Deduct re-insurance, rebate and return premiums . . .	100,237 65
Net cash actually received for premiums	\$ 554,792 41
Received for interest on mortgages	13,340 85
Received for interest and dividends on stocks, bonds and collateral loans	16,735 03
Income received from all other sources.	20,051 68
Aggregate amount of income actually received during the year in cash	\$ 604,919 97

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$18,962 77, losses occurring in previous years)	<i>On fire risks.</i> \$ 283,551 06
Deduct all amounts received for salvages and re-insurance in other companies	37,978 81
Net amount paid during the year for losses	\$ 245,572 25
Cash dividends actually paid stockholders	50,015 00
Paid for commissions or brokerage	133,068 77
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	60,553 60
Paid for State and local taxes in this and other States	6,165 77
All other payments and expenditures	38,622 71
Aggregate amount of actual expenditures during the year in cash	\$ 533,998 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 . .	\$ 97,819,653	\$ 833,490 61
Written or renewed during the year	83,227,228	659,805 55
Totals	\$181,046,881	\$1,493,296 16
Deduct those expired and marked off as terminated . . .	75,170,685	598,969 90
In force at the end of the year	\$105,876,196	\$ 894,326 26
Deduct amount re-insured	5,908,018	65,363 00
Net amount in force December 31, 1888	\$ 99,968,178	\$ 828,963 26

Recapitulation of Fire Risks and 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>
1888	One year or less	\$ 46,594,605 00	\$ 383,175 61	1-2	\$ 191,587 80
1887 }	Two years . .	151,460 00	1,251 52	1-4	312 88
1888 }		84,160 00	764 48	3-4	573 36
1886 }	Three years . .	9,814,336 00	81,960 79	1-6	13,660 13
1887 }		14,209,652 00	108,468 92	1-2	54,234 46
1888 }		16,671,872 00	122,429 53	5-6	102,024 61
1885 }	Four years . .	104,450 00	995 28	1-8	124 41
1886 }		108,000 00	1,030 91	3-8	386 59
1887 }		115,525 00	1,120 01	5-8	700 01
1888 }		134,600 00	1,185 02	7-8	1,036 89
1884 }	Five years . . .	2,138,584 00	22,631 25	1-10	2,263 13
1885 }		1,787,215 00	19,029 80	3-10	5,708 94
1886 }		2,154,892 00	22,562 33	1-2	11,281 16
1887 }		2,697,170 00	29,027 42	7-10	20,319 19
1888 }		3,190,657 00	33,215 39	9-10	29,893 85
1882 }	Seven years. .	8,000 00	85 00	1-14	6 07
1885 }		3,000 00	30 00	5-14	10 71
Totals		\$ 99,968,178 00	\$ 828,963 26	. . .	\$ 434,124 19

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$10,992,889 77
Losses paid from organization to date	5,595,405 08
Total amount of cash dividends declared since the company commenced business	1,102,500 00
Total amount of the company's stock owned by the directors at par value	69,500 00
Losses incurred during the year, fire	266,708 58

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

Risks written	\$ 347,984 00
Premiums received	4,552 91
Losses paid	2,470 12
Losses incurred	2,470 12

STATISTICAL TABLES.

TABLE I.

SHOWING RISKS WRITTEN, PREMIUMS RECEIVED, AVERAGE RATE OF PREMIUMS, LOSSES PAID, PER CENT. OF LOSSES TO PREMIUMS RECEIVED, LOSSES INCURRED, AND EXPENSES, IN THE STATE OF COLORADO, FOR THE YEAR 1888.

NAMES OF COMPANIES.	Risks written during the year.	Premiums received.	Average rate of prems.	Losses paid.	Per ct. of losses to premiums received.	Losses incurred.	Expenses.
Aetna, Connecticut	\$ 1,153,000 00	\$ 17,922 84	1.55	\$ 6,366 05	35.52	\$ 6,366 05	\$ 3,550 71
Agricultural, New York	256,185 00	2,467 00	.96	780 00	31.62	780 00	939 37
Amazon, Ohio	206,935 00	4,849 77	2.34	4,938 67	83.27	4,688 67	1,212 44
American, New Jersey	490,617 00	6,988 30	1.42	1,754 27	25.10	1,754 27	1,943 91
American Fire, New York	315,325 00	4,265 37	1.35	922 97	21.63	922 97	883 66
American Fire, Pennsylvania	1,136,797 00	20,144 91	1.77	7,401 33	36.74	7,401 33	4,581 97
American Central, Missouri	442,022 00	6,568 49	1.49	1,183 30	18.01	1,183 30	1,585 23
Anglo-Nevada, California	808,696 00	16,449 01	2.03	5,870 12	35.68	5,870 12	6,053 23
Armenia, Pennsylvania	209,311 75	2,846 81	1.31	196 12	6.88	196 12	743 31
Atlas Assurance, England	300,909 00	6,180 91	2.05	1,022 42	16.54	1,022 42	1,243 19
Boatman's Fire and Marine, Pennsylvania	280,275 00	3,527 18	1.26	1,949 47	55.27	1,978 62	147 60
Boylston, Massachusetts	271,500 00	3,793 90	1.39	60 40	1.59	35 40	724 78
British America, Canada	380,882 00	8,090 15	2.12	5,559 39	68.72	5,559 39	1,766 04
California, California	646,887 00	12,714 87	1.97	4,849 36	38.14	4,369 13	3,186 36
Citizens, Missouri	176,675 00	2,564 19	1.51	1,100 94	41.32	1,800 94	161 05
Citizens, New York	201,595 67	3,385 05	1.68	907 53	26.81	907 53	912 66
City of London Fire, England	260,586 00	5,479 39	2.10	3,805 55	69.45	4,220 39	1,647 12
Commercial, California	430,100 00	8,870 85	2.06	3,456 13	38.96	3,452 68	2,661 25
Commercial Union, England	1,277,767 00	21,854 20	1.71	7,086 19	32.42	6,950 00	5,660 17
Concordia Fire, Wisconsin	132,233 00	2,797 76	2.12	1,981 06	71.17	1,981 06	144 39
Connecticut Fire, Connecticut	667,217 00	10,343 56	1.55	5,104 86	49.35	5,271 11	2,345 05
Continental, New York	965,310 00	16,154 55	1.68	6,628 48	41.03	6,447 48	2,804 86
Equitable Fire and Marine, Rhode Island	88,750 00	1,611 57	1.82	267 00	16.56	267 00	114 76
Exchange Fire, New York	451,480 00	5,024 20	1.11	2,155 32	42.90	2,155 32	1,467 97

Farmers' and Merchants', Colorado	1,952,783 00	50,577 09	2.59	15,521 78	30.69	12,341 74	19,999 99
Farragut Fire, New York	1,138 10	1,138 10	1.11	1 14	0.10	1 14	324 49
Fire Association, Pennsylvania	621,768 00	10,411 68	1.67	2,250 10	21.61	1,900 26	2,953 20
Fireman's Fund, California	956,454 00	21,153 05	2.21	3,254 23	15.38	3,254 23	5,859 96
Franklin Fire, Pennsylvania	449,863 75	6,737 52	1.49	2,449 58	36.36	2,547 99	1,655 48
German, Freeport, Illinois	816,716 00	15,506 52	1.90	8,511 36	54.88	6,650 36	5,245 56
German Fire, Peoria, Illinois	618,610 00	7,788 72	1.26	1,262 74	10.21	1,400 24	2,726 05
German Fire, Pennsylvania	747,325 00	8,920 03	1.19	1,194 73	13.39	694 73	2,185 43
German American, New York	1,825,642 00	28,997 20	1.59	9,507 51	32.78	9,353 91	6,511 15
Germania Fire, New York	538,197 00	7,150 59	1.33	2,001 59	27.99	2,006 77	1,239 29
Granite State Fire, New Hampshire	231,775 00	3,503 07	1.51		0.00		700 61
Hamburg-Bremen, Germany	351,781 00	7,225 09	2.05	2,662 53	36.85	2,727 53	1,946 57
Hanover Fire, New York	403,191 33	6,770 11	1.68	1,815 07	26.81	1,815 07	1,825 32
Hartford Fire, Connecticut	1,452,779 00	22,743 45	1.57	5,865 70	22.36	7,052 70	4,609 95
Home, New York	1,946,247 00	29,324 14	1.51	10,868 24	37.16	10,284 35	5,864 83
Home Mutual, California	446,240 00	9,484 29	2.12	5,042 51	53.16	5,042 51	2,945 03
Imperial Fire, England	1,070,541 92	26,106 10	2.44	9,272 92	35.52	9,099 10	6,526 52
Insurance Co. of North America, Pennsylvania	1,943,391 00	39,794 79	2.05	8,148 75	20.48	8,988 02	9,415 36
Insurance Co. of the State of Pennsylvania	231,141 00	3,660 94	1.53	857 83	23.43	857 83	1,172 90
Lancashire, England	488,550 00	7,918 90	1.62	289 35	3.65	289 35	1,719 17
Liberty, New York	218,718 00	3,853 73	1.76	1,105 65	28.69	1,105 65	745 12
Lion Fire, England	1,064,057 12	26,888 67	2.53	13,199 58	49.09	14,062 50	5,939 81
Liverpool and London and Globe, England	1,959,498 00	34,099 68	1.74	8,406 31	24.65	8,466 31	8,486 50
London Assurance Corporation, England	459,495 00	6,608 59	1.47	2,150 47	32.54	2,156 47	1,162 74
London and Lancashire Fire, England	522,820 00	8,678 62	1.66	3,235 20	37.28	3,235 20	1,659 47
Long Island, New York	154,517 00	2,905 65	1.88				977 09
Manchester Fire, England	608,090 00	12,144 47	1.99	5,887 95	40.25	6,317 91	3,643 34
Manufacturers' and Builders' Fire, New York	335,925 00	3,646 40	1.08	28 50	0.78	28 50	
Merchants' New Jersey	552,579 17	8,792 70	1.59	3,471 69	39.48	2,235 19	1,712 32
Michigan Fire and Marine, Michigan	294,065 41	6,412 84	2.18	890 25	13.88	1,640 25	2,398 41
Milwaukee Mechanics', Wisconsin	367,585 00	5,766 98	1.57	1,303 36	22.60	1,303 36	865 03
National Fire, Connecticut	959,690 60	23,697 32	2.47	6,336 06	26.73	6,789 56	5,924 33

TABLE I.—CONCLUDED.

NAME OF COMPANIES.	Risks written during the year.	Premiums received.	Average rate of premis.	Losses paid.	Per ct. of losses to premiums received.	Losses incurred.	Expenses.
National Assurance, Ireland	\$ 406,565 00	\$ 9,296 16	2.29	\$ 3,647 34	39.23	\$ 3,647 34	\$ 1,508 23
New Hampshire Fire, New Hampshire	413,005 00	5,603 44	1.36	441 09	7.87	420 17	1,611 13
New York Bowery Fire, New York	285,490 00	3,680 40	1.29	287 50	7.81	191 35	1,333 31
Niagara Fire, New York	927,973 00	18,990 41	2.05	10,735 61	56.26	10,750 27	6,330 13
Northwestern National, Wisconsin	602,486 00	8,922 92	1.48	2,344 29	26.27	2,648 67	2,616 30
Northern Assurance, England	585,824 88	9,896 80	1.69	9,540 96	95.39	9,572 74	2,002 72
North American, Massachusetts	74,488 00	1,027 47	1.38	10 88	1.06	20 88	191 75
North British and Mercantile, England	1,061,472 00	22,813 69	2.15	10,707 52	46.93	10,270 02	5,374 46
Norwich Union Fire, England	766,607 00	13,805 70	1.80	2,804 48	20.31	2,685 24	4,542 01
Oakland Home, California	440,363 00	7,558 74	1.72	4,367 92	57.78	4,867 98	1,897 52
Oregon Fire and Marine, Oregon	503,830 00	6,530 82	1.27	2,041 00	31.25	2,041 00	1,757 18
Orient, Connecticut	605,263 00	8,434 52	1.39	3,453 01	41.06	3,954 61	1,702 86
Pennsylvania Fire, Pennsylvania	1,122,504 00	25,132 39	2.24	10,366 02	41.24	13,158 62	6,104 90
People's Fire, New Hampshire	107,884 00	1,044 93	1.52	505 13	30.71	505 13	486 93
Phoenix, New York	1,321,919 00	27,302 12	2.06	8,666 82	31.74	8,814 24	5,932 52
Phoenix, Connecticut	1,437,106 00	22,335 57	1.55	3,928 67	17.59	4,198 63	3,350 32
Phoenix Assurance, England	524,748 55	7,807 80	1.49	1,315 95	16.85	1,279 00	1,318 50
Providence Washington, Rhode Island	908,722 00	22,959 53	2.53	4,978 60	21.68	6,414 10	9,014 87
Prussian-National, Prussia	546,048 00	10,291 53	1.88	3,451 76	33.83	3,481 76	3,082 59
Queen, England	860,815 00	17,902 63	2.08	4,134 49	23.09	3,939 71	3,626 64
Royal, England	717,663 33	10,036 58	1.40	2,061 42	20.54	2,065 32	2,007 31
Scottish Union and National, Scotland	668,617 00	12,056 36	1.75	7,214 05	59.83	7,643 00	1,768 07
Security, Connecticut	516,002 00	9,764 03	1.89	8,928 28	91.44	9,126 34	3,254 67
Southern California, California	120,806 00	1,983 15	1.64	842 28	42.47	846 68	396 65

South British Fire and Marine, New Zealand	540,071 00	12,186 99	2.25	2,345 87	19.25	2,345 87	2,188 52
Springfield Fire and Marine, Massachusetts	905,903 00	19,291 28	2.00	7,060 85	36.60	7,276 72	5,787 38
State Investment, California	209,608 00	4,033 39	1.92	434 12	10.76	419 12	1,115 97
State, Iowa	1,907,023 38	30,512 38	1.60	11,666 65	38.23	11,666 65	10,517 76
St. Paul Fire and Marine, Minnesota	827,642 00	14,001 63	1.69	6,526 90	46.61	8,647 58	4,271 10
Sun, California	297,148 00	4,183 25	1.41	1,083 40	25.90	1,083 40	1,837 04
Sun Fire Office, England	1,025,530 00	18,405 06	1.79	4,555 41	24.21	4,555 41	6,475 33
Syndicate, Minnesota	165,650 00	2,975 01	1.79	1,050 00	35.29	1,050 00	624 13
Svea Fire, Sweden	7,400 00	45 14	.61	. . . . .	0.00	. . . . .	83 33
Traders', Illinois	687,742 00	15,347 29	2.23	8,230 86	53.63	9,425 48	4,220 50
Union, California	672,732 57	14,066 09	2.09	7,583 35	53.91	7,583 35	4,501 14
Union, Pennsylvania	111,500 00	1,185 24	1.06	. . . . .	0.00	. . . . .	308 16
Union Fire and Marine, New Zealand	303,900 00	7,317 43	2.41	3,120 74	42.65	2,538 30	1,376 82
United States Fire, New York	236,190 00	3,059 94	1.29	315 16	13.00	315 16	1,537 88
Western Assurance, Canada	754,907 00	15,297 13	2.03	11,959 81	78.38	13,090 04	4,589 13
Westchester Fire, New York	401,943 15	8,483 15	2.09	1,806 17	21.29	1,806 17	3,036 78
Western Home, Iowa	349,866 00	6,955 01	1.98	1,641 93	23.61	2,141 93	2,686 50
Williamsburgh City Fire, New York	347,984 00	4,552 91	1.31	2,470 12	54.25	2,470 12	. . . . .
Totals	\$61,598,993 20	\$1,121,077 87	1.82	\$ 389,186 02	34.72	\$ 398,158 13	\$292,880 24

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 prem's ch'g'd.	Amount paid for losses.	Expenditures other than for losses and dividends.
Aetna, Connecticut	\$ 325,773,494 00	\$ 2,875,301 42	.88	\$ 1,415,726 07	\$ 829,933 02
Agricultural, New York	92,424,094 00	847,285 73	.92	384,790 85	345,346 58
Amazon, Ohio	19,234,640 00	267,214 64	1.39	148,517 59	89,023 68
American, Massachusetts	25,989,038 00	271,147 47	1.04	144,812 30	88,986 24
American, New Jersey	63,769,682 00	509,106 87	.79	229,776 10	166,231 18
American Fire, New York	101,443,298 00	614,719 05	.60	260,896 91	232,959 24
American Fire, Pennsylvania	144,221,155 00	1,727,829 77	1.19	986,093 27	531,986 88
American Central, Missouri	59,575,759 00	630,951 69	1.05	323,855 97	197,795 13
Anglo-Nevada, California	93,210,618 00	1,432,654 11	1.54	586,081 96	391,406 17
Armenia, Pennsylvania	4,744,327 00	45,633 33	.96	19,285 50	17,920 05
Atlas Assurance, England	766,326,000 00	1,149,489 00	.15	486,763 89	285,295 16
Boatman's Fire and Marine, Pennsylvania	16,544,128 00	211,748 75	1.28	149,152 36	65,476 00
Boylston, Massachusetts	34,984,901 00	342,707 11	.98	168,377 71	110,841 85
British America, Canada	64,921,880 00	668,571 05	1.07	423,223 13	157,298 58
Burlington, Iowa	10,922,675 00	165,799 77	1.52	52,065 07	79,701 56
California, California	57,306,723 00	890,912 85	1.55	315,832 30	238,409 04
Citizens, Missouri	7,332,459 00	71,239 65	.97	34,895 11	31,911 53
Citizens, New York	89,345,141 15	738,698 35	.83	395,476 12	272,675 81
City of London Fire, England	53,274,841 00	674,344 71	1.26	334,595 49	201,150 53
Commercial, California	32,922,325 00	593,107 51	1.53	254,328 40	157,281 85
Commercial Union, England	292,484,307 00	2,870,672 75	.98	1,402,519 92	734,128 79
Concordia Fire, Wisconsin	36,792,856 00	461,827 71	1.25	228,630 05	158,788 63
Connecticut Fire, Connecticut	101,112,207 00	1,247,388 41	1.23	602,957 42	341,270 64
Continental, New York	276,625,151 00	2,447,660 81	.88	1,245,697 41	931,060 96
Detroit Fire and Marine, Michigan	21,213,178 00	273,081 95	1.29	121,627 55	72,458 40
Eagle Fire, New York	28,681,023 00	132,801 34	.46	51,619 85	74,422 04
Equitable Fire and Marine, Rhode Island	25,279,532 65	266,604 52	1.05	142,288 50	83,860 00
Exchange Fire, New York	35,419,083 00	457,083 96	1.29	307,473 21	112,603 57

Farmers' and Merchants', Colorado	1,952,783 00	2.59	50,577 09	15,521 78	19,999 99
Parragut Fire, New York	20,916,556 00	.80	166,700 43	101,867 09	70,555 56
Fire Association, Pennsylvania	149,155,388 00	1.25	1,857,904 85	1,119,220 01	531,815 47
Fireman's Fund, California	111,157,399 00	1.45	1,612,544 97	611,921 45	381,004 80
Franklin Fire, Pennsylvania	48,510,813 00	1.10	535,451 11	266,211 84	233,779 55
German, Freeport, Illinois	92,350,850 00	1.65	1,524,598 56	687,696 56	503,647 69
German Fire, Peoria, Illinois	19,377,490 00	1.56	302,341 20	133,654 91	79,890 89
German Fire, Pennsylvania	19,562,976 00	1.18	230,182 13	148,739 58	69,654 87
German American, New York	379,116,423 00	.83	3,142,081 90	1,476,852 75	876,704 77
Germania Fire, New York	176,519,853 04	.87	1,543,314 48	632,584 79	453,718 11
Girard Fire and Marine, Pennsylvania	49,502,786 00	.85	421,003 97	166,093 59	155,177 16
Glens Falls, New York	60,848,752 00	.99	605,588 72	284,665 55	187,838 96
Granite State Fire, New Hampshire	27,046,185 00	1.38	372,593 14	184,373 70	84,558 73
Hamburg-Bremen Fire, Germany	104,815,555 00	1.11	1,159,461 80	615,760 09	322,722 50
Hanover Fire, New York	165,287,207 28	.85	1,406,660 45	736,369 85	511,191 39
Hartford Fire, Connecticut	229,181,395 00	1.29	2,957,260 92	1,338,503 56	842,143 23
Home, New York	611,682,402 00	.85	5,211,799 23	2,358,790 10	1,515,030 22
Home Mutual, California	21,932,896 00	1.85	405,603 58	173,678 60	167,720 65
Imperial Fire, England	109,120,892 36	1.14	1,241,914 56	617,167 17	359,222 14
Insurance Co. of North America, Pennsylvania	532,425,883 00	.81	4,394,596 40	2,222,047 99	1,075,567 75
Insurance Co. of the State of Pennsylvania	38,466,933 00	.95	365,293 46	187,819 32	132,006 10
Lancashire, England	164,618,051 00	.97	1,590,805 25	897,393 27	451,790 45
Liberty, New York	91,479,632 03	.89	813,762 03	287,188 37	255,612 36
Lion Fire, England	58,127,588 00	1.24	722,800 58	274,313 26	139,107 05
Liverpool and London and Globe, England	526,848,540 00	.93	4,910,789 61	2,348,571 35	1,205,797 80
London Assurance, England	121,138,878 00	.81	979,157 74	511,343 46	292,630 75
London and Lancashire Fire, England	215,974,936 41	.88	1,897,367 82	680,326 51	500,302 89
Long Island, New York	38,262,774 00	.70	269,435 39	115,350 43	103,110 97
Manchester Fire, England	298,049,833 00	.30	894,149 60	607,074 90	268,791 90
Manufacturers' and Builders' Fire, New York	31,901,282 00	.73	233,297 82	127,161 75	98,287 12
Mercantile Fire and Marine, Massachusetts	16,007,475 00	1.29	207,470 05	108,096 48	62,161 67
Merchants', New Jersey	108,802,051 00	.86	941,333 64	366,008 99	283,686 60
Michigan Fire and Marine, Michigan	26,186,524 00	1.35	352,298 49	130,414 88	105,044 05
Milwaukee Mechanics', Wisconsin	40,969,906 00	1.33	546,330 75	254,054 19	199,394 64
National Fire, Connecticut	152,549,546 00	1.07	1,641,982 14	595,979 52	476,750 25
National Assurance, Ireland	178,527,000 00	.55	986,830 00	659,495 00	293,177 00
New Hampshire Fire, New Hampshire	69,486,389 00	1.17	812,322 30	353,125 04	223,312 96

TABLE II—CONCLUDED.

NAMES OF COMPANIES.	Fire and marine risks written.	Premiums thereon.	Rate prem's ch'g'd.	Amount paid for losses.	Expenditures other than for losses and dividends.
New York Bowery Fire, New York	\$ 69,687,777 00	\$ 510,618 43	.73	\$ 266,620 78	\$ 184,602 75
Niagara Fire, New York	272,925,612 00	2,214,332 36	.81	1,044,723 03	666,511 27
Northwestern National, Wisconsin	51,874,542 00	557,536 46	1.07	269,694 61	175,413 36
Northern Assurance, England	122,281,883 00	1,166,955 11	.95	622,030 42	359,735 86
North American, Massachusetts	21,274,488 00	208,838 55	.98	82,521 46	57,744 61
North British and Mercantile, England	255,524,616 00	2,449,186 40	.96	1,214,754 70	630,921 26
Norwich Union Fire, England	130,374,106 00	1,297,784 48	.93	566,972 23	317,799 10
Oakland Home, California	22,775,386 00	494,637 00	1.77	135,083 08	123,644 75
Oregon Fire and Marine, Oregon	5,627,602 00	113,840 23	2.02	33,089 34	27,875 30
Orient, Connecticut	71,225,345 00	931,281 97	1.31	433,682 98	266,698 70
Pennsylvania Fire, Pennsylvania	94,329,936 00	1,178,952 81	1.25	607,734 05	354,839 69
People's Fire, New Hampshire	36,935,697 00	510,576 92	1.38	248,186 57	137,094 11
People's, Pennsylvania	17,263,943 98	237,415 02	1.37	144,756 31	60,109 57
Phoenix, New York	322,196,851 00	3,844,433 16	1.19	2,415,234 22	1,352,063 09
Phoenix, Connecticut	207,212,298 00	2,538,682 78	1.22	1,301,460 06	756,897 75
Phoenix Assurance, England	224,962,627 00	1,856,102 32	.82	947,598 25	468,596 01
Providence Washington, Rhode Island	136,716,769 00	1,246,631 19	.91	572,244 12	322,859 51
Prussian National, Prussia	496,527,376 00	971,164 06	.20	267,420 58	208,992 59
Queen, England	169,156,969 00	1,801,820 44	1.07	861,891 65	433,841 03
Reading Fire, Pennsylvania	15,488,441 00	172,206 01	1.11	81,416 02	47,737 75
Royal, England	439,093,584 97	3,698,763 58	.86	1,572,294 04	955,684 02
Scottish Union and National, Scotland	84,079,763 00	912,658 37	1.08	253,784 27	141,866 93
Security, Connecticut	64,661,741 00	660,422 03	1.02	363,951 54	176,596 43
Southern California, California	11,215,651 00	194,941 66	1.74	62,412 35	56,966 39
South British Fire and Marine, New Zealand	260,348,335 00	1,959,690 00	.75	977,605 00	309,955 00
Springfield Fire and Marine, Massachusetts	127,455,995 00	1,824,009 50	1.43	936,036 08	522,085 39
State Investment, California	14,110,554 00	250,943 13	1.77	110,337 60	96,584 20
State, Iowa	28,957,730 00	463,623 87	1.60	189,956 22	195,549 85
St. Paul Fire and Marine, Minnesota	110,861,224 00	1,306,878 52	1.18	606,447 46	316,489 32
Sun, California	23,892,666 00	421,330 52	1.76	158,173 29	94,145 44
Sun Fire Office, England	128,177,333 00	1,370,349 00	1.07	647,089 08	365,678 94

Syndicate, Minnesota	6,508,237 00	117,444 06	1.80	47,656 88	37,233 04
Svea Fire, Sweden	370,137,305 00	1,493,924 06	.40	898,648 39	1,226,492 82
Traders', Illinois	49,061,320 00	670,451 09	1.36	374,447 02	185,091 45
Transatlantic Fire, Germany	24,605,546 00	256,076 18	1.04	142,221 56	84,824 01
Union, California	70,036,940 00	965,933 14	1.38	383,251 59	266,565 31
Union, Pennsylvania	137,235,801 00	820,971 94	.60	341,635 51	160,820 89
Union Fire and Marine, New Zealand	73,737,945 00	696,579 93	.94	247,211 58	141,293 55
United States Fire, New York	24,663,143 00	226,498 02	.92	61,113 24	90,318 81
Western Assurance, Canada	130,296,172 00	1,498,063 01	1.15	795,488 78	359,033 67
Westchester Fire, New York	126,092,143 00	1,026,070 42	.81	532,777 27	340,081 49
Western Home, Iowa	7,817,370 00	151,805 02	1.94	54,819 47	59,674 87
Williamsburgh City Fire, New York	83,227,228 00	659,805 55	.79	245,572 25	238,410 85
Totals	\$ 13,121,540,200 84	\$ 115,821,918 80	.88	\$ 55,732,882 62	\$ 33,905,612 83

TABLE III.
INCOME CLASSIFIED.

NAMES OF COMPANIES.		Premiums.	Interest and dividends.	All other sources.	Total.
		\$	\$	\$	\$
Ætna, Connecticut		2,608,851 69	418,329 27	9,992 94	3,037,173 90
Agricultural, New York		775,842 21	92,320 94	2,841 66	871,004 81
Amazon, Ohio		213,281 78	18,426 47	1,835 90	233,544 15
American, Massachusetts		245,778 85	25,721 30	6,258 26	277,758 41
American, New Jersey		421,946 57	78,590 55	7,172 06	508,009 18
American Fire, New York		491,205 78	47,711 17	825 70	539,742 65
American Fire, Pennsylvania		1,494,828 62	121,102 31	16,435 00	1,632,365 93
American Central, Missouri		524,352 74	52,835 58	11,441 58	588,629 90
Anglo-Nevada, California		1,032,523 47	108,192 68	. . . . .	1,140,716 15
Armenia, Pennsylvania		37,327 73	13,836 60	. . . . .	53,955 95
Atlas Assurance, England		897,768 81	70,236 84	16,436 98	984,442 63
Boatman's Fire and Marine, Pennsylvania		187,302 86	15,499 72	4,291 94	207,094 52
Boylston, Massachusetts		289,751 47	49,606 55	7,199 94	346,557 96
British America, Canada		582,551 21	26,755 03	. . . . .	609,306 24
Burlington, Iowa		112,122 29	10,741 63	355 50	123,219 42
California, California		663,229 00	37,303 80	2,125 00	702,657 80
Citizens', Missouri		69,208 35	21,573 52	. . . . .	90,781 87
Citizens', New York		638,157 07	35,945 60	5,736 51	679,839 18
City of London Fire, England		549,570 00	17,550 00	470 78	567,590 78
Commercial, California		402,724 63	36,234 06	. . . . .	438,958 69
Commercial Union, England		2,287,615 65	56,658 26	10,492 57	2,354,766 48
Concordia Fire, Wisconsin		409,177 08	27,519 21	240 00	436,936 29
Connecticut Fire, Connecticut		1,015,125 32	99,643 58	. . . . .	1,114,768 90
Continental, New York		2,245,145 43	189,394 24	39,399 38	2,473,939 05
Detroit Fire and Marine, Michigan		237,546 12	50,269 26	1,445 36	289,260 74
Eagle Fire, New York		110,109 69	23,629 96	30,616 00	164,355 65
Equitable Fire and Marine, Rhode Island		228,366 26	20,313 54	4,485 59	253,165 39
Exchange Fire, New York		379,305 15	15,022 76	. . . . .	394,327 91
Farmers' and Merchants', Colorado		45,024 85	873 54	. . . . .	45,898 39
Farragut Fire, New York		153,483 33	14,336 79	480 00	168,300 12

Fire Association, Pennsylvania	1,612,443 67	209,173 13	8,524 06	1,830,140 86
Fireman's Fund, California	1,115,137 23	82,899 00	20,438 22	1,218,474 45
Franklin Fire, Pennsylvania	481,297 92	129,419 20	12,927 13	623,644 25
German, Freeport, Illinois	1,241,527 03	115,826 86	3,392 34	1,360,746 23
German Fire, Peoria, Illinois	210,401 76	20,373 23	180 93	230,955 92
German Fire, Pennsylvania	195,946 85	21,119 80	360 50	217,427 15
German American, New York	2,339,555 30	209,817 00	. . . . .	2,549,372 30
Germania Fire, New York	1,197,700 32	114,900 10	. . . . .	1,312,600 42
Girard Fire and Marine, Pennsylvania	379,277 43	52,414 77	8,248 54	439,940 74
Glens Falls, New York	489,756 12	78,043 84	350 00	568,149 96
Granite State Fire, New Hampshire	281,341 11	17,732 41	. . . . .	299,073 52
Hamburg-Bremen Fire, Germany	935,472 91	43,903 19	. . . . .	979,376 10
Hanover Fire, New York	1,248,015 41	91,431 89	. . . . .	1,339,447 30
Hartford Fire, Connecticut	2,594,887 57	230,331 58	22,795 47	2,847,714 62
Home, New York	4,337,771 95	218,121 73	91,131 26	4,647,024 94
Home Mutual, California	319,871 15	38,682 94	12,553 75	371,107 84
Imperial Fire, England	1,017,415 29	24,144 35	17,231 48	1,058,791 12
Insurance Company of North America, Pennsylvania	3,488,986 37	356,474 08	47,326 71	3,892,787 16
Insurance Company of the State of Pennsylvania	397,206 55	19,185 99	21,049 30	347,441 84
Lancashire, England	1,319,927 62	66,752 48	. . . . .	1,386,680 10
Liberty, New York	631,228 85	36,530 02	. . . . .	667,758 87
Lion Fire, England	434,715 92	25,693 09	. . . . .	460,409 01
Liverpool and London and Globe, England	3,928,010 27	169,953 29	68,962 46	4,166,926 02
London Assurance, England	839,562 12	50,825 00	. . . . .	890,387 12
London and Lancashire Fire, England	1,482,638 35	61,451 80	. . . . .	1,544,090 15
Long Island, New York	233,026 20	19,150 22	. . . . .	252,176 42
Manchester Fire, England	818,728 38	29,102 62	8,423 00	856,254 00
Manufacturers' and Builders' Fire, New York	197,221 18	21,154 94	6,316 68	224,692 80
Mercantile Fire and Marine, Massachusetts	175,091 28	36,935 49	9,364 56	221,391 33
Merchants, New Jersey	778,813 03	27,930 95	2,566 32	839,310 30
Michigan Fire and Marine, Michigan	275,872 29	30,505 73	7,403 52	313,781 54
Milwaukee Mechanics', Wisconsin	494,327 23	71,830 06	1,399 89	567,557 18
National Fire, Connecticut	1,376,155 93	105,939 14	2,634 00	1,484,729 07
National Assurance, Ireland	976,945 00	33,877 00	1,895 00	1,011,817 00
New Hampshire Fire, New Hampshire	682,019 43	64,821 40	. . . . .	746,840 83
New York Bowery Fire, New York	425,483 57	28,019 96	. . . . .	453,503 53
Niagara Fire, New York	1,756,176 68	63,870 66	18,032 89	1,838,080 23

TABLE III.—CONCLUDED.

NAMES OF COMPANIES.		Premiums.	Interest and dividends.	All other sources.	Total.
		\$	\$	\$	\$
Northwestern National, Wisconsin		479,416 04	56,398 46	5,587 28	541,401 78
Northern Assurance, England		977,479 42	42,986 00	1,767 03	1,022,232 45
North American, Massachusetts		159,396 02	13,850 05	5,836 61	179,082 68
North British and Mercantile, England		1,934,291 34	118,245 88		2,052,537 22
Norwich Union Fire, England		943,131 07	37,903 86		981,034 93
Oakland Home, California		289,582 96	10,717 31	7,263 95	307,564 22
Oregon Fire and Marine, Oregon		77,754 90	21,548 85		99,303 75
Orient, Connecticut		749,832 48	75,882 54	310 59	826,025 61
Pennsylvania Fire, Pennsylvania		1,010,192 18	134,455 84	2,700 39	1,147,348 41
People's Fire, New Hampshire		415,400 87	24,408 63		439,809 50
People's, Pennsylvania		187,182 28	12,856 42	4,302 33	204,341 03
Phoenix, New York		3,266,684 28	98,951 09	66,590 24	3,431,925 61
Phoenix, Connecticut		2,345,857 12	229,729 55	5,997 39	2,581,584 06
Phoenix Assurance, England		1,364,416 58	36,940 00		1,401,356 58
Providence Washington, Rhode Island		969,296 99	40,791 24		1,010,088 23
Prussian National, Prussia		557,950 77	53,462 40		611,413 17
Queen, England		1,393,909 87	64,022 27	5,051 96	1,462,984 10
Reading Fire, Pennsylvania		147,538 91	22,940 45	5,649 52	176,128 88
Royal, England		2,854,853 07	109,721 55	74,509 20	3,039,083 82
Scottish Union and National, Scotland		473,023 08	53,796 83		526,819 91
Security, Connecticut		541,178 90	24,486 21	258 18	565,923 29
Southern California, California		128,783 61	15,426 03	3,926 98	148,136 62
South British Fire and Marine, New Zealand		1,435,608 00	29,865 00	16,525 00	1,481,998 00
Springfield Fire and Marine, Massachusetts		1,584,393 59	129,754 94	4,054 26	1,718,202 79
State Investment, California		214,498 59	16,153 53	10,185 20	240,837 32
State, Iowa		399,311 49	12,754 32	5,083 79	417,149 60
St. Paul Fire and Marine, Minnesota		1,039,827 24	92,331 24	8,318 50	1,140,476 98
Sun, California		272,705 71	21,899 49	5,695 64	300,300 84
Sun Fire Office, England		1,102,063 92	59,006 91		1,161,070 83
Syndicate, Minnesota		84,138 36	17,357 02		102,344 83
Svea Fire, Sweden		1,160,419 63	339,623 42	500,999 03	2,001,042 08

Traders, Illinois	537,869 55	51,902 18	. . . . .	589,771 73
Transatlantic Fire, Germany	222,362 31	11,330 15	. . . . .	233,692 46
Union, California	694,555 46	33,626 58	8,461 10	736,643 14
Union, Pennsylvania	440,264 71	21,367 20	9,598 95	471,230 86
Union Fire and Marine, New Zealand	458,465 59	29,157 08	2,461 00	490,083 67
United States Fire, New York	194,970 89	26,377 72	521 65	221,870 26
Western Assurance, Canada	1,162,961 58	30,564 64	. . . . .	1,193,526 22
Westchester Fire, New York	914,893 40	54,642 99	144 00	969,680 39
Western Home, Iowa	124,949 61	12,743 54	10,523 53	148,216 68
Williamsburgh City Fire, New York	554,792 41	30,075 88	20,051 68	604,919 97
Totals.	\$ 93,834,184 06	\$ 7,164,568 99	\$ 1,370,102 71	\$ 102,368,855 76

TABLE IV.
EXPENDITURES CLASSIFIED.

NAMES OF COMPANIES.	Losses paid.	Dividends on stock.	Commissions, brokerage and salaries.	Taxes and other expenses.	Total.
Ætna, Connecticut	\$ 1,415,726 07	\$ 720,000 00	\$ 564,353 13	\$ 265,579 89	\$ 2,965,659 09
Agricultural, New York	384,790 85	50,100 00	277,833 91	67,512 67	780,237 43
Amazon, Ohio	148,517 59	17,520 90	65,498 34	23,525 34	255,062 17
American, Massachusetts	144,812 30	9,322 00	67,876 37	21,109 87	243,120 54
American, New Jersey	229,776 10	60,596 90	114,183 60	56,664 58	461,221 18
American Fire, New York	260,896 91	40,000 00	170,316 46	63,692 78	534,906 15
American Fire, Pennsylvania	986,093 27	49,730 00	483,923 17	48,063 71	1,567,810 15
American Central, Missouri	323,855 97	33,000 00	123,762 45	74,032 68	554,651 10
Anglo-Nevada, California	586,081 96	. . . . .	276,178 00	115,228 17	977,488 13
Armenia, Pennsylvania	19,285 50	7,330 00	12,215 40	5,704 65	44,535 55
Atlas Assurance, England	486,763 89	150,000 00	285,295 16	. . . . .	922,059 05
Boatman's Fire and Marine, Pennsylvania	149,152 36	. . . . .	48,515 62	16,960 38	214,628 36
Boylston, Massachusetts	168,377 71	33,432 00	79,885 20	32,659 95	314,354 86
British America, Canada	423,223 13	. . . . .	117,885 38	39,413 20	580,521 71
Burlington, Iowa	52,065 07	65,000 00	59,657 70	20,043 86	196,766 63
California, California	315,832 30	72,000 00	165,946 85	72,462 19	626,241 34
Citizens, Missouri	34,895 11	12,000 00	21,733 87	10,177 66	78,806 64
Citizens, New York	395,476 12	29,956 20	166,093 83	106,581 99	698,108 14
City of London, Fire, England	334,595 49	. . . . .	144,370 35	56,780 18	535,746 02
Commercial, California	254,328 40	24,000 00	118,949 32	38,332 53	435,610 25
Commercial Union, England	1,402,519 92	. . . . .	558,951 40	176,077 39	2,136,648 71
Concordia Fire, Wisconsin	228,630 05	14,000 00	116,146 24	42,642 39	401,418 68
Connecticut Fire, Connecticut	602,957 42	80,000 00	242,864 33	98,406 31	1,024,228 06
Continental, New York	1,245,697 41	124,620 60	706,212 67	228,719 91	2,305,322 59
Detroit Fire and Marine, Michigan	121,627 55	35,000 00	46,241 38	26,217 02	229,085 95
Eagle Fire, New York	51,619 85	20,793 00	51,672 79	22,749 25	155,834 89
Equitable Fire and Marine, Rhode Island	142,288 50	21,242 00	75,720 50	8,139 50	247,390 50
Exchange Fire, New York	307,473 21	14,000 70	95,640 55	16,963 02	434,077 48
Farmers' and Merchants', Colorado	15,521 78	. . . . .	19,525 24	474 75	35,521 77

Farragut Fire, New York	101,867 09	20,000 00	50,183 56	20,372 00	192,422 65
Fire Association, Pennsylvania	1,119,220 01	200,000 00	454,062 15	77,753 32	1,851,035 48
Fireman's Fmnd, California	611,921 45	120,000 00	252,139 35	128,865 45	1,112,926 25
Franklin Fire, Pennsylvania	266,211 84	90,035 00	137,469 70	96,309 85	590,026 39
German, Freeport, Illinois	687,696 56	40,000 00	466,107 44	37,540 25	1,231,344 25
German Fire, Peoria, Illinois	133,654 91	24,000 00	75,679 48	4,211 41	237,545 80
German Fire, Pennsylvania	148,739 58	20,000 00	62,452 23	7,202 64	238,394 45
German American, New York	1,476,852 75	200,000 00	564,561 24	312,203 53	2,553,617 52
Germania Fire, New York	632,584 79	100,000 00	257,285 33	196,432 78	1,186,302 90
Girard Fire and Marine, Pennsylvania	166,093 59	75,000 00	118,751 00	36,426 16	396,270 75
Glenns Falls, New York	284,665 55	20,000 00	138,297 61	49,541 35	492,504 51
Granite State Fire, New Hampshire	184,373 70	. . . . .	56,112 38	28,446 35	268,932 43
Hamburg-Bremen Fire, Germany	615,760 09	. . . . .	248,163 69	74,558 81	938,482 59
Hanover Fire, New York	736,369 85	100,000 00	376,387 93	134,803 46	1,347,561 24
Hartford Fire, Connecticut	1,338,503 56	250,000 00	595,695 12	246,448 11	2,430,646 79
Home, New York	2,358,790 10	299,800 00	1,175,325 69	339,704 53	4,173,620 32
Home Mutnal, California	173,678 60	36,000 00	117,518 64	50,202 01	377,399 25
Imperial Fire, England	617,167 17	. . . . .	293,412 92	65,809 22	976,389 31
Insurance Co. of North America, Pennsylvania	2,222,047 99	450,000 00	693,414 43	382,153 32	3,747,615 74
Insurance Co. of the State of Pennsylvania	187,819 32	20,000 00	82,692 53	49,313 57	339,825 42
Lancashire, England	807,393 27	. . . . .	419,920 15	31,870 30	1,349,183 72
Liberty, New York	287,188 37	. . . . .	173,113 42	82,498 94	542,800 73
Lion Fire, England	274,313 26	. . . . .	106,423 50	32,683 55	413,420 31
Liverpool and London and Globe, England	2,348,571 35	. . . . .	927,344 12	278,453 68	3,554,369 15
London Assurance, England	511,343 46	. . . . .	219,643 98	72,986 76	803,974 21
London and Lancashire Fire, England	680,326 51	. . . . .	377,844 79	122,458 10	1,180,629 40
Long Island, New York	115,350 43	9,000 00	74,587 08	28,523 89	227,461 40
Manchester Fire, England	607,074 90	50,070 50	233,333 90	35,458 00	925,937 30
Manufacturers' and Builders' Fire, New York	127,161 75	13,033 00	73,472 11	24,815 01	238,481 87
Mercantile Fire and Marine, Massachusetts	108,096 48	32,395 00	45,749 17	16,412 50	202,653 15
MERCHANTS', New Jersey	366,008 99	40,150 00	198,379 83	85,364 81	689,903 63
Michigan Fire and Marine, Michigan	130,414 88	. . . . .	66,847 77	38,196 28	235,458 93
Milwaukee Mechanics', Wisconsin	254,054 19	49,935 00	152,026 67	47,367 97	503,383 83
National Fire, Connecticut	595,979 52	100,000 00	306,757 25	169,993 00	1,172,729 77
National Assurance, Ireland	659,495 00	49,680 00	292,259 00	918 00	1,002,352 00
New Hampshire Fire, New Hampshire	353,125 04	40,000 00	171,082 55	52,230 41	616,438 00
New York Bowery Fire, New York	266,620 78	30,000 00	140,443 81	44,158 94	481,223 53

TABLE IV.—CONCLUDED.

NAMES OF COMPANIES.	Losses paid.	Dividends on stock.	Commissions, brokerage and salaries.	Taxes and other expenses.	Total.
	\$	\$	\$	\$	\$
Niagara Fire, New York	1,044,723 03	50,130 00	437,185 20	229,326 07	1,761,364 30
Northwestern National, Wisconsin	269,694 61	48,000 00	122,511 92	52,901 44	493,107 97
Northern Assurance, England	622,030 42	. . . . .	239,847 86	116,888 00	978,766 28
North American, Massachusetts	82,521 46	13,936 00	43,067 56	14,677 05	154,202 07
North British and Mercantile, England	1,214,754 70	. . . . .	518,263 54	112,657 72	1,845,675 96
Norwich Union Fire, England	566,972 23	. . . . .	237,533 54	80,265 56	884,771 33
Oakland Home, California	135,083 08	15,666 67	81,421 40	42,223 35	274,394 50
Oregon Fire and Marine, Oregon	33,089 34	26,412 00	22,108 89	5,766 41	87,376 64
Orteut, Connecticut	433,682 98	60,000 00	185,659 81	81,038 89	760,381 68
Pennsylvania Fire, Pennsylvania	607,734 05	40,000 09	277,648 21	77,191 48	1,002,573 74
People's Fire, New Hampshire	248,186 57	. . . . .	106,048 39	31,045 72	385,280 68
People's, Pennsylvania	144,756 31	6,000 00	45,527 64	14,581 93	210,865 88
Phoenix, New York	2,415,234 22	. . . . .	961,980 22	390,082 87	3,767,297 31
Phoenix, Connecticut	1,301,460 06	280,000 00	493,467 92	263,429 83	2,338,357 81
Phoenix Assurance, England	947,598 25	. . . . .	343,244 90	125,371 11	1,416,194 26
Provident Washington, Rhode Island	572,244 12	32,000 00	266,936 76	115,922 75	927,103 63
Prussian National, Prussia	267,420 58	. . . . .	157,620 99	51,371 60	476,413 17
Queen, England	861,891 65	. . . . .	304,744 96	129,096 07	1,295,732 68
Reading Fire, Pennsylvania	81,416 02	20,184 80	35,190 95	12,546 80	149,338 57
Royal, England	1,572,294 04	. . . . .	672,493 19	283,190 83	2,527,978 06
Scottish Union and National, Scotland	253,784 27	. . . . .	106,238 46	35,628 47	395,651 20
Security, Connecticut	393,951 54	17,500 00	171,570 67	5,025 76	558,047 97
Southern California, California	62,412 35	12,000 00	42,191 31	14,775 08	131,378 74
South British Fire and Marine, New Zealand	977,605 00	52,200 00	293,615 00	16,340 00	1,339,760 00
Springfield Fire and Marine, Massachusetts	936,076 08	125,000 00	329,592 63	192,492 76	1,583,161 47
State Investment, California	110,337 60	20,717 00	70,301 04	26,283 16	227,638 80
State, Iowa	189,956 22	12,000 00	166,121 92	29,447 93	397,506 07
St. Paul Fire and Marine, Minnesota	606,447 46	50,000 00	251,344 64	65,144 68	972,936 78
Sun, California	158,173 29	30,000 00	70,741 05	23,404 39	282,318 73
Sun Fire Office, England	647,089 08	. . . . .	245,393 45	120,285 49	1,012,768 02
Syndicate, Minnesota	47,656 88	7,500 00	25,371 28	11,861 76	92,389 92

Svea Fire, Sweden	898,648 39	32,000 00	422,736 65	803,756 17	2,157,141 21
Traders', Illinois	374,447 02	50,000 00	145,415 48	39,675 97	609,538 47
Transatlantic Fire, Germany	142,221 56	. . . . .	54,519 51	20,304 50	227,045 57
Union, California	383,251 59	30,000 00	211,522 14	55,043 17	679,816 90
Union, Pennsylvania	341,635 51	174 64	103,425 03	57,395 86	502,631 04
Union Fire and Marine, New Zealand	247,211 58	50,599 77	134,878 78	6,414 77	439,104 90
United States Fire, New York	61,113 24	27,527 50	65,369 34	24,949 47	178,959 55
Western Assurance, Canada	795,488 78	. . . . .	250,499 16	108,534 51	1,154,522 45
Westchester Fire, New York	532,777 27	30,000 00	213,405 60	126,675 89	902,858 76
Western Home, Iowa	54,819 47	20,000 00	41,634 73	18,040 14	134,494 34
Williamsburgh City Fire, New York	245,572 25	50,015 00	193,622 37	44,788 48	533,998 10
Totals	\$ 55,732,882 62	\$ 5,381,306 18	\$ 24,583,484 82	\$ 9,333,499 98	\$ 95,031,173 60

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	365,000 00	43,700 00	\$8,011,751 50	7,770 00	978,670 57	372,910 42	949 14	9,780,751 63
Agricultural, New York	173,661 10	1,131,897 43	362,090 00	51,450 00	183,352 43	67,032 59	36,935 21	2,006,418 76
Amazon, Ohio	90,150 00	28,284 70	189,756 50	175,212 50	13,350 00	36,932 15	3,263 56	536,949 41
American, Massachusetts			484,439 62	49,306 25	53,739 73	32,837 21	3,906 63	624,229 44
American, New Jersey	367,022 96	1,101,185 33	381,000 00	17,200 00	49,820 15	22,962 81	25,861 58	1,965,052 83
American Fire, New York		55,220 00	1,005,000 00	153,250 00	30,224 74	62,840 14	1,979 44	1,308,514 32
American Fire, Pennsylvania . .	230,100 00	976,639 50	1,024,157 78	97,000 00	111,784 74	34,337 48	26,896 71	2,500,916 21
American Central, Missouri . . .	500,000 00		540,000 00	110,000 00	78,769 69	78,871 22		1,397,640 91
Anglo-Nevada, California		1,021,807 55	972,030 55	375,787 50	81,860 89	151,190 29	23,912 92	2,626,589 70
Armenia, Pennsylvania	35,415 71	201,363 81	16,450 00	13,000 00	30,218 80	4,729 49	5,410 18	306,587 99
Atlas Assurance, England	306,204 81	2,182,701 86	1,238,574 27	467,123 44	264,417 27	286,431 73	4,678,062 64	9,423,516 02
Boatman's F. & M., Penn.	71,500 23	52,446 00	230,254 00		18,767 38	18,398 08	1,534 01	392,809 70
Boylston, Massachusetts		182,000 00	518,732 00	103,000 00	96,582 09	36,378 19	4,791 29	941,483 57
British America, Canada			707,746 01		46,157 95	81,655 80	5,915 03	841,474 79
Burlington, Iowa	12,120 00	106,775 65	47,860 00	12,800 00	102,308 89	52,951 37	4,340 35	339,156 26
California, California	104,000 00	21,386 32	663,415 00		344,080 65	168,220 71	12,183 36	1,313,286 04
Citizens, Missouri	9,080 00	40,350 00	241,850 00	125,000 00	17,489 44	8,187 73	752 50	442,709 67
Citizens, New York	119,500 00	84,554 60	659,900 00	109,900 00	59,455 11	94,279 10	7,608 98	1,126,197 79
City of London, Fire, England . .			625,640 00		45,230 63	82,758 75	644 46	754,273 84
Commercial, California	5,030 80	174,650 00	144,791 25	10,000 00	25,026 82	88,681 92	1,995 91	450,086 70
Commercial Union, England . . .	548,700 47		1,510,700 00		351,761 08	388,448 69	8,263 37	2,807,873 61
Concordia Fire, Wisconsin		340,555 00	146,375 00		44,953 85	43,503 16	5,998 64	581,385 65
Connecticut Fire, Connecticut . .	87,550 00	624,650 00	1,256,787 00	19,300 00	161,717 27	110,912 74		2,260,917 01
Continental, New York	690,500 00	167,060 00	3,437,437 00	140,700 00	278,172 61	275,138 49	39,336 59	5,028,344 69
Detroit F. & M., Michigan	69,757 57	716,312 78	49,400 00	2,800 00	42,525 46	22,653 48	18,849 95	922,299 24
Eagle Fire, New York	449,000 00	19,500 00	581,098 50	400 00	10,614 38	18,890 48	11,919 21	1,091,422 57
Equitable F. & M., R. I.	129,900 00	98,700 00	289,800 00	900 00	19,562 08	27,052 77	2,728 00	568,642 85
Exchange Fire, New York		66,450 00	203,450 00	100,975 00	33,474 07	71,915 19	3,884 69	480,148 95
Farmers & Merchants, Colo. . . .					7,099 62	36,704 29	3,564 03	47,367 34
Farragut Fire, New York	6,000 00	22,000 00	313,249 75	3,900 00	29,382 67	21,549 08	4,453 00	400,534 50

Fire Association, Penn.	47,700 00	1,346,755 51	2,680,582 50	149,750 00	123,162 78	135,143 78	45,434 13	4,528,528 70
Fireman's Fund, California.	300,000 00	277,200 00	966,540 00	351,550 00	133,136 24	266,135 10	20,214 97	2,314,776 31
Franklin Fire, Pennsylvania.	322,150 00	669,806 34	1,098,466 00	849,000 00	201,288 50	49,890 45	12,201 20	3,202,802 49
German, Freeport, Illinois.	17,000 00	1,213,061 87	275,795 00	59,955 50	220,167 59	474,656 00	55,938 70	2,316,574 66
German Fire, Peoria, Illinois.	6,000 00	251,923 00	5,000 00	17,740 82	83,755 99	45,671 53	16,218 16	426,309 50
German Fire, Pennsylvania.	46,480 22	204,580 53	145,281 38	8,000 00	23,318 09	18,854 55	3,716 41	450,231 18
German-American, New York.			4,918,169 00		235,953 23	233,860 36	550 00	5,388,532 59
Germania Fire, New York.	580,000 00	84,500 00	1,960,675 00	6,500 00	42,325 33	149,340 90	6,183 62	2,829,524 85
Girard F. & M., Pennsylvania	296,000 00	638,683 33	369,960 84	20,600 00	82,284 33	38,569 34	15,460 91	1,461,558 75
Glens Falls, New York.	13,000 00	648,842 75	772,210 00	3,000 00	184,546 72	45,188 59	4,370 87	1,671,158 93
Granite State Fire, N. H.		106,250 00	202,773 00	2,480 00	44,047 33	42,028 08	5,325 56	402,903 97
Hamburg-Bremen Fire, Ger'y.		20,000 00	984,976 25	30,000 00	49,395 63	64,285 69		1,148,657 67
Hanover Fire, New York.		88,000 00	2,176,702 50	300 00	83,097 06	140,785 31	14,496 72	2,503,381 59
Hartford Fire, Connecticut.	543,675 60	1,183,000 00	2,912,716 00	53,500 00	534,201 67	384,652 90	38,334 30	5,750,080 47
Home, New York.	1,345,675 14	701,300 00	5,609,849 89	239,400 00	359,833 26	626,500 15	79,098 83	8,961,657 27
Home Mutual, California.	137,000 00	327,173 60	163,870 00	28,000 00	90,626 39	85,798 62	10,095 09	843,163 70
Imperial Fire, England.	412,272 50		970,068 00		71,486 50	154,912 55	5,131 69	1,613,871 24
Ins. Co. of N. America, Penn.	345,424 47	2,336,076 73	4,456,267 00	67,850 00	722,412 88	644,793 99	124,131 49	8,696,956 56
Ins. Co. of the State of Penn.	228,800 00	109,450 00	238,160 00	10,000 00	46,665 78	22,665 66	18,301 36	674,042 80
Lancashire, England.			1,486,092 50		104,157 37	116,162 31		1,706,412 18
Liberty, New York.			952,500 00		325,076 35	102,379 91		1,379,956 26
Lion Fire, England.			508,000 00	9,500 00	62,020 54	76,007 15		829,349 81
Liverpool & London & Globe, England.	1,500,000 00	1,832,850 00	2,351,975 00		713,134 20	510,422 01	55,430 70	6,963,811 91
London Assurance, England.			1,416,720 75		82,900 90	93,422 79		1,593,044 44
London & Lancashire Fire, England.			1,782,893 00		103,796 39	133,001 91		2,019,691 30
Loug Island, New York.		200,170 00	188,902 49		68,349 88	8,221 20	2,189 73	467,833 30
Manchester Fire, England.	163,263 50	211,600 00	500,739 00	21,970 00	28,330 43	237,751 85	11,299 97	1,174,954 75
Manufacturers & Builders Fire, New York.		102,000 00	309,895 50	23,300 00	13,649 08	26,481 50	2,374 61	477,700 69
Mercantile F. & M., Mass.		25,500 00	587,044 00	4,000 00	31,465 02	33,252 74	4,766 05	686,027 81
MERCHANTS, New Jersey.	102,757 15	417,767 00	778,045 75	5,000 00	85,927 30	126,750 82	12,536 18	1,528,784 20
Michigan F. & M., Michigan.	10,351 17	586,659 33	30,525 00		39,414 54	30,842 04	17,658 48	715,450 56
Milwaukee Mechanics, Wis.	34,300 00	718,115 98	567,705 00	53,050 00	101,805 72	38,920 44	21,169 00	1,535,067 14
National Fire, Connecticut.	24,478 40	632,103 87	1,387,796 00	5,450 00	142,141 91	109,082 23	25,528 75	2,326,581 16
National Assurance, Ireland.	214,565 00	786,395 00	1,339,937 00	211,990 00	21,364 00	123,115 00	47,806 90	2,745,172 90
New Hampshire Fire, N. H.		362,966 86	953,690 00	52,600 00	61,936 96	67,428 42	6,448 76	1,505,101 00

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.	Miscella- neous assets.	Totals.
	\$	\$	\$	\$	\$	\$	\$	\$
New York Bowery Fire N. Y.	514,767 18	22,900 00	646,720 00	17,787 50	35,427 86	44,682 40	3,058 65	770,576 41
Niagara Fire, New York		46,050 00	1,359,989 40	47,450 00	192,978 38	175,545 26	23,355 15	2,300,135 37
Northwestern National, Wis.		374,250 00	855,130 00		175,744 24	51,812 73	6,591 51	1,463,528 48
Northern Assurance, England	106,337 68		1,202,390 87		84,492 76	103,232 03		1,496,473 34
North American, Mass.	7,899 30	68,358 36	243,008 00	27,600 00	15,467 55	21,590 07	3,497 57	387,420 85
North British & Mercantile, England.			3,060,326 00		112,959 16	237,242 60	62,056 00	3,472,613 76
Norwich Union Fire, Eng.			1,135,461 71		199,483 67	61,537 64	14,961 50	1,411,444 52
Oakland Home, California	93,000 00	100,056 62	52,425 00		58,586 09	88,621 86	21,993 38	414,682 95
Oregon F. & M., Oregon	16,125 69	178,800 00	136,191 56	1,000 00	26,554 04	20,440 39	8,835 55	371,821 54
Orient, Connecticut		242,908 00	1,224,648 41	30,540 00	69,740 57	134,539 91	25,300 12	1,743,802 70
Pennsylvania Fire, Penn.	155,500 00	329,070 00	1,939,720 00	495,125 00	45,655 10	131,927 70	9,555 38	3,106,553 18
People's Fire, N. H.		176,195 00	238,584 25	12,877 99	69,354 57	62,500 91	5,663 04	565,175 76
People's, Pennsylvania	57,950 00	170,768 77	38,463 00	1,250 00	22,377 95	21,398 77	5,868 15	318,076 64
Phoenix, New York	1,693,597 59	102,550 00	1,691,602 00	3,350 00	492,759 73	595,635 72	10,218 27	4,686,613 31
Phoenix, Connecticut	231,594 10	785,550 00	3,421,069 00	33,922 50	307,789 59	258,887 52	22,434 50	5,061,247 17
Phoenix Assurance, England.			1,539,430 00		145,886 23	173,557 35		1,858,873 58
Providence Washington, R. I.			934,805 00		81,745 26	157,598 02		1,174,148 28
Prussian National, Prussia	50,000 00	725,887 50	546,589 97	10,750 00	71,682 27	150,890 87	64,478 47	1,620,279 08
Queen, England	30,000 00		1,816,440 00		245,407 14	33,670 30	8,283 33	2,133,800 77
Reading Fire, Pennsylvania	27,200 00	208,488 31	193,277 00	25,650 00	30,036 25	15,567 12	3,630 12	503,848 80
Royal, England	1,818,200 10		2,613,780 00		328,711 82	433,809 21	39,192 47	5,233,093 60
Scottish Union & National, Scotland.		573,750 00	708,815 55		164,291 61	58,950 32	20,103 05	1,525,910 53
Security, Connecticut	34,388 14	127,625 00	359,206 50	27,300 00	22,041 84	72,834 23	3,544 91	646,940 65
Southern, California, Cala.	85,479 34	138,593 33			38,848 32	44,640 21	6,123 60	313,594 80
South British F. & M., New Zealand	432,200 00	53,600 00	453,855 00	11,780 00	30,030 00	381,710 00	46,750 00	1,410,015 00
Springfield F. & M., Mass.	110,853 00	226,900 00	2,478,324 00	32,900 00	131,479 65	191,626 00	28,059 23	3,200,141 88
State Investment, California	138,765 12	211,803 00	64,750 08	3,023 22	49,887 80	63,867 70	2,333 66	534,427 50
State, Iowa	94,580 00	112,793 98	14,475 00	7,300 00	54,295 20	234,393 96	6,459 56	524,207 70

St. Paul F. & M., Minnesota	108,479 59	509,163 71	488,035 75	335,390 00	116,591 75	102,861 39	24,222 51	1,684,654 70
Sun, California	90,000 00	259,205 00	88,115 48	. . . . .	15,260 85	85,151 02	13,124 12	559,856 47
Sun Fire Office, England	30,000 00	909,000 00	644,500 00	. . . . .	171,859 66	146,592 01	24,251 47	1,926,203 14
Syndicate, Minnesota	. . . . .	78,500 00	125,660 00	58,400 00	28,300 04	12,868 44	5,648 22	309,316 70
Svea Fire, Sweden	370,877 55	1,528,010 40	1,008,073 90	406,128 70	175,140 27	178,391 32	93,396 83	3,820,018 97
Traders, Illinois	1,500 00	205,525 00	1,016,148 75	. . . . .	60,636 00	43,285 85	18,479 15	1,345,574 75
Transatlantic Fire, Germany	. . . . .	. . . . .	416,000 00	50,000 00	26,866 87	25,486 09	. . . . .	518,352 96
Union, California	115,000 00	198,550 00	780,840 00	23,000 00	40,680 06	139,587 22	12,406 00	1,319,063 28
Union, Pennsylvania	160,000 00	7,500 00	396,401 50	. . . . .	27,882 91	96,352 15	3,029 39	691,005 95
Union F. & M., New Zealand	22,500 00	457,422 04	9,206 88	. . . . .	354,604 58	111,263 39	20,843 98	979,020 87
United States Fire, New York	. . . . .	574,200 00	57,487 50	1,500 00	2,240 00	26,936 89	3,813 79	666,178 18
Western Assurance, Canada	. . . . .	. . . . .	832,202 50	. . . . .	50,629 13	169,513 69	. . . . .	1,061,345 32
Westchester Fire, New York	2,000 00	351,752 50	873,700 00	5,500 00	93,825 92	77,530 95	3,142 63	1,407,452 00
Western Home, Iowa	. . . . .	171,246 37	. . . . .	13,351 35	56,987 90	51,178 20	20,618 32	315,382 14
Williamsburgh City Fire, N.Y.	634,843 90	276,950 00	343,141 15	950 00	28,128 00	60,053 61	22,374 61	1,365,541 27
Totals	\$18,294,745 08	\$36,308,463 12	\$107,952,369 71	\$6,175,087 27	\$13,590,094 90	\$13,606,034 54	\$6,355,684 86	\$202,282,499 48

TABLE VI.
LIABILITIES CLASSIFIED.

NAMES OF COMPANIES.	Capital.	UNPAID LOSSES.				Unearned premiums.	All other claims.	Total liabilities.	Assets	Surplus over liabilities.
		Not resisted.	Resisted.	Deductions for salvages and re-insurance.	Total.					
Etta, Connecticut	\$ 4,000,000 00	\$ 188,565 43	\$ 4,680 00	\$ 5,567 00	\$ 187,678 43	\$ 1,921,749 11	\$ 64,809 15	\$ 2,174,236 60	\$ 9,780,751 63	\$ 3,606,514 94
Agricultural, New York	500,000 00	25,979 22	22,300 00	48,279 22	48,279 22	1,155,918 14	30 00	1,204,227 36	2,006,418 76	302,191 40
Amazon, Ohio	300,000 00	18,451 79	1,000 00	19,451 79	19,451 79	148,440 85	1,239 00	169,161 64	536,949 41	67,787 77
American, Massachusetts	300,000 00	25,960 41	1,325 00	27,285 41	27,285 41	161,087 46	7,165 23	195,258 10	624,229 44	128,941 34
American, New Jersey	600,000 00	29,437 71	7,710 06	22 52	37,125 25	357,808 10	13,885 21	408,818 56	1,965,052 82	956,234 27
American Fire, New York	400,000 00	32,378 31	32,378 31	32,378 31	32,378 31	311,034 00	16,761 10	360,176 41	1,304,514 32	548,337 91
American Fire, Pennsylvania	500,000 00	133,958 53	29,649 49	163,608 02	163,608 02	1,464,557 21	3,305 00	1,631,500 23	2,500,916 21	369,415 95
American Central, Missouri	600,000 00	55,285 72	15,780 25	2,255 00	68,810 97	395,040 92	11,530 68	475,688 57	1,307,640 01	231,952 34
Anglo-Nevada, California	2,000,000 00	52,939 57	750 00	360 84	53,328 73	486,624 52	10,522 02	550,775 27	2,626,589 70	75,814 43
Armstrong, Pennsylvania	250,000 00	3,031 67	545 00	3,576 67	3,576 67	26,879 11	697 00	31,152 78	306,587 99	25,435 21
Atlas Assurance, England	720,000 00	98,563 00	98,563 00	98,563 00	98,563 00	476,969 58	7,188,605 31	7,764,137 89	9,423,516 02	939,378 13
Boatman's Fire and Marine, Pennsylvania	250,000 00	29,367 65	1,500 00	1,078 34	30,089 31	106,684 62	19,503 00	156,376 93	392,599 70	*
Boylston, Massachusetts	557,200 00	34,900 00	34,900 00	34,900 00	34,900 00	201,461 70	3,265 10	239,628 80	941,485 57	144,653 77
British America, Canada	200,000 00	60,749 89	13,075 00	2,214 40	71,610 49	390,445 11	17,166 80	479,522 40	841,474 79	361,952 39
Burlington, Iowa	200,000 00	5,540 70	6,742 60	912 50	11,370 80	95,044 62	7,487 05	113,902 47	339,156 26	25,253 79
California, California	600,000 00	90,470 92	4,100 00	94,570 92	94,570 92	411,442 41	17,085 84	523,099 17	1,313,286 04	190,186 87
Citizens, Missouri	200,000 00	3,002 00	3,002 00	3,002 00	3,002 00	39,128 65	1,134 88	44,465 53	442,700 67	198,244 14
Citizens, New York	300,000 00	4,854 55	4,234 55	461 68	52,627 42	460,757 16	19,173 87	532,558 45	1,126,197 79	293,639 34
City of London Fire, England	54,538 73	4,500 00	910 77	18,127 96	34,615 05	15,745 27	419,558 28	754,273 54	334,715 56	48,725 18
Commercial, California	200,000 00	25,227 44	25,227 44	25,227 44	25,227 44	172,794 76	3,339 32	201,361 56	450,086 70	938,521 05
Commercial Union, England	165,353 09	21,335 00	1,613 99	185,074 10	1,631,093 36	52,385 10	1,869,352 56	2,807,873 61	336,889 37	44,496 28
Concordia Fire, Wisconsin	200,000 00	29,007 48	4,250 00	33,257 48	206,704 52	6,422 37	806,108 18	811,385 65	2,260,917 01	1,226,691 66
Connecticut Fire, Connecticut	1,000,000 00	93,933 70	15,881 64	109,815 34	204,793 24	2,501,884 39	95,005 40	2,801,653 03	5,028,344 69	431,408 53
Continental, New York	1,000,000 00	159,480 12	44,256 00	18,972 88	204,793 24	2,501,884 39	95,005 40	2,801,653 03	5,028,344 69	431,408 53
Detroit Fire and Marine, Michigan	350,000 00	12,375 31	900 00	13,175 31	13,175 31	127,452 90	262 50	140,890 71	922,299 24	676,534 78
Eagle Fire, New York	300,000 00	6,489 03	2,222 23	8,711 26	8,711 26	100,182 57	5,093 06	114,887 79	1,091,422 57	103,053 68
Equitable Fire and Marine, Rhode Island	300,000 00	20,699 00	20,699 00	20,699 00	20,699 00	142,229 37	2,660 80	165,589 17	450,148 95	100,543 30
Exchange Fire, New York	200,010 00	35,000 00	35,000 00	35,000 00	35,000 00	133,652 88	10,942 77	179,595 65	450,148 95	100,543 30
Farmers' and Merchants', Colorado	200,000 00	3,384 38	1,083 33	2,184 38	2,184 38	27,195 46	427 50	29,807 34	47,367 34	17,560 00
Farragut Fire, New York	200,000 00	12,128 03	1,083 33	11,044 70	11,044 70	106,552 11	3,886 52	121,483 33	400,534 50	79,051 17
Fire Association, Pennsylvania	500,000 00	147,014 56	42,010 86	189,085 42	189,085 42	3,000,737 50	3,189,822 42	4,528,528 70	838,705 78	470,716 18
Fireman's Fund, California	1,000,000 00	67,455 10	12,725 00	58,983 53	58,983 53	724,615 23	41,461 37	835,060 13	3,202,802 49	995,325 55
Franklin Fire, Pennsylvania	400,000 00	46,612 98	8,524 00	55,436 98	55,436 98	17,773 59	7,773 59	1,837,476 94	3,202,802 49	995,325 55
German, Freeport, Illinois	200,000 00	77,953 00	7,500 00	85,453 00	85,453 00	1,650,678 44	24,491 72	1,760,753 16	2,316,574 66	355,821 50
German Fire, Peoria, Illinois	300,000 00	19,654 30	19,654 30	19,654 30	19,654 30	94,991 07	1,017 60	115,662 97	426,309 50	10,646 53
German Fire, Pennsylvania	200,000 00	10,606 58	10,606 58	10,606 58	10,606 58	158,985 44	1,000 00	170,592 02	450,231 18	79,630 16
German American, New York	1,000,000 00	207,349 32	20,566 60	227,915 92	227,915 92	1,890,354 32	55,427 57	2,141,547 11	5,388,532 59	2,243,985 48
Germania Fire, New York	1,000,000 00	56,838 26	14,629 04	71,467 30	71,467 30	1,015,054 30	20,206 18	1,103,079 77	2,829,524 85	726,445 08
Girard Fire and Marine, Pennsylvania	300,000 00	25,490 81	700 00	26,190 81	26,190 81	499,846 83	12,004 53	536,849 42	1,461,558 75	624,709 33
Glen Falls, New York	200,000 00	21,911 70	7,150 53	29,062 23	29,062 23	516,012 59	17,417 53	559,991 30	1,671,158 93	911,167 63
Granite State Fire, New Hampshire	200,000 00	18,260 97	1,500 00	19,760 97	19,760 97	17,943 90	7,634 42	191,818 96	402,903 97	11,085 01
Hamburg-Bremen Fire, Germany	49,300 00	14,250 00	625 00	62,175 00	62,175 00	663,805 82	726,730 82	1,148,657 67	1,148,657 67	421,926 85
Hanover Fire, New York	1,000,000 00	100,420 38	20,697 12	121,117 50	121,117 50	905,572 43	27,704 33	1,040,827 88	2,503,331 59	462,553 71
Hartford Fire, Connecticut	1,250,000 00	188,228 19	28,804 25	217,032 44	217,032 44	2,014,565 44	34,500 00	2,266,097 88	5,750,080 47	2,233,932 59
Home, New York	3,000,000 00	449,636 55	60,263 98	44,953 15	464,947 38	3,767,507 00	226,740 28	4,459,194 66	8,061,657 27	1,502,462 61
Home Mutual, California	300,000 00	725 00	2,400 00	2,000 00	1,125 00	235,356 74	16,150 62	255,632 36	843,163 70	287,531 34
Imperial Fire, England	58,723 23	24,961 30	1,425 50	112,259 03	112,259 03	715,093 16	26,532 55	853,934 74	1,613,871 24	759,936 50
Insurance Co. of North America, Pennsylvania	3,000,000 00	349,757 00	40,554 00	171,400 00	218,911 00	2,820,733 92	18,404 99	3,058,049 91	8,696,956 56	2,638,906 65
Insurance Co. of the State of Pennsylvania	200,000 00	31,064 00	31,064 00	31,064 00	31,064 00	337,427 47	2,153 00	370,674 47	674,042 80	103,368 33
Lancashire, England	115,837 15	32,350 51	32,350 51	148,187 66	148,187 66	865,269 44	12,000 00	1,025,457 10	1,706,412 15	680,955 08
Liberty, New York	800,000 00	63,248 07	3,500 00	66,748 07	66,748 07	395,770 47	37,529 56	464,548 10	1,379,956 26	115,408 16
Lion Fire, England	28,450 37	8,105 00	8,105 00	36,555 37	36,555 37	265,277 10	12,236 35	314,058 82	29,349 81	515,260 99
Liverpool and London and Globe, England	425,129 71	80,020 00	76,029 83	429,119 88	429,119 88	3,304,780 64	229,334 11	3,963,284 63	6,963,811 91	3,000,527 28
London Assurance, England	67,303 99	67,303 99	67,303 99	67,303 99	67,303 99	619,130 74	686,434 73	1,593,044 44	1,593,044 44	906,609 71
London and Lancashire Fire, England	137,937 34	21,053 61	6,012 00	152,978 95	152,978 95	1,029,146 83	8,838 10	1,199,963 83	2,019,691 30	828,727 42
Long Island, New York	300,000 00	16,688 72	133 28	15,955 44	15,955 44	127,916 95	2,700 00	146,572 42	467,833 30	21,260 88
Manchester Fire, England	500,000 00	149,625 00	149,625 00	149,625 00	149,625 00	272,909 05	34,435 25	456,970 20	1,174,954 75	217,984 55
Manufacturers' and Builders' Fire, New York	200,000 00	21,241 68	38 27	21,280 95	21,280 95	127,370 52	9,328 56	157,911 49	477,700 69	119,789 20
Mercantile Fire and Marine, Massachusetts	400,000 00	23,986 04	7,000 00	27,863 16	27,863 16	108,451 48	6,178 32	142,492 96	686,027 81	143,534 85
Merchants, New Jersey	400,000 00	76,978 29	4,500 00	81,478 29	81,478 29	570,001 36	37,318 28	688,797 93	1,528,784 20	439,956 27
Michigan Fire and Marine, Michigan	400,000 00	13,928 88	13,928 88	13,928 88	13,928 88	167,641 48	181,570 36	715,450 56	133,880 20	133,880 20
Milwaukee Mechanics', Wisconsin	200,000 00	17,651 00	9,150 00	26,801 00	26,801 00	446,471 89	176 00	473,448 89	1,535,067 14	861,618 25
National Fire, Connecticut	1,000,000 00	66,709 90	7,000 00	73,709 90	73,709 90	724,429 03	21,226 03	810,454 96	2,326,581 16	507,126 40
National Assurance, Ireland	500,000 00	30,173 00	30,173 00	30,173 00	30,173 00	488,393 03	1,409,953 00	1,928,469 00	2,745,172 90	316,703 90
New Hampshire Fire, New Hampshire	600,000 00	89,039 75	89,039 75	89,039 75	89,039 75	488,223 78	13,485 68	600,749 21	1,505,101 00	304,351 79
New York Bowery Fire, New York	300,000 00	50,395 24	10,842 74	64,367 66	64,367 66	280,938 30	6,200 74	351,506 70	770,576 41	119,069 71
Niagara Fire, New York	500,000 00	148,716 07	126,480 82	175,678 89	175,678 89	1,268,480 60	36,435 53	1,480,596 11	2,360,135 37	379,540 26
Northwestern National, Wisconsin	600,000 00	34,059 46	2,950 00	37,009 46	37,009 46	464,521 71	16,211 67	517,742 84	1,463,523 45	345,785 64
Northern Assurance, England	71,788 45	27,468 30	3,392 87	95,865 88	95,865 88	703,565 36	17,354 00	817,213 14	1,496,473 34	679,260 20
North American, Massachusetts	200,000 00	16,182 18	16,182 18	16,182 18	16,182 18	115,122 69	5,718 89	137,023 76	387,420 85	50,397 09
North British and Mercantile, England	163,649 75	21,081 33	16,079 36	163,651 72	163,651 72	1,427,931 26	3,141 42	1,599,724 40	3,472,613 76	1,872,889 36
Norwich Union Fire, England	126,893 61	11,588 82	11,588 82	142,304 79	142,304 79	686,308 12	11,121 11	812,734 02	1,411,444 52	598,710 50
Oakland Home, California	200,000 00	24,305 47	5,323 94	8,040 98	21,588 43	129,243 34	10,779 15	161,610 92	414,682 95	53,072 03
Oregon Fire and Marine, Oregon	220,100 00	1,750 73	743 70	1,007 03	1,007 03	44,797 42	2,910 40	48,714 85	371,821 54	103,006 69



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

NAMES OF COMPANIES.	In force at begin- ning of the year.	Written during the year.	Terminated during the year.	Re-insured dur- ing the year.	In force at the end of the year.
Aetna, Connecticut	\$ 301,595,797 00	\$ 325,773,494 00	\$ 311,411,733 00	\$ 5,779,978 00	\$ 310,177,580 00
Agricultural, New York	233,978,668 00	92,424,094 00	89,115,805 00	2,940,620 00	234,345,737 00
Amazon, Ohio	21,613,762 00	19,234,640 00	18,801,834 00	1,444,610 00	20,601,958 00
American, Massachusetts	18,479,159 00	25,989,038 00	18,788,182 00	1,959,634 00	23,720,381 00
American, New Jersey	79,859,108 00	63,769,682 00	60,353,430 00	3,589,183 00	79,686,177 00
American Fire, New York	87,125,591 00	101,443,298 00	88,049,076 00	14,581,626 00	85,938,187 00
American Fire, Pennsylvania	141,297,875 00	144,221,155 00	126,929,000 00	4,516,262 00	154,073,768 00
American Central, Missouri	60,560,688 00	50,575,759 00	48,166,185 00	2,924,832 00	60,045,430 00
Anglo-Nevada, California	56,855,604 00	93,210,618 00	75,307,955 00	9,900,763 00	64,857,504 00
Armenia, Pennsylvania	5,089,968 00	4,744,327 00	4,893,492 00	72,066 00	4,868,737 00
Atlas Assurance, England	583,019,965 00	766,326,000 00	639,641,967 00	78,677,333 00	631,026,665 00
Boatman's Fire and Marine, Pennsylvania	16,718,047 00	16,544,128 00	17,238,504 00	579,431 00	15,444,240 00
Boylston, Massachusetts	31,580,014 00	34,984,901 00	32,914,440 00	2,006,912 00	31,643,563 00
British America, Canada	56,559,873 00	64,921,880 00	60,495,182 00	1,165,471 00	59,821,100 00
Burlington, Iowa	40,102,598 00	10,922,675 00	14,543,672 00	17,792,420 00	18,719,181 00
California, California	36,176,094 00	57,306,723 00	47,596,260 00	3,034,767 00	42,851,790 00
Citizens, Missouri	5,855,593 00	7,332,459 00	7,194,840 00	21,700 00	5,971,512 00
Citizens, New York	92,790,450 56	89,345,141 15	75,567,383 17	2,838,754 35	103,729,454 19
City of London Fire, England	51,539,734 00	53,274,841 00	53,327,262 00	1,522,615 00	49,964,668 00
Commercial, California	23,156,450 00	32,922,325 00	31,314,765 00	1,262,127 00	23,501,883 00
Commercial Union, England	290,688,076 00	292,484,307 00	275,262,420 00	3,513,402 00	304,396,561 00
Concordia Fire, Wisconsin	38,321,144 00	36,792,856 00	29,537,192 00	828,030 00	44,748,778 00
Connecticut Fire, Connecticut	102,943,836 00	101,112,207 00	94,935,960 00	. . . . .	109,120,083 00
Continental, New York	541,788,839 00	276,625,151 00	273,527,892 00	10,470,208 00	534,745,890 00
Detroit Fire and Marine, Michigan	20,303,873 00	21,213,178 00	20,776,878 00	. . . . .	20,740,173 00
Eagle Fire, New York	35,434,757 00	28,681,023 00	26,454,440 00	2,501,405 00	35,159,935 00
Equitable Fire and Marine, Rhode Island	21,276,305 36	25,279,582 65	22,181,790 31	566,691 32	23,807,406 38
Exchange Fire, New York	50,139,085 00	35,419,083 00	51,808,058 00	696,885 00	33,053,225 00
Farmers and Merchants, Colorado	2,858,714 00	1,952,783 00	1,167,196 00	124,030 00	3,520,271 00

TABLE VII.—CONTINUED.

NAMES OF COMPANIES.	In force at 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.
Farragut Fire, New York	27,988,283 00	20,916,556 00	21,359,113 00	1,576,256 00	25,969,470 00
Fire Association, Pennsylvania	257,733,617 00	149,155,388 00	137,999,121 00	2,535,400 00	266,354,484 00
Fireman's Fund, California	92,478,425 00	111,157,399 00	98,365,562 00	8,332,153 00	90,938,109 00
Franklin Fire, Pennsylvania	75,367,713 00	48,510,813 00	48,388,271 00	825,118 00	74,665,137 00
German, Freeport, Illinois	154,457,893 00	92,350,850 00	78,429,997 00	4,665,925 00	163,712,821 00
German Fire, Peoria, Illinois	16,373,956 00	19,377,490 00	17,737,620 00	2,362,060 00	15,651,766 00
German Fire, Pennsylvania	26,088,531 00	19,562,976 00	19,136,692 00	450,690 00	26,064,125 00
German American, New York	511,644,643 00	379,116,423 00	386,232,753 00	26,210,064 00	478,309,249 00
Germania Fire, New York	202,392,127 69	176,519,553 04	155,888,346 48	11,764,121 99	211,259,512 26
Girard Fire and Marine, Pennsylvania	50,060,728 00	49,502,786 00	35,215,689 00	2,604,234 00	61,833,591 00
Glens Falls, New York	103,085,584 00	60,848,752 00	58,551,875 00	2,943,842 00	102,438,619 00
Granite State Fire, New Hampshire	23,091,311 00	27,046,185 00	20,847,607 00	4,669,791 00	24,620,098 00
Hamburg-Bremen Fire, Germany	98,894,605 00	104,815,555 00	94,413,695 00	3,243,227 00	106,053,238 00
Hanover Fire, New York	196,037,511 88	165,287,207 28	158,750,013 49	10,334,168 46	192,240,537 21
Hartford Fire, Connecticut	293,267,963 00	229,181,305 00	206,673,854 00	6,124,215 00	309,651,199 00
Home, New York	600,192,292 00	611,682,402 00	439,791,643 00	37,712,482 00	734,370,599 00
Home Mutual, California	25,177,811 00	21,932,896 00	20,180,250 00	1,440,695 00	25,483,762 00
Imperial Fire, England	114,689,368 86	109,120,892 36	103,051,472 96	3,690,399 56	117,068,388 70
Insurance Co. of North America, Penn.	340,571,072 00	532,425,883 00	481,676,284 00	10,577,543 00	380,747,128 00
Insurance Co. of the State of Penn.	27,283,011 00	38,466,933 00	31,014,169 00	1,838,701 00	32,897,074 00
Lancashire, England	148,067,940 00	164,618,951 00	143,996,331 00	1,673,335 00	167,016,325 00
Liberty, New York	33,854,344 00	91,479,632 00	52,521,627 00	5,389,971 00	67,420,378 00
Lion Fire, England	44,019,419 00	58,127,588 00	50,718,442 00	37,313,019 00	37,313,019 00
Liverpool and London and Globe, Eng.	569,863,905 00	526,848,540 00	470,994,755 00	35,006,357 00	590,711,333 00
London Assurance, England	112,157,954 00	121,138,878 00	96,364,623 00	4,211,083 00	132,721,126 00
London and Lancashire Fire, England	149,499,195 71	215,974,936 41	162,312,359 73	6,283,528 15	196,878,244 24
Long Island, New York	31,576,914 00	38,262,774 00	31,339,992 00	1,033,282 00	37,465,514 00
Manchester Fire, England	199,070,000 00	298,049,833 00	295,472,695 00	19,707,500 00	181,939,638 00
Manufacturers' and Builders' Fire, N. Y.	33,160,621 00	31,901,282 00	26,993,186 00	2,993,009 00	35,165,708 00
Mercantile Fire and Marine, Mass.	19,166,805 00	16,007,475 00	17,178,006 00	756,867 00	17,239,407 00
Merchants', New Jersey	67,553,174 00	108,892,051 00	66,481,056 00	4,135,884 00	105,828,285 00
Michigan Fire and Marine, Michigan	15,283,840 00	26,180,524 00	17,030,696 00	1,090,603 00	23,343,065 00

Milwaukee Mechanics', Wisconsin	59,584,526 00	40,969,906 00	39,296,835 00	61,257,597 00
National Fire, Connecticut	59,014,887 00	152,549,546 00	95,684,152 00	110,258,971 00
National Assurance, Ireland	231,782,000 00	178,527,000 00	187,006,000 00	219,041,200 00
New Hampshire Fire, New Hampshire	65,218,960 00	69,480,380 00	58,715,375 00	73,200,973 00
New York Bowery Fire, New York	78,287,830 00	69,687,777 00	63,235,501 00	81,209,274 00
Niagara Fire, New York	296,409,210 00	272,025,612 00	257,152,984 00	286,567,948 00
Northwestern National, Wisconsin	71,099,554 00	51,874,542 00	49,062,169 00	74,329,838 00
Northern Assurance, England	129,152,760 00	122,281,883 00	120,116,591 00	126,469,232 00
North American, Massachusetts	15,926,914 00	21,274,488 00	15,845,135 00	19,523,318 00
North British and Mercantile, England	253,325,011 00	255,524,616 00	221,996,817 00	251,914,922 00
Norwich Union Fire, England	114,374,601 00	130,374,106 00	109,225,047 00	128,927,986 00
Oakland Home, California	12,167,495 00	22,775,386 00	17,963,420 00	14,896,501 00
Oregon Fire and Marine, Oregon	3,589,210 00	5,627,602 00	3,926,141 00	4,347,117 00
Orient, Connecticut	68,167,788 00	71,225,345 00	59,974,950 00	76,574,923 00
Pennsylvania Fire, Pennsylvania	96,994,587 00	94,329,936 00	72,275,150 00	115,074,970 00
People's Fire, New Hampshire	27,788,974 00	36,935,697 00	30,350,899 00	32,983,120 00
People's, Pennsylvania	12,730,716 84	17,203,943 98	15,234,363 51	14,201,288 21
Phoenix, New York	598,742,667 00	322,196,851 00	344,389,638 00	481,464,893 00
Phoenix, Connecticut	251,090,665 00	207,212,208 00	187,677,219 00	270,625,744 00
Phoenix Assurance, England	223,163,855 00	224,962,627 00	191,427,071 00	223,933,565 00
Providence Washington, Rhode Island	75,978,524 00	136,716,769 00	129,393,142 00	76,160,372 00
Prussian National, Prussia	354,299,749 00	496,527,376 00	336,910,701 00	379,762,101 00
Queen, England	208,655,320 00	169,156,969 00	168,801,390 00	200,825,539 00
Reading Fire, Pennsylvania	12,007,537 00	15,488,441 00	10,702,282 00	17,642,363 00
Royal, England	396,378,595 78	439,093,584 97	330,011,672 69	459,484,143 41
Scottish Union and National, Scotland	73,515,434 00	84,079,763 00	74,768,701 00	56,126,378 00
Security, Connecticut	36,303,584 00	64,661,741 00	61,308,794 00	37,569,192 00
Southern California, California	7,818,278 00	11,215,651 00	8,840,500 00	8,741,044 00
South British F. and M., New Zealand	166,319,065 00	260,348,335 00	246,207,380 00	148,591,225 00
Springfield F. and M., Massachusetts	173,613,715 00	127,455,995 00	125,791,183 00	175,278,437 00
State Investment, California	14,060,677 00	14,110,554 00	12,910,186 00	14,117,615 00
State, Iowa	40,716,278 00	28,957,730 00	24,825,887 00	43,456,489 00
St. Paul Fire and Marine, Minnesota	77,477,927 00	110,801,224 00	85,710,018 00	95,435,286 00
Sun, California	15,004,543 00	23,892,666 00	18,091,694 00	16,860,816 00
Sun Fire Office, England	187,894,014 00	128,177,333 00	124,769,401 00	183,537,947 00
Syndicate, Minnesota	2,629,501 00	6,508,237 00	3,431,097 00	5,311,704 00
Svea Fire, Sweden	171,815,593 00	370,137,395 00	200,923,566 00	184,957,010 00

TABLE VII.—CONCLUDED.

NAMES OF COMPANIES.	In force at 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.
Traders', Illinois	47,371,574 00	49,061,320 00	47,585,623 00	2,720,741 00	46,126,530 00
Transatlantic Fire, Germany	20,807,808 00	24,605,546 00	21,046,154 00	. . . . .	24,367,200 00
Union, California	41,811,923 00	70,036,940 00	61,872,341 00	2,999,101 00	46,977,421 00
Union, Pennsylvania	33,309,235 00	137,235,801 00	133,165,560 00	4,737,604 00	32,641,872 00
Union Fire and Marine, New Zealand	26,811,570 00	73,737,945 00	55,106,537 00	16,381,120 00	29,061,858 00
United States Fire, New York	19,049,082 00	24,663,143 00	19,217,354 00	736,533 00	23,758,338 00
Western Assurance, Canada	67,477,994 00	130,296,172 00	123,507,210 00	3,331,553 00	70,935,403 00
Westchester Fire, New York	134,885,056 00	126,092,143 00	108,230,506 00	2,780,672 00	149,966,021 00
Western Home, Iowa	10,449,376 00	7,817,370 00	7,187,670 00	187,542 00	10,891,534 00
Williamsburg City Fire, New York	97,819,653 00	83,227,228 00	75,170,685 00	5,908,018 00	99,968,178 00
Totals	\$ 12,802,942,402 68	\$ 13,121,540,200 84	\$ 11,418,424,389 34	\$ 1,031,286,980 58	\$ 13,474,771,233 60

TABLE VIII.
GIVING NAME OF COMPANY, LOCATION, NAME OF PRESIDENT AND SECRETARY.

NAME OF COMPANY.	LOCATION.	PRESIDENT.	SECRETARY.
Atna	Hartford, Connecticut	Jotham Goodnow	A. C. Bayne
Agricultural	Watertown, New York	J. R. Stebbins	H. M. Stevens
Amazon	Cincinnati, Ohio	Gazzam Gano	J. H. Beattie
American	Boston, Massachusetts	Francis Peabody	J. W. Field
American	Newark, New Jersey	F. H. Harris	James H. Worden
American Fire	New York, N. Y.	David Adee	Wm. H. Grolin
American Fire, The	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	Lonis Sloss	Z. P. Clark
Armenia	Pittsburgh, Pennsylvania	S. S. D. Thompson	W. D. McGill
Atlas Assurance	London, England	Wm. J. W. Baynes	Samuel 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 Morison, Governor	W. H. Banks, Ass't Sec'y
Burlington	Burlington, Iowa	John T. Miller	Jacob Alter
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
Commercial	San Francisco, California	John H. Wise	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. Inbusch	Gustav Wollaefer
Connecticut Fire	Hartford, Connecticut	J. D. Browne	Charles R. Burt
Continental	New York, N. Y.	H. H. Lamport	Cyrus Peck
Denver, The	Denver, Colorado	W. J. Barker	J. A. Perkins
Detroit Fire and Marine	Detroit, Michigan	W. A. Butler	James J. Clark
Eagle Fire	New York, N. Y.	Alexander J. Clinton	Thomas J. Gaines
Equitable Fire and Marine	Providence, Rhode Island	Fred W. Arnold	James F. Thillinghast
Exchange Fire	New York, N. Y.	R. Carman Combes	Geo. W. Montgomery
Farmers' and Merchants'	Denver, Colorado	J. A. Shreve	J. A. Perkins

TABLE VIII—CONTINUED.

NAME OF COMPANY.	LOCATION.	PRESIDENT.	SECRETARY.
Parragut Fire.	New York, N. Y.	J. E. Leffingwell.	Sammel Darbee
Fire Association of Philadelphia.	Philadelphia, Pennsylvania.	J. Lightfoot.	W. S. Winship
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.	Theo. J. Muller
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
Girard Fire and Marine.	Philadelphia, Pennsylvania.	Alfred Gillett.	Edwin F. Merrill
Glens Falls.	Glens Falls, New York.	Russell M. Little.	J. L. Cunningham
Granite State Fire.	Portsmouth, New Hampshire.	Frank Jones.	Alfred F. 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. Remsen Lane
Hartford Fire.	Hartford, Connecticut.	George L. Chase.	P. C. Royce
Home.	New York, N. Y.	Daniel A. Heald.	Wm. L. Bigelow
Home Mutual.	San Francisco, California.	J. F. Houghton.	Charles R. Story
Imperial Fire.	London, England.	John C. Paige, Resident Manager.	Boston, Massachusetts
Insurance Co. of North America.	Philadelphia, Pennsylvania.	Charles Platt.	Greville E. Fryer
Ins. Co. of the State of Pennsylvania.	Philadelphia, Pennsylvania.	George G. Crowell.	A. B. Earle
Lancashire.	Manchester, England.	E. Litchfield, U. S. Manager.	New York, N. Y.
Liberty.	New York, N. Y.	George A. Morrison.	Samuel R. Weed
Lion Fire.	London, England.	M. Bennett, Jr., U. S. Manager.	Hartford, Connecticut
Liverpool and London and Globe.	Liverpool, England.	Wm. Warren, Resident Secretary.	Chicago, Illinois
London Assurance Corporation.	London, England.	Chas. Lyman Case, Manager.	Chicago, Illinois
London and Lancashire Fire.	Liverpool, England.	J. S. Belden, Manager.	Chicago, Illinois
Long Island.	Brooklyn, New York.	Jonathan Ogen.	Henry Blatchford
Manchester Fire Assurance.	Manchester, England.	Jas. Broomfield Northcott, Mgr.	
Manufacturers' and Builders' Fire.	New York, N. Y.	Edward V. Loew.	J. J. Nestell
Mercantile Fire and Marine.	Boston, Massachusetts.	George R. Rogers.	James Simpson
Merchants, The.	Newark, New Jersey.	Henry Powles.	J. R. Mullikin
Michigan Fire and Marine.	Detroit, Michigan.	D. Whiting, Jr.	Eugene Harbeck

Milwaukee Mechanics	Milwaukee, Wisconsin	Christian Preusser	Adolph J. Cramer
National Fire	Hartford, Connecticut	James Nichols	J. G. Richards
National Assurance	Dublin, Ireland	James A. Weston	Harold Engelsbach
New Hampshire Fire	Manchester, New Hampshire	John A. Delaney, Jr.	John C. French
New York Bowery Fire	New York, N. Y.	Peter Notman	Charles A. Blauvelt
Niagara Fire	New York, N. Y.	Alfred James	West Pollock
Northwestern National	Milwaukee, Wisconsin	William D. Crooke, Manager	John P. McGregor
Northern Assurance	London, England	Silas Peirce	Chicago, Illinois
North American, The	Boston, Massachusetts	Sam. P. Blagden, Manager	Chas. E. Macullar
North British and Mercantile	London and Edinburgh	J. M. Hare, Resident Manager	New York, N. Y.
Norwich Union Fire Ins. Society	Norwich, England		New York, N. Y.
Oakland Home	Oakland, California	William P. Jones	William F. Blood
Oregon Fire and Marine	Portland, Oregon	L. White	Edward Hall
Orient	Hartford, Connecticut	Charles B. Whiting	James U. Taintor
Pennsylvania Fire	Philadelphia, Pennsylvania	John Devereux	John L. Thomson
People's Fire	Manchester, New Hampshire	Joseph C. Moore	S. B. Stearns
People's	Pittsburgh, Pennsylvania	James Herdman	William F. Gardner
Phoenix	Brooklyn, New York	Geo. P. Sheldon	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	Hirschfeld & Jacoby, Managers	San Francisco, California
Queen	Liverpool, England	James A. McDonald, Manager	New York, N. Y.
Reading Fire	Reading, Pennsylvania	Wm. A. Arnold	S. E. Aucona
Royal	Liverpool, England	Chas. H. Case & Co., Managers	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
Southern California	Los Angeles, California	E. F. Spence	D. F. Miles
South British Fire and Marine	Auckland, New Zealand	Wm. Grush Dady	George Johnston
Springfield Fire and Marine	Springfield, Massachusetts	J. N. Duham	S. J. Hall
State Investment and Insurance Co.	San Francisco, California	Geo. L. Brauder	Charles H. Cushing
State	Des Moines, Iowa	O. B. Ayres	J. C. Cummins
St. Paul Fire and Marine	St. Paul, Minnesota	Charles H. Bigelow	Charles B. Gilbert
Sun	San Francisco, California	C. L. Taylor	Ed. E. Potter
Sun Fire Office Co.	London, England	J. J. Guile, U. S. Manager	New York, N. Y.
Syndicate	Minneapolis, Minnesota	E. B. Ames	Jacob Stone
Svea Fire and Life	Gottenburg, Sweden	Carl O. Kjelberg	E. Boye

TABLE VIII—CONCLUDED.

NAME OF COMPANY.	LOCATION.	PRESIDENT.	SECRETARY.
Traders'	Chicago, Illinois	E. Buckingham . . . . .	. . . . . R. J. Smith
Transatlantic Fire	Hamburg, Germany	E. Harbers, U. S. Manager . . . . .	. . . . . New York, N. Y.
Union	San Francisco, California	Nathaniel T. James . . . . .	. . . . . James D. Bailey
Union	Philadelphia, Pennsylvania	Chas. S. Hollingshead . . . . .	. . . . . John M. Crowell
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 K. Cock
Western Assurance	Toronto, Canada	A. M. Smith . . . . .	. . . . . James Boomer
Westchester Fire	New York, N. Y.	George R. Crawford . . . . .	. . . . . John Q. Underhill
Williamsburgh City Fire	Brooklyn, New York	Edmund Driggs . . . . .	. . . . . F. H. Way
Western Home	Sioux City, Iowa	William L. Joy . . . . .	. . . . . G. W. Kingsnorth

FIDELITY, CASUALTY AND ACCIDENT
INSURANCE COMPANIES.

American Steam Boiler Insurance Co.,

OF

NEW YORK, NEW YORK.

Incorporated November 5, 1883.

WM. K. LOTHROP, President.

VINCENT R. SCHENCK, Secretary.

I. CAPITAL.

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

II. ASSETS.

Loans on bond and mortgage (first liens), upon which not more than one year's interest is due	\$ 48,500 00
Interest due and accrued on all said bond and mortgage loans.	1,234 14
Value of lands mortgaged, exclusive of buildings	\$ 69,650 00
Value of buildings mortgaged (insured for \$39,350.00 as collateral)	39,350 00
Total value of said mortgaged premises	\$ 109,000 00

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	<i>Par value.</i>	<i>Market value.</i>
U. S. Government 4 per cent	\$ 210,000 00	\$ 270,375 00
U. S. Government 4½ per cent	180,000 00	195,750 00
Erie consolidated gold 7 per cent. 1st mtg	10,000 00	13,900 00
Third Ave. R. R. N.Y. City, 5 per ct. 1st mtg.	50,000 00	54,000 00
Northern Pacific R. R. 6 per cent. 1st mtg	10,000 00	11,900 00
Chi. and So. West'n R. R. 7 per ct. 1st mtg.	15,000 00	18,900 00
St. Paul, Minneapolis and Manitoba R. R. 6 per cent. 1st mortgage	10,000 00	11,800 00
N. Y., Ontario and West'n R. R. 6 per cent. 1st mortgage	10,000 00	11,300 00
N. Y. C. and H. Riv. R. R. 5 per ct. 1st mtg.	10,000 00	11,500 00
Duluth and Manitoba R. R. 6 per ct. 1st mtg.	10,000 00	10,362 00
Union Pacific R. R. 6 per cent. 1st mtg	10,000 00	11,600 00
Central Pacific R. R. 6 per cent. 1st mtg	10,000 00	11,500 00
N. Y., Lac. and West'n R. R. 5 pr. ct. 1st mtg.	2,000 00	2,230 00
Morris and Essex R. R. 7 per cent. 1st mtg.	5,000 00	6,450 00
Long Dock, N. Y., 6 per cent. 1st mtg	10,000 00	12,000 00
Atlantic Avenue R. R., Brooklyn, 5 per cent. 1st mortgage	10,000 00	10,500 00
Lehigh and Wilkesbarre Coal Co. 7 per cent. 1st mortgage	10,000 00	11,600 00
Buffalo and Erie R. R. 7 per cent. 1st mtg	10,000 00	12,300 00
City of Bayonne Water Works, 6 per cent. 1st mortgage	5,000 00	5,500 00
Holston Salt and Plaster Co. 6 per cent. 1st mortgage	25,000 00	30,000 00

<i>Bonds.</i>	<i>Par value.</i>	<i>Market value.</i>
C., R. I. & P. R. R. 5 per cent. 1st mtg. . . .	10,000 00	10,800 00
Canada So. R. R. 5 per cent. 1st mtg. . . .	10,000 00	11,000 00
Cen. R. R. of New Jersey, 5 per ct. 1st mtg.	20,000 00	22,800 00
St. L., Ark. and Tex. R. R. 6 per ct. 1st mtg.	5,000 00	4,900 00
Missouri Pacific R. R. 6 per cent. 1st mtg. .	10,000 00	11,000 00
C., B. & Q. R. R. 5 per cent. 1st mtg. . . .	10,000 00	10,850 00
Phila. and Reading R. R. 4 per ct. 1st mtg. .	5,000 00	4,525 00
Albany and Susq. R. R. 6 per cent. 1st mtg.	25,000 00	31,000 00
Sec'nd Ave. R. R. N. Y. City 5 pr. ct. 1st mtg.	10,000 00	10,600 00
St. Louis, Iron Mountain, Cairo, Arkansas and Texas R. R. 7 per cent. 1st mtg. . .	5,000 00	5,250 00
Danville City, Va., 5 per cent. 1st mtg. . . .	25,000 00	26,200 00
<i>Stock.</i>		
Knickerbocker Trust Co., N. Y. City	7,000 00	10,500 00
Holland Trust Co., N. Y. City	10,000 00	21,000 00
Chatham National Bank, N. Y. City	8,050 00	22,137 00
North River Bank, N. Y. City	12,000 00	18,000 00
American Exchange Nat. Bank, N. Y. City	4,000 00	5,820 00
National Broadway Bank, N. Y. City	6,825 00	19,588 00
Leather Manufacturers' Nat. B'k, N. Y. City	3,300 00	7,755 00
St. Nicholas Bank, N. Y. City	5,900 00	7,375 00
Commercial National Bank, N. Y. City . . .	10,000 00	11,300 00
Third National Bank, N. Y. City	20,000 00	23,000 00
Brooklyn Cross-Town R. R. Co	6,250 00	10,600 00
Totals	\$ 840,325 00	\$1,029,467 00
Total market value of stocks and bonds		\$1,029,467 00

Loans on Collaterals.

<i>Shares of Stock</i>	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
30 Jewell Milling Co., Br'klyn \$	3,000 00	\$ 7,500 00	\$ 2,000 00
10 Edison Electric Light Co. of New York	1,000 00	1,800 00	1,000 00
50 Clinton Bank, New York .	5,000 00	5,500 00	4,500 00
973 Exchange Fire Insurance Co. of New York	29,190 00	30,650 00	25,000 00
36 Merchants Fire Insurance Co. of New York	1,800 00	1,900 00	
100 Western Nat. Bank of N.Y.	10,000 00	9,500 00	10,080 00
17 Brooklyn Bank	850 00	1,387 00	
Totals	\$ 50,840 00	\$ 58,237 00	\$ 42,580 00
Amount loaned on collaterals			\$ 42,580 00
Cash in the company's principal office			772 00
Cash deposited in bank			55,234 69
Interest due and accrued on collateral loans			1,198 34
Gross premiums in the hands of agents on policies issued within three months			118,348 93
Unpaid premiums payable direct to home office by assured, on policies issued therefrom within three months			70,478 10
Aggregate amount of all the assets of the company, stated at their actual value			\$1,367,813 20

III. LIABILITIES.

Gross amount, without any deduction, received and receivable for premiums and inspections upon all unexpired risks, running one year or less from date of policy, \$57,564.85; unearned premiums (50 per cent.).	\$ 28,782 41
Gross amount, without any deduction, received and receivable for premiums and inspections upon all unexpired risks, running more than one year from date of policy, \$675,423.57; unearned premiums (pro rata).	456,509 94
Total unearned premiums	\$ 485,292 36
Due and accrued for salaries, rent, advertising and for agency and other miscellaneous expenses and brokerage.	8,640 00
Total amount of all liabilities, except capital stock and net surplus	\$ 493,932 36
Joint stock capital actually paid up in cash.	500,000 00
Surplus beyond capital and all other liabilities.	373,880 84
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$1,367,813 20

IV. INCOME DURING THE YEAR.

Gross amount for premiums and inspections and bills in course of collection at close of last year, as shown by that year's statement	<i>From steam boiler risks.</i> \$ 114,823 09
Gross amount for premiums and inspections on risks written and renewed during the year.	494,838 07
Total	\$ 609,661 16
Deduct premiums and bills in course of collection at this date	188,827 03
Entire premiums and inspections collected during the year.	\$ 420,834 13
Deduct re-insurance and return premiums	15,759 24
Net cash actually received for premiums and inspections. . .	\$ 405,074 89
Received for interest on bonds and mortgages	1,150 00
Received for interest and dividends on stocks, bonds and collateral loans, and from all other sources	51,378 48
Aggregate amount of income actually received during the year in cash	\$ 457,603 37

V. EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	\$ 33,212 91
Cash dividends actually paid stockholders	60,000 00
Paid for commissions or brokerage	97,669 58
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employés	25,367 68
Paid for State and local taxes in this and other States	10,649 87
All other payments and expenditures, viz: Inspectors' salaries and inspectors' expenses	126,340 16
Office expenses, counsel fees, advertising, rent and apparatus	26,858 75
Aggregate amount of actual expenditures during the year, in cash	\$ 380,098 95

VI. MISCELLANEOUS.

Risks and Premiums.

	Steam boiler risks.	Premiums thereon.
In force on the 31st day of December, 1887	\$ 41,422,854	\$ 536,480 57
Written or renewed during 1888	49,358,839	494,838 07
Totals	\$ 90,781,693	\$ 1,031,318 64
Deduct those expired and marked off as terminated . .	27,598,111	298,330 22
Net amount in force December 31, 1888	\$ 63,183,582	\$ 732,988 42

Steam Boiler Risks and Unearned Premiums.

Year written.	Term.	Amount covered.	Gross prem. charged.	Frac. un'rn'd.	Premiums unearned.
1888	One year or less	\$ 8,422,333 29	\$ 57,564 85	1-2	\$ 28,782 42
1887	Two years . .	1,021,833 00	7,001 41	1-4	1,750 35
1888		953,333 33	5,419 02	3-4	4,064 26
1886	Three years . .	3,631,900 00	46,584 33	1-6	7,764 05
1887		12,260,133 33	202,013 90	1-2	101,006 95
1888		32,539,716 65	352,234 46	5-6	293,528 72
1885	Four years . .	10,000 00	125 00	1-8	15 62
1886		95,000 00	1,124 36	3-8	421 63
1887		152,500 00	1,822 08	5-8	1,138 80
1888		503,000 00	4,368 00	7-8	3,822 00
1884	Five years . . .	5,000 00	500 00	1-10	50 00
1885		189,000 00	3,673 80	3-10	1,102 14
1886		42,500 00	750 00	1-2	375 00
1887		927,000 00	16,780 33	7-10	11,746 23
1888		2,430,333 33	33,026 88	9-10	29,724 19
Totals		\$63,183,582 93	\$ 732,988 42		\$ 485,292 36

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$1,186,172 98
Losses paid from organization to date	88,002 28
Total amount of cash dividends declared since the company commenced business	104,000 00
Total amount of the company's stock owned by the directors at par value	245,000 00
Losses incurred during the year, steam boiler	33,212 91
Amount deposited in various States and countries for protection of policy-holders	125,000 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 355,000 00
Premiums received	3,347 32
Received for inspections	1,434 57
Losses paid	None
Losses incurred	None

American Surety Company,

OF

NEW YORK, NEW YORK.

Incorporated April 14, 1884.

WILLIAM A. WHEELLOCK, President. FREDERICK F. NUGENT, Secretary.

I. CAPITAL.

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

II. ASSETS.

Loans on mortgage (first liens), upon which not more than one year's interest is due	\$ 36,000 00
Interest due and accrued on all said mortgage loans	1,000 00
Value of lands mortgaged, exclusive of buildings . . . \$	24,000 00
Value of buildings mortgaged (insured for \$36,000.00 as collateral)	36,000 00
Total value of said mortgaged premises	\$ 60,000 00

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	\$ 660,000 00	\$ 841,500 00
United States 4 per cent. coupons	50,000 00	64,250 00
<i>Stock.</i>		
New York City 2½ per cent. revenue stock	100,000 00	100,000 00
N. Y. Central and Hudson River R. R	100,000 00	108,000 00
Totals	\$ 910,000 00	\$ 1,113,750 00
Total market value of stocks and bonds		\$ 1,113,750 00

Loans on Collaterals

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
50 shares National Park Bank stock	\$ 5,000 00	\$ 8,750 00	\$ 6,000 00
Amount loaned on collaterals.			\$ 6,000 00
Cash in the company's principal office			1,117 12
Cash deposited in bank.			130,754 38
Interest due and accrued on bonds			6,566 36
Gross premiums in course of collection, not more than 3 months due			40,790 04

Aggregate amount of all the assets of the company, stated at their actual value \$1,335,977 90

III. LIABILITIES.

Gross claims in process of adjustment or in suspense, including all reported and supposed losses	\$ 13,417 84
Claims resisted, including interest, costs and other ex- penses thereon	8,731 08
Net amount of unpaid losses	\$ 22,148 92
Gross premiums received and receivable upon all unexpired surety risks, running one year or less from date of policy, \$356,413.36; unearned premiums (50 per cent.)	\$ 178,206 68
All other demands against the company, absolute and contingent. . .	1,312 51
Total amount of all liabilities, except capital stock and net sur- plus	\$ 201,668 11
Joint stock capital actually paid up in cash	1,000,000 00
Surplus beyond capital and all other liabilities	134,309 79
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$1,335,977 90

IV. INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of last year, as shown by that year's statement. . . .	<i>From surety risks.</i> \$ 30,329 96
Gross premiums on risks written and renewed during the year.	363,195 23
Total	\$ 393,525 19
Deduct premiums and bills in course of collection at this date	40,790 04
Entire premiums collected during the year . . .	\$ 352,735 15
Deduct re-insurance, rebate, abatement and return premis.	11,198 52
Net cash actually received for premiums	\$ 341,536 63
Received for interest and dividends on stocks, bonds and collateral loans	34,067 87
Aggregate amount of income actually received during the year in cash	\$ 375,604 50

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses	<i>On surety risks.</i> \$ 103,829 39
Deduct all amounts received for salvages, and re-in- surance in other companies	25,285 62
Net amount paid during the year for losses	\$ 78,543 77
Cash dividends actually paid stockholders	60,000 00
Paid for commissions or brokerage	24,707 88
Paid for salaries, fees and all other charges of officers, clerks, agents, and all other employés	63,136 14
Paid for State and local taxes in this and other States	3,867 42
All other payments and expenditures.	57,412 28
Aggregate amount of actual expenditures during the year in cash	\$ 287,667 49

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Surety risks.</i>	<i>Premium thereon.</i>
In force on the 31st day of Dec. of the preceding year. . .	\$ 41,013,864	\$ 256,823 48
Written or renewed during the year	57,056,135	363,195 23
Totals	\$ 98,069,999	\$ 620,018 71
Deduct those expired and marked off as terminated . .	43,389,636	263,605 35
Net amount in force December 31, 1888	\$ 54,680,363	\$ 356,413 36

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 952,901 18
Losses paid from organization to date	205,975 42
Total amount of cash dividends declared since the company commenced business	90,000 00
Total amount of the company's stock owned by the directors at par value	443,750 00
Amount loaned to stock holders, not officers	6,000 00
Losses incurred during the year	102,773 74
Amount deposited in different States and countries for the security of all the company's policy-holders	250,000 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 294,300 00
Premiums received	1,917 12
Losses paid	12 43
Losses incurred	12 43

UNITED STATES BRANCH
OF THE
EMPLOYERS' LIABILITY ASSURANCE CORPORATION,
OF
LONDON, ENGLAND.

Incorporated October 25, 1880.

ENDICOTT & MACOMBER, United States Managers, Boston, Massachusetts.

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, 4½ per cent	\$ 100,000 00	\$ 108,500 00
Baltimore and Ohio R. R., 5 per cent.	26,000 00	28,015 00
Chi., Santa Fé and Cañ. R. R., 5 per cent	25,000 00	25,000 00
N. Y. Cent. and Hud. River R. R., 7 per ct.	20,000 00	26,400 00
Fitchburg R. R., 5 per cent	10,000 00	10,500 00
Old Colony R. R., 4 per cent	5,000 00	5,125 00
Totals	\$ 186,000 00	\$ 203,540 00
Total market value of stocks and bonds		\$ 203,540 00
Cash in company's principal office		\$ 19 20
Cash deposited in bank		59,452 60
Gross premiums in course of collection, not more than 3 months due		71,267 30
Aggregate amount of all the assets of the company, stated at their actual value		\$ 334,219 10

III. LIABILITIES.

Net amount of unpaid losses.	\$ 35,765 00
Gross premiums received and receivable upon all unexpired risks, running one year or less from date of policy, \$348,523.21; unearned premiums (50 per cent.)	174,261 60
Total amount of all liabilities, except capital stock and net surplus	\$ 210,026 60
Surplus beyond capital and all other liabilities in the U. S	124,192 50
Aggregate amount of all liabilities, including paid-up capital stock and net surplus.	\$ 334,219 10

IV. INCOME DURING THE YEAR.

Net cash actually received for premiums	\$ 357,425 52
Received for interest and dividends on stocks, bonds, and collateral loans	7,925 00
Income received from all other sources	62 15
Aggregate amount of income actually received during the year in cash	\$ 365,412 67

V. EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses.	\$ 104,802 68
Paid for commissions or brokerage.	82,089 57
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employés	15,651 80
Paid for State and local taxes in this and other States	5,208 91
All other payments and expenditures.	48,418 23
Aggregate amount of actual expenditures during the year in cash	\$ 256,171 19

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Accident risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of Dec. of the preceeding year	\$ 21,289,061	\$ 198,016 09
Written and renewed during the year	62,282,803	500,006 82
Totals.	\$ 83,571,864	\$ 698,022 92
Deduct those expired and marked off as terminated.	36,814,334	349,499 70
Net amount in force December 31, 1888	\$ 46,757,530	\$ 348,523 21

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 574,946 62
Losses paid from organization to date	137,776 62
Losses incurred during the year	104,802 68
Amount deposited in different States and countries for the security of all the company's policy-holders	100,000 00

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

Risks written	\$ 209,000 00
Premiums received	1,389 27
Losses paid	924 17
Losses incurred	924 17

Equitable Accident Insurance Co.,

OF

CINCINNATI, OHIO.

Incorporated January 31, 1884.

GEORGE FISHER, President.

LEVI C. GOODALE, 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>Bonds.</i>	<i>Par value.</i>	<i>Market value.</i>
United States 4 per cent	\$ 159,200 00	\$ 203,378 00
<i>Stock.</i>		
National La Fayette Bank	10,000 00	28,500 00
Citizens' National Bank	10,000 00	18,500 00
Equitable National Bank	2,500 00	3,500 00
Fifth Street R. R., Dayton	10,000 00	12,000 00
Cin. Union Stock Yards, preferred	5,000 00	5,000 00
Newport and Cincinnati Bridge	10,000 00	12,500 00
Cin., Ind., St. Louis and Chicago R. R.	15,000 00	13,950 00
Allegheny Valley R. R. bonds	4,000 00	4,900 00
Totals	\$ 225,700 00	\$ 302,528 00
Total market value of stocks and bonds		\$ 302,528 00
Amount loaned on collaterals		45,219 00
Cash deposited in bank		15,367 52
Interest due and accrued on bonds		133 33
Gross premiums in course of collection, not more than 3 months due		65,364 89
Aggregate amount of all the assets of the company, stated at their actual value		\$ 428,612 74

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 3,262 50
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.	2,700 00
Losses resisted, including interest, costs and other expenses thereon	8,666 66
Total gross amount of claims for losses	\$ 14,629 16
Deduct re-insurance thereon	3,333 33
Net amount of unpaid losses	\$ 11,295 83
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$159,045.52; unearned premiums (50 per cent)	79,522 76
Due and to become due for borrowed money	229,850 00
All other demands against the company, absolute and contingent . .	1,093 29
Total amount of all liabilities, except capital stock and net surplus	\$ 321,761 88
Joint stock capital actually paid up in cash	100,000 00
Surplus beyond capital and all other liabilities.	6,850 86
Aggregate amount of all liabilities, including paid-up capital stock and net surplus.	\$ 428,612 74

IV. INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of last year, as shown by that year's statement . . .	<i>From ac'd'nt risks.</i> \$ 70,203 48
Gross premiums on risks written and renewed during the year	247,768 66
Total	\$ 317,972 14
Deduct premiums and bills in course of collection at this date	65,364 80
Entire premiums collected during the year . . .	\$ 252,607 34
Deduct re-insurance, rebate, abatement and return premiums	69,485 07
Net cash actually received for premiums	\$ 183,122 27
Received for interest and dividends on stocks, bonds and collateral loans	3,942 12
Aggregate amount of income actually received during the year in cash.	\$ 187,064 39

V. EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	\$ 99,487 77
Cash dividends actually paid stockholders	8,505 00
Paid for commissions or brokerage	68,986 18
Paid for salaries, fees and all other charges of officers, clerks, agents, and all other employés	17,351 82
Paid for State and local taxes in this and other States	2,982 54
All other payments and expenditures.	19,751 08
Aggregate amount of actual expenditures during the year, in cash	\$ 217,064 39

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Ac'd nt risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of Dec. of the preceding year. . .	\$ 18,544,250	\$ 191,254 56
Written or renewed during the year.	21,834,600	247,768 66
Totals	\$ 40,378,850	\$ 439,023 22
Deduct those expired and marked off as terminated . .	22,150,000	276,378 76
In force at end of the year.	\$ 18,228,850	\$ 162,644 46
Deduct amount re-insured.	624,000	3,598 94
Net amount in force December 31, 1888	\$ 17,604,850	\$ 159,045 52

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 679,438 87
Losses paid from organization to date	249,861 56
Total amount of cash dividends declared since the company commenced business	30,505 00
Total amount of the company's stock owned by the directors at par value	55,000 00
Amount loaned to officers and directors	27,500 00
Amount loaned to stockholders, not officers.	19,750 00
Amount deposited in different States and countries for the security of all the company's policy-holders	\$ 100,000 00

COLORADO BUSINESS.

No business in the State during 1888.

Fidelity and Casualty Company,

OF

NEW YORK, . . . NEW YORK.

Incorporated March 20, 1876.

WM. M. RICHARDS, President.

ROBERT J. HILLAS, Secretary.

I. CAPITAL.

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

II. ASSETS.

Value of real estate owned by the company (unincumbered). \$ 11,000 00

Account of Stocks and Bonds owned by the Company.

	<i>Par value.</i>	<i>Market value.</i>
United States bonds, 4½ per cent	\$ 195,000 00	\$ 211,575 00
United States bonds, 4 per cent	15,000 00	19,050 00
N. Y., Lac. and W. R. R. Co., 5 per cent. guaranteed stock	25,000 00	27,625 00
P., C. and Toledo R. R., 1st mortgage bonds, 6 per cent	25,000 00	27,750 00
N. Y., West Shore and Buffalo R. R., 4 per cent., 1st mortgage bonds, guaranteed .	20,000 00	20,975 00
Brooklyn and Montauk R. R., 5 per cent. 1st mortgage bonds, guaranteed	25,000 00	27,875 00
L. E. and Western R. R., 5 per cent bonds .	25,000 00	27,125 00
C., R. I. and Pac. R. R., 5 per cent 1st mtge. ext. and collateral bonds	25,000 00	26,781 25
Cent. R. R. of New Jersey, 5 per cent. gen'l mortgage bonds	25,000 00	27,125 00
Cin., Ind., St. Louis and Chicago R. R., 4 per cent 1st mortgage bonds	25,000 00	23,500 00
Totals	\$ 405,000 00	\$ 439,381 25
Total market value of stocks and bonds		\$ 439,381 25.

Loans on Collaterals.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
Canada Southern Ry stock . .	\$ 50,000 00	\$ 26,250 00	\$ 50,000 00
C., M. & St. P. R. R. pref. stk.	3,700 00	3,848 00	
N. Y. C. & H. R. R. R. stock .	11,500 00	12,420 00	
W. U. Telegraph Co. stock . .	10,000 00	8,350 00	
C., R. I. & P. R. R. stock . . .	10,000 00	9,750 00	
Texas and Pac. R. R. 1st mtge 5 per cent bonds	6,000 00	5,400 00	50,000 00
Midland R. R. of New Jersey, 1st mtge 6 per cent bonds . .	2,000 00	2,305 00	
N. Y., C. & St. L. R. R., 1st mortgage 4 per cent bonds .	5,000 00	4,587 00	
Phi. and Reading R. R., gen'l mortgage 4 per cent bonds .	5,000 00	4,512 00	
U. P. R. R. 1st mtge 6 pr ct bds	6,000 00	6,870 00	
Long Dock, mtge bonds, 7 per cent, guar. by Erie Ry . . .	2,000 00	2,200 00	•
Del., Lack. and West. Ry stock	10,000 00	14,362 00	
C., R. I. & P. R. R. stock . .	10,000 00	9,750 00	
W. U. Telegraph Co. stock . .	10,000 00	8,350 00	
East Tenn., Va. and Ga. R. R. 5 per cent gold bonds. . . .	4,000 00	4,081 00	
Totals	\$ 145,200 00	\$ 123,045 00	\$ 100,000 00

FIDELITY AND CASUALTY COMPANY.

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Amount loaned on collaterals.		\$ 100,000 00
Cash in company's principal office	\$ 12,056 07	
Cash belonging to the company, deposited in:		
Chemical National bank	7,179 44	
National Park bank	13,610 45	
Mercantile Trust Co	25,000 00	
Brooklyn Trust Co	10,000 00	
		67,845 96
Interest due and accrued on stocks		1,147 92
Interest due and accrued on collateral loans		1,275 04
Gross premiums in course of collection not more than three months due, viz:		
Fidelity department	\$ 14,296 83	
Plate Glass department	19,573 57	
Steam Boiler department.	11,706 45	
Accident department	77,679 80	
		123,256 65
All other property belonging to the company		30,643 39
Aggregate amount of all assets of the company, stated at their actual value		\$ 774,550 21

III. LIABILITIES.

Gross losses in process of adjustment, or in suspense, in- cluding all reported and supposed losses	\$ 44,951 91	
Losses resisted, including interest, costs and other ex- penses thereon	4,126 07	
Net amount of unpaid losses		\$ 49,077 98
Gross premiums received and receivable upon all unex- pired risks, running one year or less from date of policy:		
Fidelity, \$161,596.54; unearned portion, 50 per cent	\$ 80,798 27	
Accident, \$326,585.64; unearned portion, 50 per cent	163,292 82	
Plate Glass, \$151,182.71; unearned portion, 50 per cent	75,591 36	
Steam Boiler, \$42,149.51; unearned portion, 50 per cent	21,074 75	
Gross premiums received and receivable upon all unex- pired risks, running more than one year from date of policy:		
Steam Boiler, \$53,535.41; unearned portion, pro rata	33,782 40	
Total unearned premiums		\$ 374,539 60
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses		3,775 36
All other demands against the company, absolute and contingent . .		45,067 88
Total amount of all liabilities, except capital stock and net surplus.		\$ 472,460 82
Joint stock capital actually paid up in cash		250,000 00
Surplus beyond capital stock and other liabilities		52,089 39
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		\$ 774,550 21

IV. INCOME DURING THE YEAR.

	<i>Fidelity.</i>	<i>Accident.</i>	<i>Plate glass.</i>	<i>Steam boiler.</i>
Gross premiums received in cash	\$170,232 90	\$318,893 07	\$153,387 82	\$ 64,815 67
Deduct re-insurance, re-bate, abatement and returned premiums. .	15,662 39	4,618 23	6,666 89	7,002 83
	\$154,570 31	\$314,274 84	\$146,720 93	\$ 57,812 84
Net cash actually received for premiums	\$ 673,379 12			
Received for interest on mortgages	} 20,801 16			
Received for interest and dividends on stocks, bonds and collateral loans and from all other sources				
Income from all other sources	252 00			
Aggregate amount of income actually received during the year in cash	\$ 694,432 28			

V. EXPENDITURES DURING THE YEAR.

	<i>Fidelity.</i>	<i>Accident.</i>	<i>Plate glass.</i>	<i>Steam boiler.</i>
Gross amount paid for losses	\$ 58,230 83	\$141,978 11	\$ 64,166 39	\$ 13,894 41
Deduct salvage, amount recovered, re-ins., etc.	34,777 62	1,594 99	4,150 40	6,517 00
	\$ 23,473 21	\$140,383 12	\$60,015 99	\$ 7,377 41
Net amount paid during the year for losses	\$ 231,249 73			
Cash dividends actually paid stockholders	10,000 00			
Paid for commissions or brokerage	173,428 21			
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	69,697 74			
Paid for State and local taxes in this and other States	10,837 44			
All other payments and expenditures	109,283 75			
Aggregate amount of actual expenditures during the year in cash	\$ 604,496 87			

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>FIDELITY.</i>	<i>Am't at risk.</i>	<i>Premium.</i>
In force December 31, preceding year	\$ 19,724,753 91	\$ 142,330 13	
Written or renewed during the year	31,609,358 98	202,425 45	
Totals	\$ 51,334,112 89	\$ 344,755 58	
Deduct expirations and cancellations	26,366,674 28	183,159 04	
In force December 31, 1888	\$ 24,967,438 61	\$ 161,596 54	
<i>ACCIDENT.</i>			
In force December 31, preceding year	\$ 42,164,228 25	\$ 270,222 92	
Written or renewed during the year	67,190,265 00	433,070 73	
Totals	\$109,354,493 25	\$ 703,293 65	
Deduct expirations and cancellations	58,508,618 25	376,708 01	
In force December 31, 1888	\$ 50,845,875 00	\$ 326 585 64	
<i>PLATE GLASS.</i>			
In force December 31, preceding year	\$ 4,367,393 89	\$ 130,508 17	
Written or renewed during the year	5,941,797 27	174,224 35	
Totals	\$ 10,309,191 16	\$ 304,732 52	
Deduct expirations and cancellations	5,048,880 30	153,549 81	
In force December 31, 1888	\$ 5,260,310 86	\$ 151,182 71	

STEAM BOILER.

	<i>Am't at risk.</i>	<i>Premium.</i>
In force December 31, preceding year	\$ 4,538,734 00	\$ 60,835 69
Written or renewed during the year	10,297,083 00	81,575 90
Totals	\$ 14,835,817 00	\$ 142,411 59
Deduct expirations and cancellations	4,278,898 29	46,726 67
In force December 31, 1888	\$ 10,556,918 71	\$ 95,684 92
Aggregate amount	\$ 91,630,543 18	\$ 735,049 81

Schedule of Risks and Unearned Premiums.

FOR THE TERM OF ONE YEAR, VIZ:

	<i>Year written.</i>	<i>Am't of risk.</i>	<i>Premium.</i>	<i>Frac.</i>	<i>Unearned.</i>
Fidelity	1888	\$24,967,438 61	\$ 161,536 54	1-2	\$ 80,798 27
Accident	1888	50,845,875 00	326,585 64	1-2	163,292 82
Plate Glass	1888	5,260,310 86	151,182 71	1-2	75,591 36
Steam Boiler	1888	6,652,633 00	42,149 51	1-2	21,074 75

FOR THE TERM OF TWO YEARS, VIZ:

Steam Boiler	1888	35,000 00	218 05	3-4	163 54
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FOR THE TERM OF THREE YEARS, VIZ:

Steam Boiler	1886	488,935 71	8,937 06	1-6	1,489 51
Steam Boiler	1887	872,400 00	14,562 70	1-2	7,281 35
Steam Boiler	1888	2,507,950 00	29,817 60	5-6	24,848 00

Totals	\$91,630,543 18	\$ 735,049 81			\$ 374,539 60
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Answers to General Interrogatories.

Total amount of premiums received from organization of company to date	\$3,688,904 54
Losses paid from organization to date	1,412,346 59
Total amount of cash dividends declared since the company commenced business	120,000 00
Total amount of the company's stock owned by the directors, at par value	63,900 00
Losses incurred during the year	231,249 73
Amount deposited in different States and countries for the security of all the company's policy-holders	200,000 00

COLORADO BUSINESS.

Business in the State during the Year.

	<i>Amount at risk.</i>	<i>Premiums received.</i>	<i>Losses paid.</i>	<i>Losses incurred.</i>
Fidelity	\$ 24,950 00	\$ 63 98	\$ 277 68	\$ 277 68
Accident	2,413,000 00	8,448 75	5,887 68	5,887 68
Plate Glass	66,665 35	2,429 74	1,358 96	1,358 96
Totals	\$2,504,615 35	\$ 10,942 47	\$ 7,524 32	\$ 7,524 32

HARTFORD STEAM BOILER INSPECTION AND INSURANCE CO.

OF
HARTFORD, . . . CONNECTICUT.

Incorporated June, 1866.

J. M. ALLEN, President.

J. B. PIERCE, Secretary.

I. CAPITAL.

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

II. ASSETS.

Loans on mortgage (first liens), upon which not more than one year's interest is due.	\$ 410,260 00
Loans on mortgage (first liens), upon which more than one year's interest is due (of which all is in process of foreclosure).	1,400 00
Interest due and accrued on all said mortgage loans	9,111 26
Value of lands mortgaged, exclusive of buildings \$	1,298,945 00
Value of buildings mortgaged, (insured for \$99,980.00 as collateral)	265,180 00
Total value of said mortgaged premises.. . . . \$	1,564,125 00

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	<i>Par value</i>	<i>Market value.</i>
State of Connecticut, 3½ per cent	\$ 100,000 00	\$ 107,500 00
United States, 4 per cent	2,000 00	2,500 00
Wooster, Ohio, city, 5 per cent	10,000 00	10,500 00
Atchison, Kansas, city park, 6 per cent	15,000 00	15,750 00
Solomon, Kansas, city, 7 per cent	5,000 00	5,500 00
Hutchinson, Kansas, city, 6 per cent	12,000 00	12,600 00
Cullison, Kansas, city, 7 per cent	6,500 00	7,150 00
Coolidge; Kansas, city, 7 per cent	10,000 00	11,000 00
Evansville, Indiana, city, 7 per cent	10,000 00	11,000 00
Council Bluffs, Iowa, city, 6 per cent	10,000 00	11,000 00
Winfield, Kansas, city, 6 per cent	10,000 00	10,500 00
York, Nebraska, city, 6 per cent	10,000 00	10,500 00
Abilene City, Ks, Board of Educat'n, 6 pr ct	12,000 00	12,600 00
Anthony City, Ks, B'd of Education 6 pr ct.	12,500 00	13,750 00
Madrid, Iowa, school district, 7 per cent	4,000 00	4,200 00
Nebraska school, 6 per cent	1,000 00	1,020 00
Nebraska school, 7 per cent	12,555 00	13,182 75
Kansas school, 6 per cent	11,435 00	11,663 70
Kansas school, 7 per cent	5,000 00	5,250 00
Minnesota school, 7 per cent	1,400 00	1,470 00
Mason and Tazewell dist., Ill., 7 per cent.	13,200 00	14,256 00
Lake Fork district, Illinois, 7 per cent	14,010 61	14,711 11
W. C. Special district, Illinois, 6 per cent.	10,000 00	10,500 00
Big Slough district, Illinois, 7 per cent	15,000 00	15,750 00
Peoria, Illinois, township, 7 per cent.	5,000 00	5,000 00
Oxford, Kansas, township, 6 per cent.	10,000 00	10,500 00
Oswego, Kansas, township, 6 per cent	10,000 00	10,500 00

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<i>Bonds.</i>	<i>Par value.</i>	<i>Market value.</i>
Jefferson, Kansas, township, 6 per cent . . .	10,000 00	10,500 00
Reno, Kausas, township, 6 per cent	15,000 00	15,750 00
Dexter, Kansas, township, 6 per cent	10,000 00	10,500 00
Albion, Nebraska, village, 7 per cent.	6,500 00	7,150 00
School Crk Precinct, Clay Co., Neb., 6 pr ct.	5,000 00	5,250 00
Sutton Precinct, Clay Co., Neb., 6 per cent .	5,000 00	5,250 00
Lewis Precinct, Clay Co., Neb., 6 per cent .	8,000 00	8,400 00
Pawnee Co., Kansas, 6 per cent.	11,000 00	11,550 00
Dickinson Co., Kansas, 6 per cent	15,000 00	15,750 00
Riley Co., Kansas, 6 per cent	10,000 00	10,500 00
Lyon Co., Iowa, 6 per cent	10,000 00	10,000 00
Dayton and Western Railroad, 6 per cent. .	15,000 00	16,500 00
St. Johnsbury and Lake Champlain R. R. Co., 6 per cent	15,000 00	16,500 00
Mahoning Coal R. R. Co., 5 per cent	10,000 00	11,000 00
Cin., Van Wert and Mich. R. R. Co., 6 pr ct	12,000 00	13,200 00
<i>Shares of Stock.</i>		
40 City National Bank, Hartford	4,000 00	3,800 00
34 Hartford National Bank, Hartford . . .	3,400 00	5,270 00
80 Security Co., Hartford	8,000 00	11,200 00
100 American National Bank, Hartford . .	5,000 00	6,500 00
61 Farmers' and Mechanics' Nat. Bk, Hart	6,100 00	6,405 00
23 Aetna National Bank, Hartford.	2,300 00	2,415 00
100 N. Y., New Haven and Hart. R. R. Co.	10,000 00	24,500 00
110 Chi., Burlington and Quincy R. R. Co .	11,000 00	11,990 00
100 Chi., Mil. and St. P. R. R. Co., preferred	10,000 00	10,500 00
100 A.ch., Topeka and Santa Fé R. R. Co. .	10,000 00	5,800 00
110 Chi., Rock Island and Pacific Ry. Co. .	11,000 00	10,670 00
100 St. L. and San Fran. Ry. Co., 1st pref. .	10,000 00	11,400 00
100 Chi. and Northwestern Ry Co., pref. .	10,000 00	14,000 00
Totals	\$ 595,900 61	\$ 652,103 56
Total market value of stocks and bonds		\$ 652,103 56
Cash in the company's principal office		1,245 36
Cash deposited in bank		69,740 42
Interest due and accrued on bonds		14,442 32
Net premiums in course of collection, not more than 3 months due . .		116,811 10
Aggregate amount of all the assets of the company, stated at their actual value		
		\$1,275,114 02

III. LIABILITIES.

Net amount of unpaid losses	\$ 5,844 92
Gross premiums received and receivable upon all unex- pired risks, running one year or less from date of policy, \$142,564.32; unearned premiums (50 per cent.)	\$ 71,282 16
Gross premiums received and receivable upon all unex- pired risks, running more than one year from date of policy, \$939,561.81; unearned premiums (pro rata).	608,962 84
Total unearned premiums	\$ 680,245 00
Due and accrued for salaries, rent, advertising and miscellaneous expenses	550 00
All other demands against the company, absolute and contingent . .	1,669 74
Total amount of all liabilities, except capital stock and net surplus	\$ 688,309 66
Joint stock capital actually paid up in cash	500,000 00
Surplus beyond capital and all other liabilities.	86,804 36
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	
	\$1,275,114 02

IV. INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of last year, as shown by that year's statement . . .	<i>Steam Boiler risks.</i> \$ 95,879 30	
Gross premiums on risks written and renewed during the year	708,212 11	
Total	\$ 804,091 41	
Deduct premiums and bills in course of collection at this date	116,811 10	
Entire premiums collected during the year . . .	\$ 687,280 31	
Deduct re-insurance, rebate, abatement and return premiums	72,913 31	
Net cash actually received for premiums	\$ 614,367 00	
Received for interest on mortgages	25,040 32	
Received for interest and dividends on stocks, bonds and collateral loans	29,582 47	
Income received from all other sources	3,158 14	
Aggregate amount of income actually received during the year in cash	\$ 672,147 93	

V. EXPENDITURES DURING THE YEAR.

Net amount actually paid for losses (including \$2,173.03, losses occurring in previous years)	\$ 40,811 25
Cash dividends actually paid stockholders	50,000 00
Paid for commissions or brokerage	144,235 73
Paid for salaries, fees and all other charges of officers, clerks, agents, and all other employes	22,950 00
Paid for State and local taxes in this and other States	9,867 96
All other payments and expenditures	260,558 09
Aggregate amount of actual expenditures during the year in cash	\$ 528,423 03

VI. MISCELLANEOUS.

Risks and Premiums.

In force on the 31st day of Dec. of the preceding year . .	<i>Steam Boiler risks.</i> \$ 63,844,675	<i>Premiums thereon.</i> \$ 780,251 87
Written or renewed during the year	62,211,702	708,212 11
Totals	\$ 126,056,377	\$ 1,488,463 98
Deduct those expired and marked off as terminated . . .	34,954,234	406,337 85
In force on the 31st day of December, 1888	\$ 91,102,143	\$ 1,082,126 13

Recapitulation of Risks and 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>
1888	One year or less	\$ 16,343,368 00	\$ 142,564 32	1-2	\$ 71,282 16
1887	Two years . .	204,500 00	1,932 44	1-4	483 11
1888		275,850 00	2,199 05	3-4	1,649 28
1886	Three years . .	8,297,677 00	117,856 05	1-6	19,642 67
1887		21,602,381 00	282,533 34	1-2	141,266 67
1888		43,068,367 00	515,752 96	5-6	429,794 10
1884	Five years. .	5,000 00	90 00	1-10	9 00
1885		45,000 00	733 82	3-10	220 14
1886		5,000 00	150 00	1-2	75 00
1887		199,000 00	3,299 15	7-10	2,309 37
1888		1,056,000 00	15,015 00	9-10	13,513 50
Totals		\$ 91,102,143 00	\$ 1,082,126 13		\$ 680,245 00

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$4,839,912 72
Losses paid from organization to date	351,680 10
Total amount of cash dividends declared since the company commenced business	389,750 00
Total amount of the company's stock owned by the directors at par value	132,000 00
Dividends declared payable in stock from organization	140,000 00
Losses incurred during the year	44,483 14
Amount deposited in different States and countries for the security of all the company's policy-holders	100,000 00

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

Risks written	\$ 143,000 00
Premiums received	1,484 00
Received for inspections	636 00
Losses paid	None
Losses incurred	None

Lloyd Plate Glass Insurance Company,

OF
NEW YORK, NEW YORK.

Incorporated August, 1882.

J. G. BEEMER, President.

W. 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>
U. S. Government 4 per cent. reg. bonds . .	\$ 105,000 00	\$ 133,743 75
Chicago and Eastern Illinois R. R. bonds .	5,000 00	5,900 00
Forty-second St., Manhattanville and St. Nicholas Ave. R. R. bonds	5,000 00	5,600 00
Atlanta Avenue R. R. bonds	7,000 00	7,350 00
Toledo and Ohio Central R. R. bonds . . .	10,000 00	10,187 50
Broadway and Seventh Ave. R. R. bonds . .	10,000 00	10,700 00
Second Avenue R. R. bonds	15,000 00	15,675 00
Third Avenue R. R. bonds	5,000 00	5,425 00
Brooklyn Cross-Town R. R. bonds	10,000 00	10,700 00
Brooklyn and Coney Island R. R. bonds . .	10,000 00	10,100 00
Long Island Loan and Trust Co. stock . . .	5,000 00	8,250 00
New York City bonds	19,000 00	21,280 00
Connecticut State bonds	2,000 00	2,120 00
Totals	\$ 208,000 00	\$ 247,031 25

Total market value of stocks and bonds	\$ 247,031 25
Cash in the company's principal office	2,421 66
Cash deposited in bank	14,555 27
Interest due and accrued on bonds	2,179 16
Gross premiums in course of collection, not more than 3 months due .	54,031 61
All other property belonging to the company.	15,606 73
Aggregate amount of all the assets of the company, stated at their actual value	\$ 335,825 68

III. LIABILITIES.

Net amount of unpaid losses	\$ 3,076 87
Gross premiums received and receivable upon all unex- pired risks, running one year or less from date of policy, \$272,654.10; unearned premiums (50 per cent)	\$ 136,327 05
Gross premiums received and receivable upon all unex- pired risks, running more than one year from date of policy, \$12,725.58; unearned premiums (pro rata).	7,718 83
Total unearned premiums	\$ 144,045 88
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses	21,026 59
All other demands against the company, absolute and contingent . .	14,186 89
Total amount of all liabilities, except capital stock and net surplus	\$ 182,336 23
Joint stock capital actually paid up in cash	100,000 00
Surplus beyond capital and all other liabilities.	53,489 45
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$ 335,825 68

IV. INCOME DURING THE YEAR.

	<i>From</i>
	<i>plate glass risks.</i>
Gross premiums and bills in course of collection at close of last previous year, as shown by that year's statem't	\$ 47,585 44
Deduct amount of same not collected	23 79
Net collected	\$ 47,561 60
Gross premiums on risks written and renewed during the year.	301,189 05
Total	\$ 348,750 70
Deduct premiums and bills in course of collection at this date	56,747 59
Entire premiums collected during the year . .	\$ 292,003 11
Deduct re-insurance, rebate, abatement and return prems.	20,218 04
Net cash actually received for premiums	\$ 171,785 07
Received for interest and dividends on stocks and bonds.	6,711 83
Aggregate amount of income actually received during the year in cash	\$ 278,496 90

V. EXPENDITURES DURING THE YEAR.

	<i>On plate glass risks.</i>
Gross amount actually paid for losses (including \$4,527.89, losses occurring in previous years)	\$ 166,339 24
Deduct all amounts received for salvages and re-insurance in other companies	52,118 26
Net amount paid during the year for losses	\$ 114,220 98
Cash dividends actually paid stockholders	10,000 00
Paid for commissions or brokerage	64,181 00
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employés	52,510 01
Paid for State and local taxes in this and other States	5,110 40
Aggregate amount of actual expenditures during the year in cash	\$ 246,022 39

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Plate glass risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding yr.	\$ 7,776,537	\$ 238,538 47
Written or renewed during the year	9,663,009	301,189 05
Totals	\$ 17,439,546	\$ 539,727 52
Deduct those expired and marked off as terminated.	8,229,945	254,347 84
Net amount in force December 31, 1888	\$ 9,209,601	\$ 285,379 68

Recapitulation of Risks and 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>
1888	One year or less	\$ 9,000,470 00	\$ 272,654 10	1-2	\$ 136,327 05
1887	Two years . .	2,715 00	117 99	1-4	29 49
1888		1,125 00	50 99	3-4	38 22
1886	Three years . .	24,318 00	1,982 77	1-6	330 46
1887		60,291 00	4,472 62	1-2	2,236 31
1888		120,682 00	6,101 21	5-6	5,054 35
Totals		\$ 9,209,601 00	\$ 285,379 68		\$ 144,045 88

Answers to General Interrogatories.

Total amount of premiums received from the organization of the com- pany to date	\$1,221,720 00
Losses paid from organization to date	447,517 84
Total amount of cash dividends declared since the company com- menced business	45,000 00
Total amount of the company's stock owned by the directors at par value	67,700 00
Amount deposited in different States and countries for the security of all the company's policy-holders	100,000 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 39,780 79
Premiums received	1,699 00
Losses paid	456 93
Losses incurred	270 92

Metropolitan Plate Glass Insurance Co.,

OF

NEW YORK, NEW YORK.

Incorporated April 22, 1874.

HENRY HARTEAU, President.

EUGENE H. WINSLOW, 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>Bonds.</i>	<i>Par value.</i>	<i>Market value.</i>
United States 4 per cent.	\$ 190,000 00	\$ 244,150 00
Total market value of stocks and bonds		\$ 244,150 00
Cash in the company's principal office		5,147 74
Cash deposited in bank		21,360 39
Gross premiums in course of collection, not more than 3 months due.		16,581 37
Aggregate amount of all the assets of the company, stated at their actual value		\$ 287,239 50

III. LIABILITIES.

Net amount of unpaid losses	\$ 3,200 10
Gross premiums received and receivable upon all unexpired risks, running one year or less from date of policy, \$168,795.94; unearned premiums (50 per cent.)	84,397 97
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses	4,434 74
Due and to become due for commissions on uncollected premiums	4,811 91
Total amount of all liabilities, except capital stock and net surplus	\$ 96,844 72
Joint stock capital actually paid up in cash	100,000 00
Surplus beyond capital and all other liabilities	90,394 78
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$ 287,239 50

IV. INCOME DURING THE YEAR.

Gross premiums and bills in course of collection at close of last year, as shown by that year's statement. . . .	\$ 14,480 31	
Gross premiums on risks written and renewed during yr. . . .	180,813 04	
Total	\$ 195,293 35	
Deduct premiums and bills in course of collection at this date	19,136 97	
Entire premiums collected during the year. . . .	\$ 176,156 38	
Deduct re-insurance, rebate, abatement and return prems. . . .	12,017 10	
Net cash actually received for premiums		\$ 164,139 28
Received for interest and dividends on stocks, bonds and collateral loans		7,938 28
Aggregate amount of income actually received during the year in cash		\$ 172,077 56

V. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses	\$ 76,685 76	
Deduct all amounts received for salvages and re-insurance in other companies	11,456 54	
Net amount paid during the year for losses		\$ 65,229 22
Cash dividends actually paid stockholders		11,000 00
Paid for commissions or brokerage.		44,750 29
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		27,868 01
Paid for State and local taxes in this and other States		1,525 91
Aggregate amount of actual expenditures during the year in cash		\$ 150,373 43

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Plate glass risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of preceding year	\$ 4,952,960	\$ 150,041 63
Written or renewed during the year	5,983,708	180,813 04
Totals	\$ 10,936,668	\$ 330,854 67
Deduct those expired and marked off as terminated.	5,353,530	162,058 73
Net amount in force December 31, 1888.	\$ 5,583,138	\$ 168,795 94

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$1,267,636 00
Losses paid from organization to date	446,145 00
Total amount of cash dividends declared since the company commenced business	128,000 00
Total amount of the company's stock owned by the directors at par value	57,500 00
Losses incurred during the year	64,892 27
Amount deposited in different States and countries for the security of all the company's policy-holders	100,000 00

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$ 42,185 75
Premiums received	1,369 72
Losses paid	594 23
Losses incurred	594 23

Standard Life and Accident Insurance 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 mortgage (first liens), upon which not more than one year's interest is due	\$ 215,965 00
Loans on mortgage (first liens), upon which more than one year's interest is due (of which all is in process of foreclosure)	20,000 00
Interest due and accrued on all said mortgage loans	8,430 72
Total value of said mortgaged premiums	\$ 569,400 00

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	<i>Par value.</i>	<i>Market value.</i>
Detroit city	\$ 50,000 00	\$ 50,000 00
Total market value of stocks and bonds		\$ 50,000 00
Cash in company's principal office		9,097 99
Cash deposited in bank		64,037 86
Gross premiums in course of collection not more than 3 months due		126,749 58
Aggregate amount of all the assets of the company stated at their actual value		\$ 494,281 15

III. LIABILITIES.

Losses resisted, including interest, costs and other expenses thereon	\$ 21,300 00
Gross prems. received and receivable upon all unexpired accident risks, running one year or less from date of policy, \$429,624.28; unearned premiums (50 per cent)	224,812 14
All other demands against the company, absolute and contingent	34,856 13
Total amount of liabilities, except capital stock and net surplus	\$ 280,968 27
Joint stock capital actually paid up in cash	200,000 00
Surplus beyond capital and all other liabilities	13,312 88
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$ 494,281 15

IV. INCOME DURING THE YEAR

Gross premiums and bills in course of collection at close of last year, as shown by that year's statement. . . .	<i>Accident risks.</i> \$ 80,783 22	
Deduct amount of same not collected	22,218 46	
Net amount collected	\$ 58,564 76	
Gross premiums on risks written and renewed during the year	598,974 49	
Total	\$ 657,539 25	
Deduct premiums and bills in course of collection at this date	126,749 58	
Entire premiums collected during the year. . . .	\$ 530,789 67	
Deduct re-insurance, rebate, abatement and return prems.	84,739 99	
Net cash actually received for premiums		\$ 446,049 68
Received for interest on mortgages		11,814 69
Received for interest and dividends on stocks, bonds, and collateral loans		919 28
Aggregate amount of income actually received during the year in cash		\$ 458,783 65

V. EXPENDITURES DURING THE YEAR.

Net amount actually paid for losses (including \$5,000 losses occurring in previous years).	\$ 198,013 92	
Paid for commissions or brokerage	123,619 13	
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employes	39,284 59	
Paid for State and local taxes in this and other States	12,089 92	
All other payments and expenditures	32,757 52	
Aggregate amount of actual expenditures during the year in cash		\$ 405,765 08

VI. MICELLANEOUS.

Risks and Premiums.

	<i>Accident risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December, 1887	\$ 28,375,450	\$ 285,878 30
Written or renewed during 1888	59,329,675	598,974 49
Totals.	\$ 87,705,125	\$ 884,852 79
Deduct those expired and terminated	39,532,500	435,228 51
Net amount in force Dec. 31, 1888	\$ 48,172,625	\$ 449,624 28

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 874,488 14
Losses paid from organization to date	366,896 52
Total amount of the company's stock owned by the directors at par value	136,000 00
Amount deposited in different States and countries for the security of all the company's policy holders	116,100 00

COLORADO BUSINESS.

Business in the State during the year.

Risks written	\$ 721,500 00
Premiums received	8,081 40
Losses paid	2,518 63
Losses incurred	2,518 63

ACCIDENT DEPARTMENT

OF THE

Travelers' Insurance Company,

OF

HARTFORD, . . . CONNECTICUT.

Incorporated June 17, 1863.

JAMES G. BATTERSON, President.

RODNEY DENNIS, Secretary.

I. CAPITAL.

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

II. ASSETS.

Market value of real estate owned by the company (unincumbered). . . \$ 143,117 01

Account of Stocks and Bonds owned by the Company.

<i>Bonds.</i>	<i>Par value.</i>		<i>Market value.</i>
United States 4½ registered '91. . . \$	150,000 00	108¾	\$ 162,562 50
Tennessee State, 6 per cent	32,000 00	64	20,480 00
Johnson county, Ill., 8 per ct., 1892	33,000 00	100	33,000 00
Wayne county, Ill., 7 per ct., 1890	17,000 00	100	17,000 00
White county, Ill., 8 per cent., 1892	8,500 00	100	8,500 00
Montrose county, Colorado, 6 per cent., 1898	5,200 00	100	5,200 00
Rio Arriba county, N. M., 8 per ct., 1902	15,200 00	100	15,200 00
School District No. 84, Cass county, Dakota, 8 per cent., 1893	1,500 00	100	1,500 00
School District No. 7, Cass county, Dakota, 6 per cent	23,000 00	100	23,000 00
School Dist. No. 1, Montrose c'nty, Colo., 10 per cent., 1888	8,000 00	100	8,000 00
Bloomfield, Conn., town, 4½ per cent., 1890	30,000 00	100	30,000 00
Pitkin, Colo., town, 10 per ct., 1893	3,500 00	100	3,500 00
Howard Township, Kan., 8 per cent, 1910	24,000 00	100	24,000 00
Paw Paw Township, Kan., 8 per cent., 1910	8,000 00	100	8,000 00
Elizabeth, N. J., city, 7 per ct., 1883	10,000 00	50	5,000 00
Parsons, Kan., city, 6 per cent., 1917	20,000 00	100	20,000 00
Lima, Ohio, city, 6 per cent., 1900 .	16,000 00	100	16,000 00
Richmond, Va., city, 4 per ct., 1920 .	30,000 00	99	29,700 00
C., B. & Q. R. R. Co., 4 per ct., 1922	6,000 00	92½	5,550 00
Columbus and Western R. R. Co., 6 per cent., 1911	50,000 00	108	54,000 00
Pullman Palace Car Co., 8 per cent., 1892	28,000 00	111¼	31,150 00

TRAVELERS' INSURANCE COMPANY.

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<i>Shares of Stock.</i>		<i>Par value.</i>	<i>Market value.</i>
1100 C., B. & Q. R. R. Co.	110,000 00	110	121,000 00
600 Illinois Central R. R. Co. . . .	60,000 00	116	69,600 00
4000 Pennsylvania R. R. Co., \$50.00	200,000 00	53 $\frac{5}{8}$	214,500 00
200 Union Pacific R. R. Co.	20,000 00	64	12,800 00
1300 Chi., Mil. and St. Paul, P. R. Co., preferred	130,000 00	104	135,200 00
700 Chi., Mil. and St. P. R. R. Co., common	70,000 00	63 $\frac{3}{8}$	44,362 50
200 Chicago and Northwestern R. R. Co., preferred	20,000 00	141	28,200 00
210 Chicago and Alton R. R. Co., common	21,000 00	134	28,140 00
100 Illinois Central R. R. Co., 4 per cent. leased line	10,000 00	95	9,500 00
240 Farmers' and Mechanic's Nat. Bank, Hartford, Conn.	24,000 00	102 $\frac{1}{2}$	24,600 00
693 American Nat. Bank, Hartford, Connecticut, \$50.00	34,650 00	60	41,580 00
400 City Nat. Bank, Hartford, Conn.	40,000 00	93	37,200 00
637 Phoenix National Bank, Hartford, Conn.	63,700 00	119	75,803 00
242 Etna National Bank, Hartford, Conn.	24,200 00	102 $\frac{1}{2}$	24,805 00
200 Mercantile National Bank, Hartford, Conn.	20,000 00	85	17,000 00
140 New Britain National Bank, New Britain, Conn.	14,000 00	150	21,000 00
100 National Bank of Commerce, New York, N. Y.	10,000 00	178	17,800 00
33 National Shoe and Leather Bank, New York, N. Y.	3,300 00	150	4,950 00
100 St. Paul National Bank, St. Paul, Minn.	10,000 00	115	11,500 00
200 First National Bank, Morris, Minn.	27,600 00	100	27,600 00
488 Hartford Trust Co., Hartford, Conn.	48,800 00	125	61,000 00
203 Western Union Telegraph Co.	20,300 00	83 $\frac{5}{8}$	16,975 88
4300 North Poudre (Colo.) Land and Canal Co.	43,000 00	65	27,950 00
4950 Grand Valley (Colo.) Canal Co., \$10.00	49,500 00	50	24,750 00
9950 Monte Vista (Colo.) Canal Co., \$10.00	99,500 00	50	24,875 00
Totals	\$1,692,450 00		\$1,644,033 88
Total market value of stocks and bonds			\$1,644,033 88
Cash in the company's principal office			1,568 18
Cash deposited in bank			116,932 07
Aggregate amount of all the assets of the company, stated at their actual value			\$1,905,651 14

III. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 58,650 00
Losses resisted, including interest, costs and other expenses thereon	69,500 00
Net amount of unpaid losses	\$ 128,150 00
Unearned premiums on risks in force	736,416 51
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses.	10,000 00
Total amount of all liabilities, except capital stock and net surplus	\$ 874,566 51
Joint stock capital actually paid up in cash	600,000 00
Surplus beyond capital and all other liabilities	431,084 63
Aggregate amount of all liabilities, including paid-up capital stock and net surplus.	\$1,905,651 14

IV. INCOME DURING THE YEAR.

Net cash actually received for premiums	\$2,190,507 98
Received for interest and dividends on stocks, bonds and collateral loans, and from all other sources.	108,603 45
Aggregate amount of income actually received during the year in cash	\$2,299,111 43

V. EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses	\$1,059,505 28
Cash dividends actually paid stockholders	96,000 00
Paid for commissions or brokerage.	583,293 02
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	210,353 26
Paid for State and local taxes in this and other States	31,413 78
All other payments and expenditures	332,973 48
Aggregate amount of actual expenditures during the year in cash.	\$2,313,538 82

VI. MISCELLANEOUS.

Risks and Premiums.

	<i>Accident risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of preceding year	\$228,409,232	\$1,456,750 39
Written or renewed during the year	304,049,375	2,190,507 98
Totals.	\$532,458,607	3,647,258 37
Deduct those expired and marked off as terminated.	290,854,939	2,181,295 75
Net amount in force December 31, 1888	\$241,603,668	\$1,465,962 62

Answers to General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$26,862,346 02
Losses paid from organization to date	11,036,632 72
Total amount of cash dividends declared since the company commenced business	1,566,000 00
Total amount of the company's stock owned by the directors at par value	77,000 00

TRAVELERS' INSURANCE COMPANY.

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Amount loaned to officers and directors	12,950 00
Amount loaned to stockholders, not officers	76,950 00
Dividends declared payable in stock from organization	200,000 00
Losses incurred during the year	1,128,100 28

COLORADO BUSINESS.

Business in the State during the Year.

Risks written	\$13,114,200 00
Premiums received	106,313 33
Losses paid	53,788 23
Losses incurred	63,788 23

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 FIDELITY, CASUALTY AND ACCIDENT COMPANIES IN THE STATE OF COLORADO, FOR THE YEAR 1888.

NAMES OF COMPANIES.	Risks written during the year.	Premiums received.	Average rate of premium.	Losses paid.	Per ct. of losses to premiums received.	Losses incurred.
American Steam Boiler Insurance Company, New York	\$ 355,000 00	\$ 3,347 32	.94	\$	0.00	\$
American Surety Company, New York	294,300 00	1,917 12	.65	12 43	0.64	12 43
Employers' Liability Assurance Corporation, England.	209,000 00	1,389 27	.66	924 17	66.52	924 17
Fidelity and Casualty Company New York	2,504,615 35	10,942 47	.43	7,524 32	68.76	7,524 32
Hartford Steam Boiler Inspection and Insurance Co., Connecticut	143,000 00	1,484 00	1.03	. . . . .	0.00	. . . . .
Lloyd's Plate Glass Insurance Company, New York	39,780 79	1,699 00	4.27	456 93	26.89	270 92
Metropolitan Plate Glass Insurance Company, New York	42,185 75	1,399 72	3.32	594 23	42.45	594 23
Pacific Mutual Life Insurance Company, California	4,939,000 00	17,349 16	.35	9,670 94	55.74	9,670 94
Standard Life and Accident Insurance Company, Michigan	721,500 00	8,081 40	1.12	2,518 63	31.16	2,518 63
Travelers' Insurance Company, Connecticut	13,114,200 00	106,313 33	.81	53,788 23	50.59	63,788 23
Totals	\$ 22,362,581 89	\$ 153,892 79	.69	\$ 75,489 88	49.05	\$ 85,303 87

TABLE II.

SHOWING SUMMARY AND CLASSIFICATION OF GROSS ASSETS, LIABILITIES, INCOME, DISBURSEMENTS, AND AMOUNT OF RISKS IN FORCE OF FIDELITY, CASUALTY AND ACCIDENT COMPANIES DOING BUSINESS IN COLORADO, FOR THE YEAR ENDING DECEMBER 31, 1888.

NAMES 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.
American Steam Boiler Insurance Company, New York	\$ 1,367,813 20	\$ 493,932 36	\$ 500,000 00	\$ 373,880 84	\$ 405,074 89	\$ 457,603 37	\$ 31,212 91	\$ 60,000 00	\$ 256,886 04	\$ 380,098 95	\$ 63,183,582 00
American Surety Company, New York	1,335,977 90	201,668 11	1,000,000 00	134,309 79	341,536 63	375,604 50	78,543 77	60,000 00	149,123 72	287,667 49	54,680,363 00
Employers' Liability Assurance Corporation, England	334,219 10	210,026 60	. . . . .	124,192 50	357,425 52	365,412 67	10,802 68	. . . . .	151,368 51	256,171 19	46,757,530 00
Equitable Accident Insurance Company, Ohio	428,612 74	321,761 88	100,000 00	6,850 86	183,122 27	187,064 39	90,487 77	8,505 00	109,071 62	217,064 39	17,604,850 00
Fidelity and Casualty Company, New York	774,550 21	472,460 82	250,000 00	52,089 39	673,379 12	694,432 28	231,249 73	10,000 00	363,247 14	604,496 87	91,630,543 18
Hartford Steam Boiler Inspection and Insurance Co., Conn . . .	1,275,114 02	688,309 66	500,000 00	86,804 36	614,367 00	672,147 93	40,811 25	50,000 00	437,611 78	528,423 03	91,102,143 00
Lloyd's Plate Glass Insurance Company, New York	335,825 68	182,336 23	100,000 00	53,489 45	271,785 07	278,496 90	11,220 98	10,000 00	121,801 41	246,022 39	9,209,601 00
Metropolitan Plate Glass Insurance Company, New York	287,239 50	96,844 72	100,000 00	90,394 78	164,139 28	172,077 56	68,229 22	11,000 00	74,144 21	150,373 43	5,583,138 00
Standard Life and Accident Insurance Company, Michigan . . .	494,281 15	280,968 27	200,000 00	13,312 88	446,049 68	458,783 65	198,013 92	. . . . .	207,751 16	405,765 08	48,172,625 00
Travelers' Insurance Company, Connecticut	1,905,651 14	874,566 51	600,000 00	431,084 63	2,190,507 98	2,299,111 43	1,059,505 28	96,000 00	1,158,033 54	2,313,538 82	241,603,668 00
Totals	\$ 8,539,284 64	\$ 3,822,875 16	\$ 3,350,000 00	\$ 1,366,409 48	\$ 5,647,387 44	\$ 5,960,734 68	\$ 2,025,077 51	\$ 305,505 00	\$ 3,059,039 13	\$ 5,389,621 64	\$ 669,528,043 18

TABLE III.

GIVING NAME OF COMPANY, LOCATION, NAME OF PRESIDENT AND SECRETARY.

NAME OF COMPANY.	LOCATION.	PRESIDENT.	SECRETARY.
American Steam Boiler Insurance Company . . .	New York, N. Y.	William K. Lothrop . . . . .	. . . . . Vincent R. Schenck
American Surety Company	New York, N. Y.	William A. Wheelock . . . . .	. . . . . Fred F. Nugent
Employers' Liability Assurance Corporation . . .	London, England	Endicott & Macomber, . . . .	. . . . . Managers, Boston, Mass.
Equitable Accident Insurance Company	Cincinnati, Ohio	George Fisher . . . . .	. . . . . Levi C. Goodale
Fidelity and Casualty Company	New York, N. Y.	William M. Richards . . . . .	. . . . . Robert J. Hillas
Hartford Steam Boiler Inspection and Insurance Co.	Hartford, Conn.	J. M. Allen . . . . .	. . . . . J. B. Pierce
Lloyd's Plate Glass Insurance Company	New York, N. Y.	J. G. Beemer . . . . .	. . . . . W. T. Woods
Metropolitan Plate Glass Insurance Company . . .	New York, N. Y.	Henry Harteau. . . . .	. . . . . Eugene H. Winslow
Pacific Mutual Life Insurance Company	San Francisco, Cala.	George A. Moore . . . . .	. . . . . J. N. Patton
Standard Life and Accident Insurance Company. .	Detroit, Mich.	D. M. Ferry . . . . .	. . . . . Stewart Marks
Travelers' Insurance Company.	Hartford, Conn.	James G. Batterson . . . . .	. . . . . Rodney Dennis

LIST OF AGENTS.

LIST OF LOCAL AGENTS FOR 1889.

Fire, and Fire and Marine Companies.

COMPILED FROM THE RECORDS OF THIS OFFICE, GIVING NAME,
PLACE OF BUSINESS AND COMPANIES REPRESENTED
BY EACH AGENT LICENSED.

COMPANIES.	AGENTS.	LOCATION.
Aetna Insurance Co., Hartford, Conn.	Gill & Reynolds	Aspen
	John A. Ellet	Boulder
	M. Kennedy	Colo. Springs
	Wm. H. McClure	Cañon City
	George E. Crater	Denver
	Prewitt & Prewitt	Durango
	Jay H. Boughton	Fort Collins
	Hodges & Wallingford	Glenwood Sp'gs
	Alvah B. Mathews	Gunnison
	Edward L. Berthoud	Golden
	Lyons & Brooks	Greeley
	Willis L. Thompson	Leadville
	F. H. Stickney	Longmont
	Catlin & Bonney	Montrose
	M. V. B. Benson	Pueblo
	James W. Abbott	Ouray
Agricultural Ins. Co., Watertown, N. Y.	D. A. Creamer	Salida
	E. B. Stoddard	Trinidad
	Frederick G. Rowe	Colo. Springs
	Edward S. Rich	Denver
	Adam C. Foote	Pueblo
Amazon Ins. Co., Cincinnati, Ohio . .	Taylor Winterrowd	Trinidad
	John P. Kearns	Walsenburg
	Charles F. Bartell	Longmont
	John Tomay	Georgetown
	John Knowles	Aspen
	W. L. Thompson	Leadville
	Robert Steele	Greeley
	W. F. Hall	Fort Collins
	W. M. Rule	Boulder
	H. L. Davis & Co.	Denver
	Barnes & Irvine	Colo. Springs
American Ins. Co., Boston, Mass . .	W. L. Lenhart	Trinidad
	Henry O. Morris	Pueblo
	Coolidge & Wormell	Denver
	William L. Lenhart	Trinidad
	Chas. H. Small	Pueblo
American Ins. Co., Newark, N. J . . .	Willis L. Thompson	Leadville
	Barnes & Irvine	Colo. Springs
	W. H. McIntyre	Colo. Springs
	Seth Terry	Longmont
	H. Clay Webster	Cañon City
	Willis L. Thompson	Leadville
	Edwin L. Coates	Boulder
	George E. Crater	Denver
	Gill & Reynolds	Aspen
	Lyon & Brooks	Greeley

LIST OF LOCAL AGENTS.

COMPANIES.	AGENTS.	LOCATION.
American Ins. Co., Newark, N. J. . . .	Elijah Brigham	Trinidad
	Knight & Lewis	Pueblo
American Fire Ins. Co., New York, N. Y.	A. I. Lawton	Colo. Springs
	Anthony Sweeney	Denver
	Sanborn, Phillips & Co	Greeley
	Strait & Sons	Pueblo
	Morath & Mansfield	Trinidad
American Fire Ins. Co., Philadelphia, Pennsylvania	J. D. Bransford	Aspen
	A. J. Mackey	Boulder
	D. C. Sindlinger	Buena Vista
	H. C. Webster	Cañon City
	Harry Lake	Central City
	Matthew Kennedy	Colo. Springs
	William Dillon	Castle Rock
	Anthony Sweeney	Denver
	Gallotti & Pingrey	Durango
	C. Golding Dwyre	Fort Collins
	H. Seifried	Georgetown
	Hodges & Wallingsford	Glenwood Sp'gs
	Sanborn, Phillips & Co	Greeley
	A. B. Mathews	Gunnison
	Geo. E. McClelland	Idaho Springs
	Ned Steel	Leadville
	J. W. Ayers	Las Animas
	O. C. Tinkham	Loveland
	Selig & Co	Montrose
	Williams & Mallaby	Pueblo
	W. W. Roller	Salida
	J. H. Robin	Silverton
	C. F. Painter	Telluride
	S. G. Devenish & Co	Tin Cup
	Wm. Littlefield	Trinidad
	Wm. H. McClure	Cañon City
	Frank Gallotti	Durango
American Central Ins. Co., St. Louis, Missouri.	Strait & Sons	Pueblo
	C. Golding Dwyre	Fort Collins
	A. L. Lawton	Colo. Springs
	Lyon & Brooks	Greeley
	Henry Seifried	Georgetown
	P. G. Scott	Las Animas
	William W. Roller	Salida
	Warren & Williams	Denver
	Monash Bros.	Trinidad
	Jones & Logan	Buena Vista
Anglo-Nevada Assurance Corporation, San Francisco, California	Frith & Zollars	Denver
	Vance & Stephenson	Akron
	Jno A. Godfrey	Alamosa
	J. D. Bransford	Aspen
	Jones & Logan	Buena Vista
	Holt & Axtell	Crested Butte
	W. B. Fowler	Como
	John Potter	Colo. Springs
	Prewitt & Prewitt	Durango
	Budrow & Wayne	Fort Collins
	F. H. McLain	Fort Morgan
	Lyon & Brooks	Greeley
	Henry Seifried	Georgetown
	Hodges & Wallingsford	Glenwood Sp'gs
	Horace T. DeLong	Grand Junction
	Chas T. Sills	Gunnison
	E. E. Brannon	Holyoke
	Hixson Mueese	Hyde
	Geo. E. McClelland	Idaho Springs
	H. L. Lubers	Las Animas
	H. A. Avery	Lake City
	Goodale & Cooper	Lamar
	Geo. S. Thompson	La Veta

COMPANIES.	AGENTS.	LOCATION.
Anglo-Nevada Assurance Corporation, San Francisco, California	Stickley & Shaw R. G. Sutphen F. D. Catlin Wallace Bro. & Clark W. W. Stoddard Chas. H. Small E. L. Davis J. W. Wood T. S. Lewis E. Brigham Chas. F. Painter W. P. Alexander Wilkinson & Taintor Chas. H. Harvey McGonigal & Son G. M. McGill Brigham & Washburn McKinney & Cramer Sherman & Stoddard	Leadville Longmont Montrose Monte Vista Ouray Pueblo Rico Salida Sterling Trinidad Telluride West Cliff Wray Yuma Flagler Walsenburg Trinidad Salida Ouray
Armenia Insurance Co., Pittsburgh, Pennsylvania	T. B. Crawford J. G. Young Reid & Clark Denver Fire Ins. Agency	Grand Junction Pueblo Glenwood Sprgs Denver
Atlas Assurance Co., London, Eng.	Frith & Zollars Gill & Reynolds John Potter Holt & Axtell Smith & Vaughn C. C. Emigh R. M. Hedden Sanborn, Phillips & Co. Stickley & Shaw Geo. A. Smith Chas. H. Small W. G. Westfall Chas. F. Painter W. L. Lenhart	Denver Aspen Colo. Springs Crested Butte Cañon City Fort Collins Glenwood Sprgs Greeley Leadville Longmont Pueblo Salida Telluride Trinidad
Boatman's Fire and Marine Insurance Co., Pittsburgh, Pennsylvania	John C. Abbott & Co. Colo. Ins. Agency Co.	Fort Collins Denver
Boylston Insurance Co., Boston, Mass.	Curtis & Irvine L. Anfenger & Co D. L. Holton Monash Bros.	Colo. Springs Denver Pueblo Trinidad
British America Assurance Company, Toronto, Canada	L. E. Dwinell Louis Anfenger & Co Stickley & Shaw M. V. B. Benson Morath & Mansfield	Colo. Springs Denver Leadville Pueblo Trinidad
Burlington Insurance Co., Burlington, Iowa	H. L. Wadsworth E. H. Martin & Co W. L. Thompson W. H. McIntyre	Denver Pueblo Leadville Colo. Springs
California Insurance Co., San Fran- cisco, California	Geo. A. Willis John D. Bransford J. H. Nicholson Bridwell & Cassedy Harry G. Shuck W. H. McIntyre Cooper & Blackmer Porter, Raymond & Co. Prewitt & Prewitt Jay H. Boughton Hopkins, McDowell & Co.	Alamosa Aspen Boulder Cañon City Central City Colo. Springs Cortez Denver Durango Fort Collins Glenwood Sprgs

COMPANIES.	AGENTS.	LOCATION.
California Insurance Co., San Francisco, California,	H. E. Churchill Turner & Garvin Strickley & Shaw Chas. H. Stickney F. D. Catlin Perry M. Keen M. V. B. Benson Chas. H. Dudley Daniel A. Creamer James H. Robin Chas. F. Painter E. Brigham	Greeley Lamar Leadville Longmont Montrose Monument Pueblo Rocky Ford Salida Silverton Telluride Trinidad
Citizens' Insurance Co., St. Louis, Mo.	H. L. Wadsworth Scott & Gunnell	Denver Pueblo
Citizens' Insurance Co., New York	A. L. Lawton Porter, Raymond & Co. Budrow & Wayne Lyons & Brooks Willis L. Thompson Henry O. Morris D. A. Creamer E. Brigham J. H. Nicholson	Cold. Springs Denver Fort Collins Greeley Leadville Pueblo Salida Trinidad Boulder
City of London Fire Insurance Co., London, England.	Anthony Sweeney Stickley & Shaw	Denver Leadville
Commercial Insurance Co., San Francisco, California.	J. D. Bransford D. C. Sindlinger J. McKeon Matthew Kennedy Porter, Raymond & Co. Prewitt & Prewitt C. Golding Dwyre Hodges & Wallingford Ned Steel Goodale & Cooper R. G. Sutphen A. L. Bonney C. S. Aldrich James W. Abbott Martin V. B. Benson D. A. Creamer Chas. F. Painter Monash Bros.	Aspen Buena Vista Brighton Colo. Springs Denver Durango Fort Collins Glenwood Sprgs Leadville Lamar Longmont Montrose Monte Vista Ouray Pueblo Salida Telluride Trinidad
Commercial Union Assurance Co., London England	John D. Bransford Giles M. Boss Dabney & Borden Willard C. Kidder B. E. Seymour Andrew L. Lawton H. Clay Webster Geo. E. Crater Prewitt & Prewitt C. Golding Dwyre Geo. W. Warner Lyons & Brooks Perry C. Westover Geo. E. McClelland Hiram Sapp Riley G. Sutphen Willis L. Thompson Jacob D. Turner Chas. L. Seeley Clarence Way E. S. Allen	Aspen Akron Boulder Brighton Central City Colo. Springs Cañon City Denver Durango Fort Collins Fort Morgan Greeley Holyoke Idaho Springs Julesburg Longmont Leadville Lamar La Junta Las Animas Loveland

COMPANIES.	AGENTS.	LOCATION.
Commercial Union Assurance Co., London, England	Catlin & Bonney Norman H. Chapman James W. Abbott Williams & Mallaby W. W. Roller Slaker & Brown Eugene B. Stoddard Horace H. Barnes Jones & Logan William H. McClure Mosley & Hopkins	Montrose Monte Vista Ouray Pueblo Salida Sterling Trinidad Yuma Buena Vista Cañon City Glenwood Spgs
Concordia Fire Insurance Co., Mil- waukee, Wisconsin	Edward S. Rich John Tomay Stickley & Shaw	Denver Georgetown Leadville
Connecticut Fire Insurance Co., Hart- ford, Connecticut	Dabney & Borden William H. McClure A. L. Lawton C. Golding Dwyre Frederick M. Dille Stickley & Shaw Henry O. Morris Eugene B. Stoddard Seth Terry James L. Lindsay Warren & Williams	Boulder Cañon City Colo. Springs Fort Collins Greeley Leadville Pueblo Trinidad Longmont Aspen Denver
Continental Ins. Co., New York, N. Y.	Gill & Reynolds Chas. S. Hill E. L. Coates W. H. McIntyre H. G. Shuck H. Clay Webster W. L. Malpuss Geo. E. Crater John M. Wray Budrow & Wayne A. B. Mathews E. L. Berthoud Lyons & Brooks Geo. E. McClelland C. L. Smith W. L. Thompson Kipper & Graves Henry O. Morris M. H. Smith Rudolph Bros L. W. Hunt Elijah Brigham T. B. Crawford R. G. Sutphen	Aspen Buena Vista Boulder Colo. Springs Central City Cañon City Como Denver Elbert Fort Collins Gunnison Golden Greeley Idaho Springs Loveland Leadville Monte Vista Pueblo Sterling Salida Saguache Trinidad Grand Junction Longmont
Denver Insurance Co., Denver, Colo .	E. L. Carlton Ned Steel John Tomay J. C. Young J. K. Vanatta A. L. Lawton Prewitt & Prewitt Bridwell & Cassidy E. L. Coates H. V. Houk D. Talmage Mershon Geo. L. Hines Wm. Dillon F. W. Dustin A. D. Guild C. C. Emigh Jno. T. Russell	Denver Leadville Georgetown Pueblo Colorado City Colo. Springs Durango Cañon City Boulder Boulder Greeley Lamar Castle Rock Monument Grand Junction Fort Collins La Junta

LIST OF LOCAL AGENTS.

COMPANIES.	AGENTS.	LOCATION.
Denver Insurance Co., Denver, Colo.	Shull & Bruner	Pueblo
	F. H. Gage	Berthoud
	W. S. Wells	Denver
	W. H. Craine	Delta
	R. H. Copeland	Sterling
	Westfall & Cummings	Salida
	John J. McGill	Hugo
	Geo. W. Warner	Fort Morgan
	Robert D. Weir	Manitou Springs
	James W. Abbott	Ouray
	John Knowles	Aspen
	Eugene B. Stoddard	Trinidad
Detroit Fire & Marine, Detroit, Mich.	Judson P. Etheridge	Denver
Equitable Fire and Marine Insurance Co., Providence, Rhode Island	Packard, Wilson & Piper	Denver
	King & McDowell	Denver
Exchange Fire Insurance Co., New York, N. Y	Frith & Zollars	Denver
	Chas. H. Small	Pueblo
Farragut Fire Insurance Co., New York, N. Y	Coolidge Wormell	Denver
Fire Association of Philadelphia	Dabney & Borden	Boulder
	A. L. Lawton	Colo. Springs
	Anthony Sweeney	Denver
	Budrow & Wayne	Fort Collins
	Thos. Ward	Golden
	Sanborn, Phillips & Co	Greeley
	O. A. McFarland	Longmont
	Strait & Sons	Pueblo
	David A. Creamer	Salida
	Elijah Brigham	Trinidad
Fireman's Fund Insurance Co., San Francisco, Cal	J. A. Godfrey	Alamosa
	John D. Bransford	Aspen
	John W. Day	Boulder
	Jones & Logan	Buena Vista
	Bridwell & Cassedy	Cañon City
	B. F. Seymour	Central City
	A. L. Lawton	Colo. Springs
	A. R. King	Delta
	Ben H. Wilson & Bro	Denver
	F. Galiotti	Durango
	Budrow & Wayne	Fort Collins
	G. W. Warner	Fort Morgan
	Henry Seifred	Georgetown
	Hodges & Wallingford	Glenwood Sp'gs
	Thos. Ward	Golden
	Lyons & Brooks	Greeley
	C. T. Sills	Gunnison
	Horace T. De Long	Grand Junction
	Geo. E. McClelland	Idaho Springs
	J. T. Russell	La Junta
	T. M. Anderson	La Veta
	P. G. Scott	Las Animas
	Ned Steel	Leadville
	F. L. Smith	Longmont
	C. L. Smith	Loveland
	Wallace Bros. & Clark	Monta Vista
	McConnell & McClure	Montrose
	W. W. Rowan	Ouray
	Henry O. Morris	Pueblo
	E. J. Smith	Rocky Ford
	W. W. Roller	Salida
	Allen & Sheridan	Sterling
	E. B. Stoddard	Trinidad
	Chas. F. Painter	Telluride
	J. C. Brailey	Villa Grove
	John Kearns	Walsenburg
	W. P. Alexander	West Cliff

COMPANIES.	AGENTS.	LOCATION.
Fireman's Fund Ins. Co., San Francisco, Cala.	J. E. Yerkes H. A. Avery L. W. Hunt John Y. Munson Chas. Allen Painter & Ellis Jas. Mackeon Ellis & Leonard Wilkinson & Painter Geo A. Willis	Yuma Lake City Saguache Berthoud Sterling Holyoke Brighton Lamar Wray Alamosa
Franklin Fire Ins. Co. Philadelphia, Penn.	Henry L. B. Wills Cobb, Winne & Wilson Henry O. Morris Lyons & Brooks Brigham & Washburn	Colorado Springs Denver Pueblo Greeley Trinidad
German Ins. Co., Freeport, Illinois.	J. H. O'Brien A. L. Lawton Harry G. Shuck Chas F. Smith J. W. Lamb H. L. Wadsworth C. C. Emigh Geo. W. Warner John Tomay J. W. Barnes Arthur Hotchkiss E. N. McPherrin Hiram Sapp Clarence L. Smith E. W. Sinclair B. B. Brown Chas. L. Seeley John W. Ayers Willis L. Thompson H. H. Grafton A. C. Foote W. W. Roller E. B. Curren Taylor Winterrowd Hopkins, McDowell & Co. Jones & Logan Adams & McCreery	Boulder Colorado Springs Central City Cañon City Cheyenne Wells Denver Fort Collins Fort Morgan Georgetown Golden Greeley Holyoke Julesburg Loveland Longmont Lamar La Junta Las Animas Leadville Manitou Springs Pueblo Salida Springfield Trinidad Glenwood Buena Vista Greeley
German Fire Ins. Co , Peoria, Ill.	J. Martin Wetzel J. H. O'Brien T. G. Rowe Shuck & Wells H. G. Wadsworth J. H. Boughton J. W. Barnes O. D. Russell Chas. T. Sills A. C. Foote Chas. O. Unfug Chas. A. Cobb Ned. Steel	Alamosa Boulder Colorado Springs Central City Denver Fort Collins Golden Grand Junction Gunnison Pueblo Walsenberg Loveland Leadville
German Fire Ins. Co., Pittsburg, Pa.	Denver Fire Ins. Agency Shull & Bruner T. B. Crawford Reid & Clark Robert Steele J. G. Young	Denver Pueblo Grand Junction Glenw'd Springs Greeley Pueblo
German American Ins. Co., New York, N. Y.	Andrew J. Mackey B. E. Sevmour Matthew Kennedy W. L. Malpuss	Boulder Central City Colorado Springs Como

COMPANIES.	AGENTS.	LOCATION.
German American Ins. Co., New York, N. Y.	Geo. E. Crater John M. Wray Budrow & Wayne Edward L. Berthoud Horace T. DeLong Sauborn, Phillips & Co. Chas. T. Sills Geo. E. McClelland Willis L. Thompson Clarence L. Smith Kipper & Graves Chas. I. Work Strait & Sons Wm. W. Roller M. H. Smith Eugene B. Stoddard R. G. Sutphen	Denver Elbert Fort Collins Golden Grand Junction Greeley Gunnison Idaho Springs Leadville Loveland Monta Vista Otis Pueblo Salida Sterling Trinidad Longmont
Germania Fire Ins. Co., New York, N. Y.	Porter, Raymond & Co. Henry Seifred Lyons & Brooks Eben White Henry O. Morris Elijah Brigham	Denver Georgetown Greeley Longmont Pueblo Trinidad
Girard Fire and Marine Ins. Co. Philadelphia, Pa.	Joseph P. Riley Dwinell & Co. M. V. B. Benson Monash Bros.	Denver Colorado Springs Pueblo Trinidad
Glens Falls Ins. Co., Glens Fall, New York.	Walter D. Littlefield Harry R. Cohen Frederick S. Morris Theodore Leland Ernest L. Guilford Geo. E. Merrill A. H. Corman Mayer, Herd & Ranson Robert D. Weir Dwinell & Co. Bansemer & Wentworth Scott & Gunnell T. C. Vickers & Co. Wm. L. Lenhart John N. Courtney Frank P. Frost C. C. Emigh	Trinidad Trinidad Denver Pueblo Boulder Colorado Springs Colorado Springs Pueblo Manitou Colorado Springs Denver Pueblo Pueblo Trinidad Colorado Springs Greeley Fort Collins
Granite State Fire Ins. Co., Portsmouth, N. H.	T. G. Rowe Jos. P. Riley Stickley & Shaw A. C. Foote Edward Dool W. J. Blake Best & Wolverton	Colorado Springs Denver Leadville Pueblo Trinidad Aspen Glenwood
Hamburg-Bremen Fire Ins. Co., Hamburg, Germany	L. Aufenger & Co Prewitt & Prewitt Ned Steel M. V. B. Benson E. Brigham Barnes & Irvine	Denver Durango Leadville Pueblo Trinidad Colorado Springs
Hanover Fire Ins. Co., New York, N. Y.	Packard, Wilson & Piper A. L. Lawton Porter, Raymond & Co. Budrow & Wayne Lyons & Brooks Willis L. Thompson Henry O. Morris	Denver Colorado Springs Denver Fort Collins Greeley Leadville Pueblo

LIST OF LOCAL AGENTS.

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COMPANIES.	AGENTS.	LOCATION.
Hanover Fire Insurance Company, New York, N. Y	D. A. Creamer E. Brigham J. H. Nicholson	Salida Trinidad Boulder
Hartford Fire Ins. Co., Hartford, Conn.	E. L. Berthoud Anthony Sweeney Charles E. Day Geo. E. McClelland Dabney & Borden Stickley & Shaw B. E. Seymour W. H. McClure C. Golding Dwyre Rudolph Bros Allen Winch Geo. W. Warner Lyons & Brooks Edwin J. Smith Gallotti & Pingrey James W. Abbot W. P. Alexander W. H. McIntyre Gill & Reynolds R. H. Northcott Strait & Sons W. L. Poole Mosley & Hopkins John C. Helmick Brigham & Washburn Edwin S. Allen	Golden Denver Longmont Idaho Springs Boulder Leadville Central City Cañon City Fort Collins Salida Sterling Fort Morgan Greeley Rocky Ford Durango Ouray West Cliff Colo. Springs Aspen Akron Pueblo Granada Glenwood Sp'gs Idalia Trinidad Loveland
Home Ins. Co., New York, N. Y.	Dabney & Borden Wm. H. McClure B. E. Seymour Matthew Kennedy Anthony Sweeney Prewitt & Prewitt J. H. Boughton Geo. M. Warner E. L. Berthoud Lyons & Brooks Hodges & Wallingford Charles E. Day Orville C. Tinkham Ned Steel Strait & Sons J. W. Wood Eugene B. Stoddard H. E. Palmer C. R. Tuttle McKinney & Creamer	Boulder Cañon City Central City Colo. Springs Denver Durango Fort Collins Fort Morgan Golden Greeley Glenwood Sp'gs Longmont Loveland Leadville Pueblo Salida Trinidad Plattsmouth Plattsmouth Salida
Home Mutual Ins. Co., San Francisco, California	Lewis & Lewis John W. Day D. C. Sindlinger Peabody & Hall B. E. Seymour Andrew L. Lawton Cobb, Winne & Wilson Gallotti & Pingrey John H. Farrar Jay H. Boughton Henry Seifried Hodges & Wallingford Sanborn, Phillips & Co. W. L. Malpuss John T. Russell W. B. Osborn Williams & Mallaby Eugene B. Stoddard	Akron Boulder Buena Vista Cañon City Central City Colo. Springs Denver Durango Evans Fort Collins Georgetown Glenwood Sp'gs Greeley Como La Junta Loveland Pueblo Trinidad

COMPANIES.	AGENTS.	LOCATION.
Home Mutual Ins. Co., San Francisco, California	John E. Yerkes.	Yuma
Imperial Insurance Co., London, Eng	Sanborn & Butler	Antonito
	John D. Bransford	Aspen
	G. M. Boss	Akron
	John W. Day	Boulder
	James K. Darnell	Breckenridge
	Charles S. Hill	Buena Vista
	E. A. Thompson	Brighton
	Bridwell & Cassedy	Cañon City
	William Dillon	Castle Rock
	B. E. Seymour	Central City
	C. M. Sherman	Colorado City
	H. LeB. Wills	Colo. Springs
	Wm. L. Malpuss	Como
	Thomas P. Hookey	Crested Butte
	Zimmerman & Chambers	Chivington
	Anthony Sweeney	Denver
	Gallotti & Pingrey	Durango
	Geo. H. Bigelow	Delta
	Jay H. Boughton	Fort Collins
	Henry Seifried	Georgetown
	Hopkins, McDowell & Co.	Glenwood Sp'gs
	H. T. DeLong	Grand Junction
	Sanborn, Phillips & Co.	Greeley
	Chas. T. Sills	Gunnison
	Barton & Feast	Granada
	W. E. Johnson	Holyoke
	Geo. E. McClelland	Idaho Springs
	Hiram Sapp	Julesburg
	J. T. Russell	La Junta
	W. L. Thompson	Leadville
	C. E. Day	Longmont
	Clarence L. Smith	Loveland
	Goodale & Cooper	Lamar
	J. A. Kelley & Co	La Jara
	F. D. Catlin	Montrose
	S. D. Coffin	Monte Vista
	W. W. Rowan	Ouray
	Henry O. Morris	Pueblo
	M. M. Rudolph	Rocky Ford
	C. S. Cornelius	Saguache
	W. W. Roller	Salida
	J. H. Robin	Silverton
	L. Wirt Markham	Sterling
	J. A. Slater	Sheridan Lake
	Chas. F. Painter	Telluride
	E. Brigham	Trinidad
	Jno. P. Kearns	Walsenburg
	Wilkinson & Tainter	Wray
	Reed Bros. & Co	Yuma
Insurance Co. of North America, Philadelphia, Pennsylvania	John D. Bransford	Aspen
	John A. Godfrey	Alamosa
	Andrew J. Mackey	Boulder
	Jones & Logan	Buena Vista
	James McKeon	Brighton
	B. E. Seymour	Central City
	Wakeman H. McIntyre	Colo. Springs
	Wm. H. McClure	Cañon City
	Holt & Axtell	Crested Butte
	Thomas A. Good	Del Norte
	Ben H. Wilson & Bro	Denver
	Gallotti & Pingrey	Durango
	Jay H. Boughton	Fort Collins
	Hopkins, McDowell & Co.	Glenwood Sp'gs
	E. L. Berthoud	Golden
	Sanborn, Phillips & Co	Greeley
	Alvah B. Mathews	Gunnison
	Henry Seifried	Georgetown

COMPANIES.	AGENTS.	LOCATION.
Insurance Co., of North America Philadelphia, Penn.	Horace T. De Long	Grand Junction
	Geo. E. McClelland	Idaho Springs
	Goodale Cooper	Lamar
	Chas. E. Day	Longmont
	Stickley & Shaw	Leadville
	A. M. Baldwin	Las Animas
	Chas. L. Seeley	La Junta
	Thos. J. Black	Montrose
	Wallace Bro. & Clark	Monta Vista
	Perry M. Keen	Monument
	Samuel F. Spencer	New Castle
	James W. Abbott	Ouray
	M. V. B. Benson	Pueblo
	Geo. B. Wheeler	Platteville
	Chas. H. Dudley	Rocky Ford
	Rudolph Bros.	Salida
	James H. Robin	Silverton
	W. H. Bennett	Saguache
	Martin H. Smith	Sterling
	Eugene B. Stoddard	Trinidad
	Chas. F. Painter	Telluride
	Rankin Smith	Wray
	Walsen & Wheeler	Walsenburg
	Chas. H. Harvey	Yuma
	Jacob J. Abbott	Lake City
	Edwin S. Allen	Loveland
	Moseley & Hopkins	Glenw'd Springs
	Edwin J. Smith	Rocky Ford
Insurance Co., of the State of Penn- sylvania, Philadelphia, Penn.	Francis D. Pastorius	Colorado Springs
	H. L. Davis & Co.	Denver
	Ned Steel	Leadville
	D. S. Holton	Pueblo
Lancashire Ins. Co., Manchester, Eng- land.	Henry O. Morris	Pueblo
	Porter, Raymond & Co.	Denver
	Gallotti & Pingrey	Durango
	A. L. Lawton	Colorado Springs
	Thomas Shanley	Trinidad
	Albert J. Park	Greeley
	A. B. Mathews	Gunnison
	Eben White	Longmont
	Daniel A. Creamer	Salida
	James W. Abbott	Ouray
	Ned Steel	Leadville
	Geo. A. Willis	Alamosa
	Edmund H. Slater	Monta Vista
	Dabney & Borden	Boulder
	Moseley & Hopkins	Glenw'd Springs
	W. L. Lenhart	Trinidad
Liberty Ins. Co., New York, N. Y.	Gill & Reynolds	Aspen
	Bridwell & Cassedy	Cañon City
	L. E. Dwinell	Colo. Springs
	Arthur Hotchkiss	Greeley
	Stickley & Shaw	Leadville
	Chas. H. Small	Pueblo
	Avery & Millington	Fort Collins
	Harry H. Lake	Central City
	R. B. Soper	Trinidad
	Codige Wormell	Denver
Lion Fire Insurance Co., of London, England	Harry E. Churchill	Greeley
	Geo. A. Willis	Alamosa
	Sampson & Butler	Antonito
	John D. Bransford	Aspen
	G. M. Boss	Akron
	Norman P. White	Bonanza
	Dabney & Borden	Boulder

COMPANIES.	AGENTS.	LOCATION.
Lion Fire Insurance Co., of London, England,	J. K. Darnell Jones & Logan W. C. Kidder Bridwell & Cassidy Harry Lake John M. Jackson Henry Le B. Wills Thos. P. Hookey Zimmerman & Chambers Thos. A. Good Packard, Wilson & Piper, Gallotti & Pingrey A. R. King E. A. Thompson Wm. McFie J. C. Blevins I. N. Thomas F. H. McLain Henry Seifried Hopkins, McDowell & Co. H. T. DeLong Fred M. Dille C. T. Sills Barton & Feast Moore & Gordon W. H. Pound J. T. Russell H. A. Avery Ned Steel F. H. Stickney Frank Clark Clarence L. Smith Goodale & Cooper P. G. Scott Jas. A. Kelly & Co T. J. Black S. D. Coffin P. M. Keen W. W. Rowan John Denholm Williams & Mallaby W. M. Rudolph C. S. Cornelius A. Helmer Rudolph Bros. Jas. H. Robin E. S. Ebbs Chas. F. Painter E. B. Stoddard Jno. P. Kearns W. P. Alexander Wilkinson & Tainter Reed Bro's. & Co.	Breckenridge Buena Vista Brighton Cañon City Central City Colorado City Colo. Springs Crested Butte Chivington Del Norte Denver Durango Delta Erie Evans Eads Fort Collins Fort Morgan Georgetown Glenw'd Springs Grand Junction Greeley Gunnison Granada Holyoke Julesburg La Junta Lake City Leadville Longmont Louisville Loveland Lamar Las Animus La Jara Montrose Monte Vista Monument Ouray Otis Pueblo Rocky Ford Saguache St. Elmo Salida Silverton Sterling Telluride Trinidad Walsenburg West Cliff Wray Yuma
Liverpool and London and Globe Ins. Co., Liverpool, England,	Geo. A. Willis Lewis & Lewis John D. Bransford Jno. A. Ellet Daniel C. Sindlinger W. C. Kidder Wm. H. McClure B. E. Seymour A. L. Lawton Thos. A. Good Cobb, Winne & Wilson Budrow & Wayne Horace T. DeLong Hodges & Wallingford Sauborn, Phillips & Co Thos. Ward	Alamosa Akron Aspen Boulder Buena Vista Brighton Cañon City Central City Colo. Springs Del Norte Denver Fort Collins Grand Junction Glenwood Sp'gs Greeley Golden

COMPANIES.	AGENTS	LOCATION.
Liverpool and London and Globe Insurance Co., Liverpool, England . . .	Alvah B. Mathews	Gunnison
	Geo. M. Warner	Fort Morgan
	Thoman & Fulton	Lamar
	Ned Steel	Leadville
	Charles E. Day	Longmont
	J. J. Abbott	Lake City
	Clarence L. Smith	Loveland
	John W. Ayers	Las Animas
	Chas. L. Seeley	La Junta
	F. D. Catlin	Montrose
	Wallace Bros & Clark	Monte Vista
	John W. Abbott	Ouray
	Strait & Sons	Pueblo
	Wm. W. Roller	Salida
	Allen Winch	Sterling
	Jas. H. Robin	Silverton
	E. B. Stoddard	Trinidad
	Chas. F. Painter	Telluride
	John P. Kearns	Walsenburg
	Barnes & Field	Yuma
	W. E. Johnson	Holyoke
	Frederick O. L. Buck	Denver
	E. J. Smith	Rocky Ford
London Assurance Corporation, London, England	Charles F. Smith	Cañon City
	Matthew Kennedy	Colo. Springs
	Cobb, Winne & Wilson	Denver
	Budrow & Wayne	Fort Collins
	Sanborn, Phillips & Co	Greeley
	Williams & Mallaby	Pueblo
	D. T. Reynolds	Aspen
	John H. Nicholson	Boulder
London and Lancashire Fire Insurance Co., Liverpool, England	James Lindsay	Aspen
	Edwin L. Coates	Boulder
	Henry LeB. Wills	Colo. Springs
	Anthony Sweeney	Denver
	Sanborn, Phillips & Co.	Greeley
	Willis L. Thompson	Leadville
	Charles H. Small	Pueblo
	Morath & Mansfield	Trinidad
Long Island Insurance Co. Brooklyn, New York	Frith & Zollars	Denver
	Gill & Reynolds	Aspen
	Holt & Axtell	Crested Butte
	Prewitt & Prewitt	Durango
	C. C. Smith	Fort Collins
	R. M. Hedden	Glenwood Sp'gs
	J. A. Layton	Grand Junction
	E. H. Martin & Co	Pueblo
	W. G. Westfall	Salida
	Chas. F. Painter	Telluride
	W. L. Lenhart	Trinidad
Manchester Fire Assurance Company, Manchester, England	Warren & Williams	Denver
	Bridwell & Cassedy	Cañon City
	Rndolph Bros	Salida
	Williams & Malaby	Pueblo
	D. C. Sindlinger	Buena Vista
	Hodges & Wallingford	Glenwood Sp'gs
	Ned Steel	Leadville
	Edwin L. Coates	Boulder
	Slater & Brown	Sterling
	Budrow & Wayne	Fort Collins
	Lyons & Brooks	Greeley
	Clarence L. Smith	Loveland
	Eben White	Longmont
	J. D. Bransford	Aspen
	Matthew Kennedy	Colo. Springs

COMPANIES.	AGENTS.	LOCATION.
Manchester Fire Assurance Company, Manchester, England	Thomas A. Good Joe Selig & Co Geo. A. Willis Wallace Bros. & Clark Shryock & Holdsworth W. W. Stoddard James K. Dye John W. Ayers W. C. Garvin H. H. Grafton C. M. Sherman	Del Norte Montrose Alamosa Monte Vista Trinidad Ouray Rocky Ford Las Animas La Junta Manitou Springs Colorado City
Manufacturers' and Builders' Fire Insurance Co., New York, N. Y.	Colo. Ins. Agency Co	Denver
Mercantile Fire and Marine Insurance Co., Boston, Mass	Coolidge & Wormell William L. Lenhart Chas. H. Small & Co Barnes & Irvine	Denver Trinidad Pueblo Colo. Springs
Merchants Insurance Co., Newark, New Jersey	Andrew L. Lawton Anthony Sweeney Stickley & Shaw David S. Holton Brigham & Washburn	Colo. Springs Denver Leadville Pueblo Trinidad
Michigan Fire and Marine Insurance Co., Detroit, Michigan	John J. Abbott J. W. Abbott Avery & Millington J. D. Bransford F. D. Catlin H. H. Grafton Hodges & Wallingford Prewitt & Prewitt Phillips & English Shryock & Holdsworth Rudolph Bros W. L. Thompson John Tomay J. R. Wolverton Packard, Wilson & Piper	Lake City Ouray Fort Collins Aspen Montrose Manitou Glenwood Sp'gs Durango La Junta Trinidad Salida Leadville Georgetown Loveland Denver
Milwaukee Mechanics Insurance Co., Milwaukee, Wisconsin	Gill & Reynolds A. L. Lawton Bridwell & Cassidy Edward S. Rich H. W. Wilson Adams & McCreery J. R. Curtis Thoman & Fulton John T. Russell Stickley & Shaw J. M. Hendrickson A. C. Foote Monash Bros Moseley & Hopkins	Aspen Colo. Springs Cañon City Denver Fort Collins Greeley Longmont Lamar La Junta Leadville Las Animas Pueblo Trinidad Glenwood Sp'gs
National Fire Ins. Co., Hartford, Conn	Sampson & Butler John D. Bransford G. M. Boss Dabney & Borden James K. Darnell Chas. S. Hill E. A. Thompson Bridwell & Cassidy Wm. Dillon Harry Lake John M. Jackson Henry LeB. Wills W. L. Malpass	Antonito Aspen Akron Boulder Breckenridge Buena Vista Brighton Cañon City Castle Rock Central City Colorado City Colo. Springs Como

COMPANIES.	AGENTS.	LOCATION.
National Fire Ins. Co., Hartford, Conn.	Holt & Axtell	Crested Butte
	Zimmerman & Chambers	Chivington
	Thos. A. Good	Del Norte
	Anthony Sweeney	Denver
	Gallotti & Pingrey	Durango
	Geo. H. Bigelow	Delta
	J. C. Blevins	Eads
	Jay H. Boughton	Fort Collins
	F. H. McLain	Fort Morgan
	Hopkins, McDowell & Co	Glenwood Sprgs
	H. T. DeLong	Grand Junction
	Sanborn, Phillips & Co	Greeley
	A. B. Mathews	Gunnison
	Barton & Feast	Granada
	Moore & Gordon	Holyoke
	John T. Russell	La Junta
	J. J. Abbott	Lake City
	W. L. Thompson	Leadville
	C. E. Day	Longmont
	Clarence L. Smith	Loveland
	Goodale & Cooper	Lamar
	P. G. Scott	Las Animas
	Jas. A. Kelly & Co	La Jara
	Jos. Selig & Co	Montrose
	S. D. Coffin	Monta Vista
	John Denholm	Otis
	Strait & Sons	Pueblo
	W. M. Rudolph	Rocky Ford
	C. S. Cornelius	Saguache
	J. W. Wood	Salida
	Jas. H. Robin	Silverton
	E. S. Ebbs	Sterling
	J. H. Slater	Sheridan Lake
	Chas. F. Painter	Telluride
	E. Brigham	Trinidad
	John P. Kearns	Walsenburg
	Wilkinson & Tainter	Wray
	Reed Bros. & Co	Yuma
National Assurance Co., Dublin, Ire .	J. D. Bransford	Aspen
	Matthew Kennedy	Colo. Springs
	Holt & Axtell	Crested Butte
	Prewitt & Prewitt	Durango
	C. Golding Dwyre	Fort Collins
	Henry Seifried	Georgetown
	R. M. Hedden	Glenwood Sprgs
	Sanborn, Phillips & Co	Greeley
	H. A. Avery	Lake City
	Geo. S. Thompson	La Veta
	Stickley & Shaw	Leadville
	F. D. Catlin	Montrose
	Williams & Mallaby	Pueblo
	E. L. Davis	Rico
	W. W. Roller	Salida
	Chas. F. Painter	Telluride
	Brigham & Washburn	Trinidad
New Hampshire Fire Insurance Co., Manchester, N. H.	W. P. Alexander	West Cliff
	Frith & Zollars	Denver
	Sherman & Stoddard	Ouray
	Frith & Zollars	Denver
New York Bowery Fire Insurance Co., New York, N. Y	F. G. Rowe	Colo. Springs
	Stickley & Shaw	Leadville
	Adam C. Foote	Pueblo
	Frith & Zollars	Denver
Niagara Fire Insurance Co., New York, N. Y	John D. Bransford	Aspen
	John Y. Munson	Berthoud
	Edward M. Albertson	Boulder

COMPANIES.	AGENTS.	LOCATION.
Niagara Fire Insurance Co., New York, N. Y	Jones & Logan H. Clay Webster Harry H. Lake Henry LeB. Wills Cobb, Winne & Wilson Prewitt & Prewitt Budrow & Wayne Henry Seifried Hopkins, McDowell & Co Edward L. Berthoud Horace T. De Long Lyons & Brooks Chas. T. Sills Geo. E. McClelland Goodale & Cooper John W. Ayers Ned Steel Clarence L. Smith James W. Abbott Henry O. Morris Wm. W. Roller James H. Robin Eugene B. Stoddard Arthur E. Webb Riley G. Sutphen Moseley & Hopkins Wm. McClure	Buena Vista Cañon City Central City Colo. Springs Denver Durango Fort Collins Georgetown Glenwood Sprgs Golden Grand Junction Greeley Gunnison Idaho Springs Lamar Las Animas Leadville Loveland Ouray Pueblo Salida Silverton Trinidad Holyoke Longmont Glenwood Sprgs Cañon City
Northwestern National Insurance Co., Milwaukee, Wisconsin	T. Winterrowd E. S. Rich & Co Budrow & Wayne Chas. E. Day John W. Day R. Steele & Co J. P. McMillen Strait & Sons Bridwell & Cassidy Chas. A. Cobb C. L. Seeley	Trinidad Denver Fort Collins Longmont Boulder Greeley Colo. Springs Pueblo Cañon City Loveland La Junta
Northern Assurance Co., London, Eng.	James L. Lindsay Henry LeB. Wills Louis Anfenger & Co Gallotti & Pingrey Jay H. Boughton T. C. Morley Geo. E. McClelland Henry O. Morris Ned Steel Brigham & Washburn McKinney & Cramer	Aspen Colo. Springs Denver Durango Fort Collins Greeley Idaho Springs Pueblo Leadville Trinidad Salida
North American Insurance Co., Boston, Mass	Ben H. Wilson & Bro.	Denver
North British and Mercantile Insurance Co., London and Edinburgh . .	Andrew J. Mackey Jones & Logan H. Clay Webster B. E. Seymour A. L. Lawton Cobb, Winne & Wilson Frank Gallotti Jay H. Boughton Henry Seifried Lyons & Brooks John D. Bransford Stickley & Shaw James M. Aldrich R. G. Sutphen Strait & Sons	Boulder Buena Vista Cañon City Central City Colo. Springs Denver Durango Fort Collins Georgetown Greeley Aspen Leadville Loveland Longmont Pueblo

COMPANIES.	AGENTS.	LOCATION.
North British and Mercantile Ins. Co., London and Edinburgh.	Rudolph Bros. Eugene B. Stoddard Thos. J. Black James H. Robin Thos. A. Good Geo. E. McClelland Hodges & Wallingford. John Y. Munson. James W. Abbott	Salida Trinidad Montrose Silverton Del Norte Idaho Springs Glenwood Spgs Berthoud Ouray
Norwich Union Fire Ins. Society, Norwich, England	Cobb, Winne & Wilson Dabney & Borden Williams & Mallaby Chas. E. Day Jay H. Boughton Henry Seifried. Wm. H. McClure. Eugene B. Stoddard Thos. A. Good Harry Lake John D. Bransford Ned Steel John Potter Martin H. Smith. James W. Abbott James H. Robin Lyons & Brooks Isaac S. Smith Gallotti & Pingrey Catlin & Bonney Geo. A. Willis Jno. Y. Munson Wm. B. Osborne Mosely & Hopkins	Denver Boulder Pueblo Longmont Ft. Collins Georgetown Cañon City Trinidad Del Norte Central City Aspen Leadville Colo. Springs Sterling Ouray Silverton Greeley Fairplay Durango Montrose Alamosa Berthoud Loveland Glenwood Spgs
Oakland Home Ins. Co., Oakland Cal.	John D. Bransford D. C. Sindlinger Chas. Sprague Edwin S. Rich. Prewitt & Prewitt C. Golding Dwyre Hopkins, McDowell & Co. Stickley & Shaw W. W. Rowan M. V. B. Benson Joshua W. Woods Shryock & Holdsworth. Chas. F. Painter Chas. M. Sherman	Aspen Buena Vista Colo. Springs Denver Durango Fort Collins Glenwood Spgs Leadville Ouray Pueblo Salida Trinidad Telluride Colorado City
Oregon Fire and Marine Ins. Co., Portland Oregon	Henri R. Foster John Knowles Prewitt & Prewitt Robert Steel C. C. Emigh J. G. Young John K. Vanatta Hugo Selig S. F. Spencer Perkins, Hart & Co. Reed & Clark Shull & Brunner.	Denver Aspen Durango Greeley Fort Collins Pueblo Colorado City Montrose New Castle Denver Glenwood Spgs Pueblo
Orient Ins. Co., Hartford, Conn.	Giles M. Boss Gill & Reynolds W. H. McIntyre Warren & Williams Jay H. Boughton. Albert J. Parks T. F. Daly & Co	Akron Aspen Colo. Springs Denver Fort Collins Greeley Leadville

COMPANIES.	AGENTS.	LOCATION.
Orient Insurance Company, Hartford Connecticut	M V. B. Benson Joshua W. Wood E. Brigham, Jr. McKinney & Creamer	Pueblo Salida Trinidad Salida
Penn. Fire Ins. Co., Phila., Penn. . . .	John D. Bransford John A. Godfrey Jones & Logan Andrew J. Mackey James M. McKeon Wm. H. McClure Wakeman H. McIntyre Harry Lake Holt & Axtell Thos. A. Good Ben H. Wilson Gallotti & Pingrey Jay H. Boughton Thos. Ward Henry Seifried Alvah B. Mathews Sauborn, Phillips & Co. Horace T. DeLong Geo. E. McClelland Goodale & Cooper Chas. E. Day Stickley & Shaw Addison M. Baldwin Chas. L. Seeley Thos. J. Black Wallace Bros. & Clark Perry M. Keen Samuel E. Spencer James W. Abbott M. V. B. Benson Chas. H. Dudley Rudolph Bros James H. Robin Wm. J. Bennett Martin H. Smith Chas. F. Painter Walsen & Wheeler Rankin Smith Chas. H. Harvey Jacob J. Abbott Edwin S. Allen Moseley & Hopkiss Edwin J. Smith Brigham & Washburn	Aspen Alamosa Buena Vista Boulder Brighton Cañon City Colo. Springs Central City Crested Butte Del Norte Denver Durango Fort Collins Golden Georgetown Gunnison Greeley Grand Junction Idaho Springs Lamar Longmont Leadville Las Animas La Junta Montrose Monte Vista Monument New Castle Ouray Pueblo Rocky Ford Salida Silverton Saguache Sterling Telluride Walsenburg Wray Yuma Lake City Loveland Glenwood Spgs Rocky Ford Trinidad
People's Fire Ins. Co., Manchester, N. H.	Harden & Andrews Packard & Piper H. L. Wadsworth Adam C. Foote	Colo. Springs Denver Denver Pueblo
People's Insurance Co., Pittsburgh, Pennsylvania	Colo. Ins. Agency Co.	Denver
Phenix Ins. Co., Brooklyn, N. Y. . . .	John D. Bransford Jones & Logan Andrew J. Mackey Wm. H. McClure B. E. Scymour H. LeB. Wills Cobb, Winne & Wilson Frank Gallotti Bndrow & Wayne F. H. McLain Henry Seifried	Aspen Buena Vista Boulder Cañon City Central City Colo. Springs Denver Durango Fort Collins Fort Morgan Georgetown

COMPANIES.	AGENTS.	LOCATION.
Phenix Ins. Co. Brooklyn, N. Y.	E. L. Berthoud. C. T. Sills Sanborn, Phillips & Co. Painter & Ellis Hiram Sapp Stickley & Shaw Goodale & Cooper. Jno. W. Ayers Chas. E. Day. Chas. A. Cobb Sam D. Coffin James W. Abbott. Strait & Sons. Rudolph Bro's James H. Robin Allen & Sheridan Eugene B. Stoddard Moseley & Hopkins Thos. H. Brown	Golden Gunnison Greeley Holyoke Julesburg Leadville Lamar Las Animus Longmont Loveland Monte Vista Ouray Pueblo Salida Silverton Sterling Trinidad Glenwood Sp'gs Trinidad
Phœnix Ins. Co., Hartford, Conn.	Geo. A. Willis J. W. Day W. H. McClure. B. E. Seymour W. H. McIntyre A. Sweeney Prewitt & Prewitt C. Golding Dwyre Sanborn, Phillips & Co. A. B. Mathews E. L. Berthoud. Henry A. Avery S. H. Dobbins C. L. Smith Goodale & Cooper Strait & Sons. E. J. Smith. E. B. Stoddard P. G. Scott R. E. Smith Rudolph Kremmling H. C. Sherman Chas. L. Seeley Andrews & Chambers F. S. Lewis	Alamosa Boulder Cañon City Central City Colorado Springs Denver Durango Fort Collins Greeley Gunnison Golden Lake City Longmont Loveland Lamar Pueblo Rocky Ford Trinidad Las Animus Coal Creek Dillon Evans La Junta Louisville Sterling
Phœnix Assurance Co., London, Eng- land	B. H. Wilson & Bro Strait & Sons. Henry Seifried Budrow & Wayne Thos. C. Morley Wm. J. Bennett Rudolph Bros Henry LeB. Wills Jones & Logan. W. L. Lenhart T. F. Daly & Co.	Denver Pueblo Georgetown Fort Collins Greeley Saguache Salida Colo, Springs Buena Vista Trinidad Leadville
Providence Washington Ins. Co. Provi- dence, Rhode Island	Packard, Wil-on & Piper J. W. Abbott Avery & Millington J. D. Bransford F. D. Catlin Bridwell & Cassedy H. E. Churchill H. T. DeLong Joel N. Fenton H. H. Grafton Origin Hall Hodges & Wallingford.	Denver Ouray Fort Collins Aspen Montrose Cañon City Greeley Grand Junction Rocky Ford Manitou Idaho Springs Glenwood Sp'gs

COMPANIES.	AGENTS.	LOCATION.
Providence Washington Ins Co. Providence, Rhode Island,	W. F. Hall Jones & Logan M. Kennedy J. P. Kearns L. E. Loveland H. O. Morris Prewitt & Prewitt Phillips & English C. E. Painter W. W. Roller J. H. Robin W. M. Rule Ned Steel Shryock & Holdsworth M. H. Smith C. T. Sills H. G. Shuck John Tomay O. C. Tinkham Way & Page G. A. Willis E. M. Albertson J. J. Abbott C. E. Day Kerr & LeMasters Holt & Axtell T. C. Morley R. E. Webster . . . . .	.Fort Collins .Buena Vista Colo Springs Walsenburg Julesburg Pueblo Durango La Junta Telluride Salida Silverton Boulder Leadville Trinidad Sterling Gunnison Central City Georgetown Loveland Las Animas Alamosa Boulder Lake City Longmont Monta Vista Crested Butte Greeley Holyoke
Prussian National Ins. Co., Stetten, Prussia,	L. Anfenger & Co J. D. Bransford Harry Shuck Barnes & Irvine Prewitt & Prewitt C. Golding Dwyre Moseley & Hopkins Horace T. DeLong Sanborn, Phillips & Co. A. B. Mathews W. L. Thompson Wallace Bro's. & Clark Wm. A. Eckerly E. H. Martin & Co. D. A. Creamer Monash Bros.	Denver Aspen Central City Colo. Springs Durango Fort Collins Glenwood Sp'gs Grand Junction Greeley Gunnison Leadville Monte Vista Montrose Pueblo Salida Trinidad
Queen Ins. Co., Liverpool, England,	Jones & Logan J. L. Lindsay E. L. Coates A. L. Lawton Anthony Sweeney J. H. Boughton H. Seifried Sanborn, Phillips & Co. Hodges & Wallingsford Stickley & Shaw F. D. Catlin Williams & Mallaby Rudolph Bros. Lewis & Hinckley Brigham & Washburn W. H. McClure . . . . .	.Buena Vista Aspen Boulder Colo. Springs Denver Fort Collins Georgetown Greeley Glenwood Sp'gs Leadville Montrose Pueblo Salida Sterling Trinidad Cañon City
Reading Fire Ins. Co., Reading, Penn.	Coe Bro's. & Co.	Denver
Royal Ins. Co., Liverpool, England.	John W. Day H. Clay Webster H. LeB. Wills Cobb, Winne & Wilson Budrow & Wayne	Boulder Cañon City Colo. Springs Denver Fort Collins

COMPANIES.	AGENTS.	LOCATION.
Royal Ins. Co., Liverpool, England..	Sanborn, Phillips & Co.	Greeley
	Geo. E. McClelland	Idaho Springs
	Samuel H. Dobbins...	Longmont
	Strait & Sons.	Pueblo
	Eugene B. Stoddard	Trinidad
	F. L. Smith	Longmont
	Wm. H. McClure	Cañon City
Scottish Union and National Ins. Co., Edinburgh, Scotland	J. D. Bransford	Aspen
	Jno. A. Ellett.	Boulder
	Jones & Logan	Buena Vista
	W. H. McClure	Cañon City
	H. G. Shuck	Central City
	Matthew Kennedy	Colo. Springs
	Porter, Raymond & Co.	Denver
	Gallotti & Pingrey	Durango
	J. H. Boughton	Fort Collins
	Hopkins, McDowell & Co.	Glenwood Spgs
	Henry Seifried	Georgetown
	T. C. Morley	Greeley
	Ned Steel	Leadville
	Jno. R. Wolverton	Loveland
	W. A. Eckerly	Montrose
	James W. Abbott	Ouray
	Williams & Mallaby	Pueblo
	Rudolph Bros	Salida
	James H. Robin	Silverton
	E. Brigham	Trinidad
Security Ins. Co., New Haven, Conn..	J. D. Bransford	Aspen
	John Tomay	Georgetown
	D. C. Sindlinger	Buena Vista
	James W. Abbott.	Ouray
	H. H. Grafton	Manitou
	Horace T. DeLong.	Grand Junction
	Prewitt & Prewitt	Durango
	Jas. H. Robin	Silverton
	John Potter	Colo. Springs
	Edmund H. Slater	Mont Vista
	Frank D. Catlin	Montrose
	Origin Hall	Idaho Springs
	Henry O. Morris	Pueblo
	Hodges & Wallingford.	Glenwood Sp'gs
	Shryock & Holdsworth.	Trinidad
	Way & Page	Las Animas
	Wm. M. Rule	Boulder
	Albert J. Parks	Greeley
	J. N. Fenton	Rocky Ford
	Phillips & English...	La Junta
	R. E. Webster	Holyoke
	Mark B. Palmer	Sterling
	Glottaria M. McKinney	Salida
	J. W. Smith	Del Norte
	Geo. A. Willis	Alamosa
	Jacob J. Abbott	Lake City
	Chas. F. Painter	Telluride
	Holt & Axtell	Crested Butte
	W. L. Thompson	Leadville
	Packard, Wilson & Piper.	Denver
South. Cal. Ins. Co., Los Angeles, Cal.	L. Anfenger & Co.	Denver
South British Fire and Marine Ins. Co., Auckland, New Zealand	Frith & Zollars	Denver
	Vance & Stephenson	Akron
	J. D. Bransford	Aspen
	L. E. Dwinell	Colo. Springs
	Holt & Axtell	Crested Butte
	Smith & Vaughn	Cañon City
	Prewitt & Prewitt	Durango
	C. C. Emigh	For. Collins

COMPANIES.	AGENTS.	LOCATION.
South British Fire and Marine Ins. Co., Auckland, New Zealand	Henry Seifred	Georgetown
	R. M. Hedden	Glenwood Sp'gs
	Arthur Hotchkiss	Greeley
	J. A. Layton	Grand Junction
	E. E. Brannon	Holyoke
	H. A. Avery	Lake City
	Geo. S. Thompson	La Veta
	Stickley & Shaw	Leadville
	Wallace Bro. & Clark	Monte Vista
	F. D. Catlin	Montrose
	W. W. Stoddard	Ouray
	Williams & Mallaby	Pueblo
	E. L. Davis	Rico
	W. W. Roller	Salida
	Chas. F. Painter	Telluride
	W. P. Alexander	West Cliff
	Chas. H. Harvey	Yuma
	Brigham & Washburn	Trinidad
	Sherman & Stoddard	Ouray
Springfield Fire and Marine Ins Co., Springfield, Mass.	R. H. Northcott	Akron
	John D. Bransford	Aspen
	Dabney & Borden	Boulder
	Jones & Logan	Buena Vista
	Jesse E. Barlow	Burlington
	Wm. H. McClure	Cañon City
	B. F. Seymour	Central City
	A. L. Lawton	Colo. Springs
	Thomas A. Good	Del Norte
	Cobb, Winne & Wilson	Denver
	Gallotti & Pingrey	Durango
	A. Cunningham	Flagler
	Budrow & Wayne	Fort Collins
	G. W. Warner	Fort Morgan
	Henry Seifried	Georgetown
	Hodges & Wallingford	Glenwood Sp'gs
	E. L. Berthoud	Golden
	Chas. M. Root	Claremont
	H. T. DeLong	Grand Junction
	Lyons & Brooks	Greeley
	Alvah B. Mathews	Gunnison
	G. E. Clark	Holyoke
	W. H. Pound	Julesburg
	Thos. H. Cecil	Lamar
	John T. Russell	La Junta
	Harry L. Lubers	Las Animas
	Ned Steel	Leadville
	Eben White	Lougmont
	C. L. Smith	Loveland
	Wallace Bros. & Clark	Monte Vista
	Thos. J. Black	Montrose
	J. W. Abbott	Ouray
	Henry O. Morris	Pueblo
	Wm. W. Roller	Salida
	S. B. Laune	Seibert
	Martin H. Smith	Sterling
	E. Brigham	Trinidad
	J. E. Yerkes	Yuma
	Kipper & Graves	Monte Vista
	Wm. G. Michael	Arriba
	Fred W. Graves	Arriba
	Stanard Bros	Sheridan Lake
	A. Jay Clute	Otis
	Collier Hendrie	Wray
	Perry Behymer	Arlington
	Louis C. Stephenson	Akron
	Simon B. Purdy	Fleming
	Bennie F. Reynolds	Haxtun
	T. W. Vanderveer	Cheyenne Wells

COMPANIES.	AGENTS.	LOCATION.
State Investment Insurance Co., San Francisco, Cal.	Porter, Raymond & Co.	Denver
State Insurance Co., Des Moines, Ia.	W. W. Maish.	Denver
	R. S. Sweetland.	Denver
	E. S. Rich & Co.	Denver
	Jas. Mackeon.	Brighton
	G. B. Markle.	Littleton
	John T. Russell.	La Junta
	Goodale & Cooper.	Lamar
	Stafford & Pulliam.	Eads
	J. R. Curtis.	Longmont
	Fred L. Wright.	Wetmore
	A. G. Webster.	Castle Rock
	Hugh Taylor.	Castle Rock
	P. M. Keen.	Monument
	John M. Jackson.	Colo. Springs
	H. B. Houston.	Fort Collins
	C. C. Emigh.	Fort Collins
	Thos. Shanley.	Trinidad
	Mark B. Palmer.	Sterling
	J. B. Sweet.	Julesburg
	L. Tinkel.	Holyoke
	DeLong & Kennedy.	Grand Junction
	H. Smith.	Uncompahgre
	James L. Lindsay.	Aspen
	L. Stearns.	Pueblo
	W. T. Scandrett.	Saguache
	H. H. Barnes.	Yuma
	H. L. Wells.	Akron
	S. F. McCreery.	Fort Morgan
	A. J. Park.	Greeley
	O. D. Shields.	Loveland
	E. E. Hammond.	Brown
	E. P. Clark.	Kiowa
	Strait & Sons.	Pueblo
	A. F. Thompson.	Rocky Ford
	E. A. Fay.	Denver
	R. F. Spencer.	New Castle
	W. L. Lenhart.	Trinidad
	Barnes & Irvine.	Colo. Springs
	Prindle & Calder.	Akron
St. Paul Fire and Marine Insurance Co., St. Paul, Minn.	Geo. A. Willis.	Alamosa
	J. D. Bransford.	Aspen
	J. E. Phillips.	Akron
	Dabney & Borden.	Boulder
	D. C. Sindlinger.	Buena Vista
	Peabody & Hall.	Cañon City
	B. E. Seymour.	Central City
	A. L. Lawton.	Colo. Springs
	W. L. Malpuss.	Como
	Gallotti & Pingrey.	Durango
	Thos. A. Good.	Del Norte
	Cobb, Winne & Wilson.	Denver
	John H. Farrar.	Evans
	F. P. Van Keuren.	El Moro
	Isaac S. Smith.	Fairplay
	Jay H. Boughton.	Fort Collins
	Hodges & Wallingford.	Glenwood Sprgs
	Chas. T. Sills.	Gunnison
	Arthur Hotchkiss.	Greeley
	Henry Seifried.	Georgetown
	Horace T. DeLong.	Grand Junction
	Geo. E. McClelland.	Idaho Springs
	C. B. Thoman.	Lamar
	Ned Steel.	Leadville
	John T. Russell.	La Junta
	R. T. Willets.	Boulder
	Clarence L. Smith.	Loveland
	Chas. E. Day.	Longmont

COMPANIES.	AGENTS.	LOCATION.
St. Paul Fire and Marine Insurance Co., St. Paul, Minn	H. H. Grafton C. E. McConnell James W. Abbott Henry O. Morris Geo. B. Wheeler James H. Robin L. W. Markham E. B. Stoddard H. E. Wheeler J. E. Yerkes W. W. Roller	Manitou Springs Montrose Ouray Pueblo Platteville Silverton Sterling Trinidad Walsenburg Yuma Salida
Sun Insurance Co., San Francisco, Cal.	E. Brigham I. E. Dwinell H. L. Wadsworth Scott & Barlow	Trinidad Colo. Springs Denver Pueblo
Sun Fire Office Co., London, Eng. . .	James W. Abbott John D. Bransford H. H. Grafton Origin Hall Hodges & Wallingford Matthew Kennedy Henry O. Morris Prewitt & Prewitt Rudolph Bros Jas. H. Robin W. M. Rule E. M. Albertson Shryock & Holdsworth H. G. Shuck John Tomay W. L. Thompson Packard, Wilson & Piper Hale & Hotchkiss	Ouray Aspen Manitou Idado Springs Glenwood Sprgs Colo. Springs Pueblo Durango Salida Silverton Boulder Boulder Trinidad Central City Georgetown Leadville Denver Greeley
Syndicate Insurance Co., Minneapolis, Minn	W. M. Rule Edgar Howbert Warren & Williams Sanborn, Phillips & Co T. F. Daly & Co Strait & Sons Monash Bros	Boulder Colo. Springs Denver Greeley Leadville Pueblo Trinidad
Svea Fire Insurance Co., Sweden. . .	Willard F. Goss	Denver
Traders' Insurance Co., Chicago, Ill .	John D. Bransford J. E. Phillips Daniel C. Sindlinger Willard C. Kidder Henry LeB. Wills B. E. Seymour Peabody & Hall Thomas A. Good Cobb, Winne & Wilson Gallotti & Pingrey John A. Farrar Frank P. Van Keuren Budrow & Wayne John S. Palmer James L. Horine Henry Seifried Lyons & Brooks John W. Ayers Clarence L. Smith John T. Russell Ned Steel Clarence B. Thoman Chas. E. McConnell	Aspen Akron Buena Vista Brighton Colo. Springs Central City Cañon City Del Norte Denver Durango Evans El Moro Fort Collins Florence Fairplay Georgetown Greeley Las Animas Loveland La Junta Leadville Lamar Montrose

LIST OF LOCAL AGENTS.

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COMPANIES.	AGENTS.	LOCATION.
Traders Ins. Co. Chicago, Ills.	Edward M. Perdew James W. Abbott E. H. Martin & Co. Edwin J. Smith Jas. H. Robin Rudolph Bros. W. C. Packard E. B. Stoddard John E. Yerkes Horace E. Wheeler Cobb, Winne & Wilson Wm. M. Paul Moseley & Hopkins	Monte Vista Ouray Pueblo Rocky Ford Silverton Salida Sterling Trinidad Yuma Walsenburg Denver El Moro Glenwood Sp'gs
Transatlantic Fire Ins. Co., Ham- burg, Germany,	L. Anfenger & Co Monash Bros. Barnes & Irvine F. C. Vickers & Co.	Denver Trinidad Colo. Springs Pueblo
Union Ins. Co. San Francisco, Cal.	Frith & Zollars J. A. Godfrey Vance & Stephenson John D. Bransford H. H. Lake Holt & Axtell L. E. Dwinell W. B. Fowler Geo. H. Bigelow Prewitt & Prewitt Henry Seifried Arthur Hotchkiss Horace T. DeLong Hodges & Wallingford Hixson & Muesse Budrow & Wayne H. A. Avery Goodale & Cooper J. F. Moon Stickley & Shaw F. D. Catlin Wallace Bros. & Clark E. H. Martin & Co. E. L. Davis J. W. Wood Chas. F. Painter W. P. Alexander C. H. Harvey McGonigal & Son G. M. McGill Gill & Reynolds McKinney & Creamer Sherman & Stoddard	Denver Alamosa Akron Aspen Central City Crested Butte Colo. Springs Como Delta Durango Georgetown Greeley Grand Junction Glenw'd Springs Hyde Fort Collins Lake City Lamar La Veta Leadville Montrose Monte Vista Pueblo Rico Salida Telluride West Cliff Yuma Flagler Walsenburg Aspen Salida Ouray
Union Ins. Co., Philadelphia, Penn.	Perkins Hart & Co.,	Denver
Union Fire and Marine Ins. Co., New Zealand	Porter, Raymond & Co. Stickley & Shaw Prewitt & Prewitt M. V. B. Benson Rudolph Bros. James H. Robin L. E. Dwinell James M. Aldrich C. Cicero Calkins H. F. Churchill John D. Bransford A. W. Horn Bridwell & Cassedy F. D. Catlin Harry G. Shuck	Denver Leadville Durango Pueblo Salida Silverton Colo. Springs Loveland Longmont Greeley Aspen Idaho Springs Cañon City Montrose Central City

COMPANIES.	AGENTS.	LOCATION.
Union Fire and Marine Ins. Co. New Zealand	J. H. Nicholson Willis R. Thompson Mosely & Hopkins Chas. F. Painter Noble & Holland John M. Jackson . . . . .	. . . . . Boulder Fort Collins Glenwood Sp'gs Telluride Trinidad Colorado City
United States Fire Ins. Co., of New York	Packard, Wilson & Piper, . . . . .	. . . . . Denver
Western Assurance Co. Toronto Canada	Lewis & Lewis Geo. A. Willis John D. Bransford John Y. Munson Dabney & Borden W. C. Kidder D. C. Sindlinger Wm. H. McClure B. E. Seymour Andrew L. Lawton Thos. A. Good Gallotti & Pingrey Jno. H. Farrer Jay H. Boughton Henry Seifried Hodges & Wallingford Thos. Ward Horace T. DeLong Sanborn, Phillips & Co. Chas. T. Sills Jno. T. Russell Ned Steel Chas. E. Day Clarence L. Smith H. H. Grafton Thos. J. Black Jas. W. Abbott Geo. B. Wheeler Williams & Mallaby Joshua W. Wood Jno. H. Robin Wm. Littlefield Horace E. Wheeler Cobb, Wiune & Wilson . . . . .	. . . . . Akron Alamosa Aspen Berthoud Boulder Brighton Buena Vista Cañon City Central City Colo. Springs Del Norte Durango Evans Fort Collins Georgetown Glenwood Sp'gs Golden Grand Junction Greeley Gunnison La Junta Leadville Longmont Loveland Manitou Montrose Ouray Platteville Pueblo Salida Silverton Trinidad Walsenburg Denver
Westchester Fire Ins Co., New York, N. Y.	Packard, Wilson & Piper, John Potter H. O. Morris Jno. Tomay Ned Steel Prewitt & Prewitt Shryock & Holdsworth J. W. Abbott D. C. Sindlinger J. D. Bransford Hodges & Wallingford F. D. Catlin H. T. DeLong H. H. Grafton A. J. Parks J. H. Robin Phillips & English D. A. Creamer . . . . .	. . . . . Denver Colo. Springs Pueblo Georgetown Leadville Durango Trinidad Ouray Buena Vista Aspen Glenwood Sp'gs Montrose Grand Junction Manitou Greeley Silverton La Junta Salida
Western Home Ins. Co. Sioux City, Iowa	John Tomay J. G. Young Robert Steele Hugo Selig Henri R. Foster Prewitt & Prewitt John Knowles . . . . .	. . . . . Georgetown Pueblo Greeley Montrose North Denver Durango Aspen

COMPANIES.	AGENTS.	LOCATION.
Western Home Insurance Co., Sioux City, Iowa	Geo. L. Hines S. F. Spencer J. A. Perkins & Co Jno. T. Russell Reid & Clark Shull & Bruner	Lamar New Castle Denver La Junta Glenwood Spgs Pueblo
Williamsburg City Fire Insurance Co., Brooklyn, N. Y.	Porter, Raymond & Co. F. G. Rowe Williams & Mallaby	Denver Colo. Springs Pueblo

FIDELITY, CASUALTY AND ACCIDENT COMPANIES' AGENTS

FOR 1889.

COMPANIES.	AGENTS.	LOCATION.
American Steam Boiler Insurance Co., New York, N. Y	Thatcher, Voight & Hol- man Perkins, Hart & Co John A. Farrow	Chicago, Ill Denver Denver
American Surety Co., New York, N. Y.	Ira B. Jackson	Denver
Employers' Liability Assurance Cor- poration, London, Eng	Friedenthal & Sindlinger Chas. T. Sills John Knowles H. A. Crafts Geo. R. Cassedy W. J. Foster C. A. Lovelace & Co Frank Gallotti LeRoy Mansfield A. C. Wilson L. E. Dwinell Stickley & Shaw Burpee, Hodges & Co Joseph H. Harrison Chas. M. Power W. E. Inness Chas. F. Leech	Buena Vista Gunnison Durango Fort Collins Cañon City Colo. Springs Denver Durango Denver Denver Colo. Springs Leadville Denver Denver Chicago, Ill Chicago, Ill Chicago, Ill
Fidelity and Casualty Company, New York, N. Y	Thos. L. Drake Packard, Wilson & Piper J. D. Bransford S. F. McCreery Ellis & Leonard Hurbert W. Wilson F. D. Wortman J. R. Curtis	Denver Denver Aspen Greeley Lamar Fort Collins Manitou Longmont
Hartford Steam Boiler Inspection and Insurance Co., Hartford, Conn	Frith & Zollars Stickley & Shaw Henry O. Morris	Denver Leadville Pueblo
Lloyd's Plate Glass Insurance Co., New York, N. Y	B. E. Seymour Cobb, Winne & Wilson Benson & Knowles Geo. E. McClelland F. H. Stickney W. W. Roller Sanborn, Phillips & Co Matthew Kennedy Eugene B. Stoddard Browning & Evans	Central City Denver Pueblo Idaho Springs Longmont Salida Greeley Colo. Springs Trinidad Glenwood Sp'gs
Metropolitan Plate Glass Insurance Co., New York, N. Y	J. H. Allen H. L. Davis L. E. Dwinell Williams & Mallaby	Denver Denver Colo. Springs Pueblo
Standard Life and Accident Insurance Co., Detroit, Mich	S. E. Hoge Bowen & Co William Mack W. R. Williams	Denver Denver Denver Denver

LIST OF LOCAL AGENTS.

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COMPANIES.	AGENTS.	LOCATION.
Standard Life and Accident Insurance Co., Detroit, Mich.	Herman Beck Kerr & Grome Eugene B. Stoddard John W. Sanborn Smith & Vaughn Tutt, McDaniel & Co. William F. Mason George F. Wentz A. M. Livingston R. T. Dunaway	Denver Pueblo Trinidad Greeley Cañon City Colo. Springs Denver Colorado City Cascade Manitou

PART II.

SEVENTH ANNUAL REPORT
OF THE
Superintendent of Insurance
OF THE
STATE OF COLORADO.

PART II.

Life and Co-Operative Insurance.

MADE FROM ANNUAL STATEMENTS FOR THE YEAR
ENDING DECEMBER 31, 1888.

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, 1900, SHOWING THEIR CON-
DITION ON THE 31st DAY OF
DECEMBER, 1899.

Ætna Life Insurance Company.

OF

HARTFORD, . . . CONNECTICUT.

Incorporated 1820.

MORGAN G. BULKELY, President.

JOEL L. ENGLISH, Secretary.

I. CAPITAL.

Amount of capital stock paid up in cash \$ 1,250,000 00

II. INCOME DURING THE YEAR 1888.

Premiums received without deductions for commissions or other expenses.	\$ 3,168,506 73
Premium notes taken in part payment for premiums	60,155 47
Premiums paid by dividends, including re-converted additions by surrendered policies.	176,301 96
Total	\$ 3,404,964 16
Deduct premiums paid for re-insurance	699 43
Total premium income	\$ 3,404,264 73
Received for interest on:	
Mortgage loans	1,019,739 34
Bonds owned and dividends on stocks	546,791 33
Premium notes, loans or liens	80,082 05
Other debts due the company.	30,056 42
Discounts on claims paid in advance	13,297 35
Rents for use of company's property	8,151 74
Interest on deposits.	31,346 37
Total income	\$ 5,133,729 33
Amount of net or invested assets December 31 of previous year	31,234,520 72
Total	\$ 36,368,250 05

III. DISBURSEMENTS DURING THE YEAR 1888.

Paid for losses and additions	\$ 1,457,857 23
Premium notes, loans or liens, used in payment of the same	52,127 48
Paid for matured endowments and additions.	759,793 96
Premium notes, loans or liens, used in payment of the same	18,367 63
Total	\$ 2,288,146 30
Deduct amount received from other companies	148 00
Total amount actually paid for losses and matured endowments.	\$ 2,287,998 30
Paid for surrendered policies	95,429 54
Premium notes, loans or liens, used in purchase of surrendered policies and voided by lapse	29,836 20

Cash surrender, values applied in payment of prem's	176,301 96
Dividends paid policy-holders	498,249 90
Premium notes, loans or liens, used in payment of dividends to policy-holders	93,303 39
Paid stockholders for interest or dividends	125,000 00
Paid for commissions to agents.	401,884 69
Paid for salaries and traveling expenses of managers of agencies, and general, special and local agents	64,993 18
Paid for medical examiners' fees	26,058 00
Paid for salaries and other compensation of officers and other employés.	72,701 33
Paid for taxes, licenses, fines and fees	90,980 15
Paid for rents	14,065 52
Paid for furniture, fixtures and safes	907 37
Paid for advertising.	9,373 41
Paid for stationery, postage and miscellaneous ex- penses.	56,969 52
Total disbursements	\$ 4,044,052 46
Balance	\$ 32,324,197 59

IV. INVESTED ASSETS.

Cost value of real estate (unincumbered)	\$ 332,504 70
Office building	250,000 00
Loans on bonds and mortgages, first liens, on real estate	15,723,590 77
Loans on collaterals.	540,768 31
Loans on the company's policies assigned as collateral	408,189 62
Premium notes, loans or liens, on policies in force. .	1,339,788 47
Cost value of bonds and stocks owned absolutely. . .	9,986,406 91
Cash in company's office	56,826 83
Cash deposited in bank.	3,680,774 83
Bills receivable	2,901 23
Agents' ledger balances.	2,445 92
Total net or invested assets	\$ 32,324,197 59

V. OTHER ASSETS.

Interest due and accrued on:	
Bonds and mortgages.	\$ 280,976 89
Bonds and stocks	95,753 28
Collateral loans	8,758 16
Premium notes, loans or liens	146,118 61
Market value of bonds and stocks over cost	679,391 22
Gross premiums due and unreported on policies in force December 31, 1888	\$ 93,891 37
Gross deferred premiums on policies in force Decem- ber 31, 1888	189,947 85
Total	\$ 283,839 22
Deduct twenty per cent. for average loading on above gross amount	70,678 00
Net amount of uncollected and deferred premiums	\$ 213,161 22
Total assets	\$ 33,748,356 79

VI. ITEMS NOT ADMITTED.

Agents' balances	\$ 2,445 92	
Bills receivable	2,991 23	
Total	\$	5,347 15
Total assets (less items not admitted).	\$	33,743,009 82

VII. LIABILITIES.

Net present value of all outstanding policies in force December 31, 1888, computed according to the American experience table of mortality, with 4½ per cent. interest	\$ 26,068,328 00	
Claims for death losses due and unpaid	\$ 41,313 00	
Claims for matured endowments due and unpaid	40,648 00	
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due	143,568 00	
Claims resisted	26,500 00	
Total policy claims	\$	252,029 00
Amount of all unpaid dividends or surplus, or other description of profits due policy-holders		150,764 88
Amount of any other liability of the company.		6,221 95
Liabilities on policy-holders' account	\$	26,477,343 83
Gross surplus on policy-holders' account.		7,265,665 99
Total liabilities	\$	33,743,009 82

VIII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens, on hand December 31, of previous year.	\$1,481,434 14	
Premium notes, loans or liens, received during the year	60,155 47	
Total	\$	1,541,589 61
Deductions during the year:		
Amount of notes, loans or liens, used in payment of losses and claims	\$ 70,495 11	
Amount of notes, loans or liens, used in purchase of surrendered policies and voided by lapse	29,836 20	
Amount of notes, loans or liens, used in payment of dividends to policy-holders	93,303 39	
Amount of notes, loans or liens, redeemed by maker in cash	8,166 44	
Total reduction of premium note account	\$	201,801 14
Balance of note assets at the end of the year.	\$	1,339,788 47

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	36,452	\$50,155,040 94	22,481	\$30,879,580 50	6,552	\$ 15,337,713	65,485	\$ 97,372,334 44
New policies issued	1,358	2,573,050 00	4,129	7,521,637 00	2,596	5,999,900	8,083	16,094,587 00
Old policies increased	3	31,725 00	6	29,841 00	38	77,400	47	138,966 00
Total	37,813	\$53,759,815 94	26,616	\$38,431,058 50	9,186	\$ 21,415,013	73,615	\$113,605,887 44
Deduct policies ceased to be in force:								
By death	705	\$ 1,162,257 00	194	\$ 285,552 00	56	\$ 157,005	955	\$ 1,604,814 00
By maturity . . . . .	. . . . .	. . . . .	882	769,687 00	. . . . .	. . . . .	882	769,687 00
By expiry . . . . .	. . . . .	. . . . .	. . . . .	. . . . .	233	436,400	233	436,400 00
By surrender	315	593,445 00	353	407,873 00	194	493,800	862	1,495,118 00
By lapse	214	658,306 00	536	1,160,691 00	764	1,754,500	1,514	3,573,507 00
By change and decrease. . . . .	. . . . .	5,128 00	27	62,586 00	. . . . .	22,400	27	90,114 00
Not taken	188	430,831 00	748	1,296,813 00	457	1,004,300	1,393	2,731,944 00
Total terminated	1,422	\$ 2,849,977 00	2,740	\$ 3,983,202 00	1,704	\$ 3,868,405	5,866	\$ 10,701,584 00
Net Nos. and amounts in force at end of the year	36,391	\$50,909,838 94	23,876	\$34,447,856 50	7,482	\$ 17,546,608	67,749	\$102,904,303 44

COLORADO BUSINESS.

Business in the State during the Year.

	No.	Amount.
Policies issued during the year	17	\$ 52,544 00
Deduct number and amount which have ceased to be in force during the year	12	43,380 00
Policies in force December 31, 1888	5	\$ 9,164 00
Premiums received		\$ 797 45

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 1888.

Premiums received in cash without deductions . . .	\$ 3,004,343 17
Premiums paid by dividends and surrendered policies . . .	1,431,942 15
Total premium income	\$ 4,436,285 32
Received for interest:	
On mortgages and collateral loans	1,934,416 54
On bonds owned and dividends on stock	506,805 72
On premium notes, loans or liens	122,963 90
On other debts due the company	25,920 56
Discount on claims paid in advance	18,973 32
Cash received for rents	378,110 60
Total income	\$ 7,423,475 96
Amount of net or invested assets December 31 of previous year . . .	55,128,568 55
Total	\$62,552,044 51

III. DISBURSEMENTS DURING THE YEAR 1888.

Losses and additions	\$ 3,140,693 01
Premium notes, loans or liens used in payment of the same	57,289 64
Matured endowments and additions	493,985 69
Premium notes used in payment of the same	3,783 70
Total amount actually paid for losses and ma- tured endowments	\$ 3,695,752 04

510 CONNECTICUT MUTUAL LIFE INSURANCE CO.

Paid for surrendered policies	131,171 24	
Premium notes used in payment of the same	33,106 63	
Cash surrender values applied in payment of pre- miums	364,950 65	
Dividends paid policy-holders and applied in pay- ment of premiums	1,121,348 67	
Premium notes, loans or liens used in payment of div- idends to policy-holders.	39,019 10	
Commissions to agents	267,318 19	
Traveling expenses	15,619 49	
Medical examiners' fees	15,809 01	
Paid for salaries and other compensation of officers and other employes	112,854 72	
Taxes, licenses, fees and fines	294,383 47	
Paid for rents	5,955 00	
Paid for advertising	30,998 84	
Postage, stationery and miscellaneous expenses . . .	570,857 59	
Total disbursements.		\$ 6,699,144 64
Balance		\$55,852,899 87

IV. INVESTED ASSETS.

Cost value of real estate (unincumbered)	\$ 9,045,869 86	
Loans on bond and mortgage (first liens) on real es- tate	31,630,448 60	
Loans on collaterals	391,183 00	
Premium notes, loans or liens on policies in force .	1,953,501 18	
Cost value of stocks and bonds owned absolutely . .	10,249,916 34	
Cash deposited in bank	2,568,772 64	
Agents' ledger balances	13,208 25	
Total net or invested assets.		\$55,852,899 87

V. OTHER ASSETS.

Interest due and accrued:		
On bond and mortgage loans.	\$ 728,791 86	
On bonds and stocks	99,344 63	
On collateral loans	5,715 50	
On premium notes, loans or liens	168,352 81	
Rents due and accrued	11,552 29	
Market value of bonds and stocks over cost	488,560 80	
Gross deferred premiums on policies in force Decem- ber 31, 1888.	\$ 131,789 30	
Deduct the loading on the above amount	26,357 86	
Net amount of uncollected and deferred premiums		105,431 44
Total assets		\$57,460,649 20

VI. ITEMS NOT ADMITTED.

Agents' ledger balances	\$ 13,208 25	
Total assets (less items not admitted).		\$57,447,440 95

VII. LIABILITIES.

Present value of all outstanding policies in force on the 31st day of Dec., 1888, computed according to the Actuaries' experience table of mortality, with 4 per cent. interest	\$50,987,553 00
Death losses due and unpaid	\$ 5,568 25
Matured endowments due and unpaid	7,323 00
Death losses and matured endowments in process of adjustment, or adjusted and not due	319,061 00
Death losses and other claims resisted by the company	35,000 00
Total policy claims	\$ 366,952 25
Unpaid dividends or other description of profit due policy-holders	214,370 33
Amount of any other liability of the company	271,428 00
Premiums paid in advance and surrendered values, applicable in payment of premiums	55,266 03
Liability on policy-holders' account	\$51,895,569 61
Gross surplus on policy-holders' account	5,551,871 34
Total liabilities	\$57,447,440 95

VIII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand Dec. 31 of previous year	\$ 2,102,949 15
Premium notes, loans or liens received during the year	1,211 00
Total	\$ 2,104,160 15
Amount of notes, loans or liens used in payment of losses and claims	\$ 61,073 34
Amount of notes, loans or liens used in purchase of surrendered policies and voided by lapse	34,317 63
Amount of notes, loans or liens used in payment of dividends to policy-holders	39,019 10
Amount of notes, loans or liens redeemed by maker, in cash	16,248 90
Total reduction of premium note account	\$ 150,658 97
Balance note assets at end of the year	\$ 1,953,501 18

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	58,472	\$141,434,194	5,011	\$ 9,557,304	63,483	\$ 150,992,498
New policies issued	2,772	7,194,684	438	1,126,006	3,210	8,320,690
Old policies revived	238	728,300	13	20,000	251	748,300
Totals	61,482	\$149,358,178	5,462	\$ 10,703,310	66,944	\$ 160,061,488
Deduct policies ceased to be in force:						
By death	1,293	3,180,159	46	83,210	1,339	3,263,369
By maturity . . . . .	. . . . .	. . . . .	311	495,654	311	495,654
By surrender	554	1,724,033	52	125,372	606	1,849,405
By lapse	778	1,844,900	70	179,500	848	2,024,400
By change and decrease . . . . .	. . . . .	524,277	. . . . .	34,970	. . . . .	559,247
Not taken	158	432,500	22	75,000	180	507,500
Total terminated	2,783	\$ 7,705,869	501	\$ 993,706	3,284	\$ 8,699,575
Net number and amount in force at the end of the year	58,699	\$141,652,309	4,961	\$ 9,709,604	63,660	\$ 151,361,913

COLORADO BUSINESS.

Business in the State during the Year.

	No.	Amount.
Policies in force December 31 of the previous year	52	\$ 218,500 00
Policies ceased to be in force	5	5,229 00
Policies in force December 31, 1888	47	\$ 213,271 00
Losses incurred during the year		5,229 00
Losses paid during the year		5,229 00
Premiums received		6,253 32

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 1888.

New premiums	\$ 5,855,932 02
Renewal premiums	15,707,491 09
Annuities	485,519 97
Total	\$22,048,943 08
Deduct amount of premiums paid to other companies for re-insurance	1,129 73
Total premium income	\$22,047,813 35
Interest upon mortgage loans	1,741,762 20
Interest on bonds owned and dividends on stock, and all other items except rents	2,440,017 61
Rents for use of society's property	729,384 43
Total income	\$26,958,977 59
Amount of net or invested assets, December 31, 1887	79,297,955 46
Total	\$106,256,933 05

III. DISBURSEMENTS DURING THE YEAR 1888.

Losses and additions	\$ 6,341,273 83
Endowments and additions	1,221,215 51
Total paid for losses and endowments	\$ 7,562,489 34

514 THE EQUITABLE LIFE ASSURANCE SOCIETY.

Annuityants	171,972 35
Surrendered policies	1,773,332 37
Dividends to policy holders	2,376,663 38
Total paid policy-holders.	\$11,884,457 44
Stockholders, for dividends	7,000 00
Commissions to agents	2,294,587 70
Salaries and traveling expenses of managers of agencies, and general, special and local agents.	124,707 08
Medical examiners' fees	217,027 55
Salaries and other compensation of officers and office employés	397,895 11
Taxes in State of New York, and taxes, licenses, fines and fees in other States and countries	172,084 66
Rent	194,001 55
Commuting commissions	283,129 23
Advertising	136,653 17
All other items, viz: printing, stationery, clerical and legal expenses, postage and sundry other expendit'rs	1,118,362 64
Total miscellaneous expenses.	4,945,448 69
Total disbursements	\$16,829,906 13
Balance	\$89,427,026 92

IV. INVESTED ASSETS.

Book value of real estate, exclusive of all incumbrances, \$22,695,389 21	
Loans on bonds and mortgages (first liens) on real estate, 25,660,786 64	
Loans secured by pledge of bonds, stocks or other marketable collaterals	825,000 00
Book value of bonds and stocks, owned absolutely, 28,214,692 47	
Deposited in trust companies at interest	5,366,256 64
Cash in bank and other depositories and in course of transmission	5,349,342 67
Agents' ledger balances	497,909 45
All other items, including commuted commissions	817,649 84
Total net or invested assets	\$89,427,026 92

V. OTHER ASSETS.

Interest due and accrued on bonds and mortgages and all other securities	\$ 767,361 47
Rents due and accrued on society's property or lease	100,643 04
Market value of bonds and stocks over book value	2,672,718 53
Gross premiums due and unreported on policies in force December 31, 1888	\$ 338,949 00
Gross deferred premiums on policies in force December 31, 1888	1,736,224 00
Total	\$ 2,075,173 00
Total assets	\$95,042,922 96

VI. ITEMS NOT ADMITTED.

Commuted commissions and miscellaneous items	\$ 817,649 84
Twenty per cent. loading on unpaid premiums	415,034 60
Agents' balances	497,909 45
Total	\$ 1,730,593 89
Total assets, (less items not admitted)	\$93,312,329 07

VII. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1888, computed according to the Actuaries' table of mortality, with 4 per cent. interest	\$73,605,154 00
Death losses and matured endowments in process of adjustment, or adjusted and not due	384,190 81
Dividends or surplus, or other description of profits due policy-holders	97,431 00
Amount of any other liability of the society	161,432 00
Liabilities on policy-holders' account	\$74,248,207 81
Gross surplus on policy-holders' account	19,064,121 26
Total	\$93,312,329 07
Estimated surplus accrued on tontine or other policies, the profits upon which are especially reserved for that class of policies	\$13,812,983 00
Estimated surplus accrued on all other policies	5,251,138 26

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, 1887	112,295	\$416,666,692	15,767	\$ 58,169,481	1,392	\$ 2,546,690	. . .	\$ 5,646,699	129,454	\$483,029,562
New policies issued	32,247	126,265,559	5,446	19,785,252	473	1,488,688	. . .	. . . . .	38,166	147,539,499
Old policies revived	888	4,143,660	162	627,850	5	28,800	. . .	. . . . .	1,055	4,800,310
Additions by dividends . . . . .	. . .	. . . . .	. . .	. . . . .	. . .	. . . . .	. . .	1,593,726	. . .	1,593,726
Totals	145,430	\$547,075,911	21,375	\$ 78,582,583	1,870	\$ 4,064,178	. .	\$ 7,240,425	168,675	\$636,963,097
Deduct policies ceased to be in force:										
By death . . . . .	. . .	. . . . .	. . .	. . . . .	. . .	. . . . .	. . .	. . . . .	1,576	6,708,392
By maturity (endowment) . . . . .	. . .	. . . . .	. . .	. . . . .	. . .	. . . . .	. . .	. . . . .	420	1,233,920
By expiry (term) . . . . .	. . .	. . . . .	. . .	. . . . .	. . .	. . . . .	. . .	. . . . .	94	702,350
By surrender . . . . .	. . .	. . . . .	. . .	. . . . .	. . .	. . . . .	. . .	. . . . .	2,619	12,039,566
By lapse . . . . .	. . .	. . . . .	. . .	. . . . .	. . .	. . . . .	. . .	. . . . .	10,438	36,944,493
Not taken . . . . .	. . .	. . . . .	. . .	. . . . .	. . .	. . . . .	. . .	. . . . .	5,123	30,118,250
Total terminated	16,944	\$ 73,398,495	3,068	\$ 11,578,212	258	\$ 1,303,303	. . .	\$ 1,466,961	20,270	\$ 87,746,971
Net numbers and amounts in force at end of year	128,486	\$473,677,416	18,307	\$ 67,004,371	1,612	\$ 2,760,875	. . .	\$ 5,773,464	148,405	\$549,216,126

COLORADO BUSINESS.

Business in the State during the Year 1888.

	No.	Amount.
Policies in force December 31, 1887	1,111	\$5,395,221 00
Policies issued during the year	247	1,396,229 00
Totals	1,358	\$6,789,450 00
Deduct policies ceased to be in force during the year	164	1,317,935 00
Policies in force December 31, 1888	1,194	\$5,471,515 00
Losses and claims incurred during the year	15	52,580 00
Losses and claims paid during the year	15	52,580 00
Premiums received during the year		\$ 200,238 27

Germania Life Insurance Co.,

OF

NEW YORK, NEW YORK.

Incorporated April 10, 1860.

HUGO WESENDONCK, President.

CORNELIUS DOREMUS, Secretary.

I. CAPITAL.

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

II. INCOME DURING THE YEAR 1888.

Premiums received without deduction for commission or other expense	\$ 1,941,837 03
Premiums paid by dividends	23,967 73
Total premium income	\$ 1,965,804 76
Received for interest:	
On mortgage loans	331,361 95
On bonds owned and dividends on stock	193,228 64
On premium notes, loans or liens	11,221 82
On other debts due the company	66 24
Claims paid in advance	1,823 71
Received for rents	49,796 88
Received for policy fees	1,157 33
Total income	\$ 2,554,461 33
Amount of net or invested assets December 31 of previous year	12,385,403 27
Total	\$14,939,864 60

III. DISBURSEMENTS DURING THE YEAR 1888.

Paid for losses and additions	\$ 744,624 98
Paid for matured endowments	213,619 62
Total amount actually paid for losses and ma- tured endowments	\$ 958,244 60
Paid to annuitants	15,149 99
Paid for surrendered policies	119,971 34
Surrender values applied in payment of premiums .	8,706 83
Dividends paid to policy-holders	250,837 30
Paid stockholders for dividends	24,000 00
Paid for commissions to agents	251,719 93
Paid for salaries and traveling expenses of managers of agencies and general, special and local agents	62,854 79
Paid for medical examiners' fees	18,369 12
Cash paid for salaries and other compensation of offi- cers and other office employés	69,621 00
Paid for taxes, licenses, fines and fees	11,475 63
Paid for rents	1,447 18
Paid for commuting commissions	878 85
Paid for furniture, fixtures and safes	2,144 24
Paid for advertising	12,487 00
Paid for stationery, postage and miscellaneous ex- penses	25,396 16
Total disbursements	\$ 1,833,303 96
Balance	\$13,106,560 64

IV. INVESTED ASSETS.

Cost value of real estate (unincumbered)	\$ 1,298,690 71
Loans on bonds and mortgages (first liens), on real estate	7,068,426 80
Loans on collaterals	250,000 00
Loans on the company's policies assigned as collateral	187,638 08
Cost value of stocks and bonds owned absolutely . .	4,115,751 81
Cash in company's office	62,050 23
Cash deposited in bank	123,893 01
Certificate of profit of the Atlantic Mutual Ins. Co .	110 00
Total net or invested assets	\$13,106,560 64

V. OTHER ASSETS.

Interest due and accrued:

On Bonds and mortgages	\$ 91,102 45
On bonds and stocks	27,066 80
On collateral loans	803 48
Rents due and accrued on company's property	7,424 99
Market value of real estate over cost	99,625 80
Market value of bonds and stocks over cost	290,804 78

Gross premiums due and unreported on policies in force Dec. 31, 1883	\$ 116,303 97
Gross deferred premiums on policies in force December 31, 1888	305,959 63
Total	\$ 422,263 60
Deduct twenty per cent. for average loading on above gross amount	84,452 71
Net amount of uncollected and deferred premiums	\$ 337,810 89
Total assets	\$13,961,199 83

VI. LIABILITIES.

Present value of all the outstanding policies in force on the 31st day of Dec, 1888, computed according to the American experience table of mortality, with 4½ per cent. interest	\$11,865,505 31
Claims for death losses due and unpaid	\$ 3,785 00
Matured endowments	3,718 00
Claims for death losses in process of adjustment or adjusted and not due	81,476 43
Claims resisted by the company	5,000 00
Total policy claims	\$ 93,979 43
Amount of unpaid dividends	52,945 80
Amount of any other liability of the company	48,317 64
Liability on policy-holders' account	12,060,748 18
Gross surplus on policy-holders' account:	
Belonging exclusively to Tontine policy-holders	\$ 49,298 14
Belonging to other than Tontine policy-holders	1,851,153 51
	\$ 1,900,451 65
Total liabilities	\$13,961,199 83

VII. EXHIBIT OF POLICIES.

CLASSIFICATION.	Whole life policies.		Endowment policies.		All other policies.		Total.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
Policies and additions in force at the end of the previous year	12,013	\$ 21,876,360	13,363	\$ 20,344,147	546	\$ 1,396,635	25,922	\$ 43,617,142
New policies issued	347	878,770	4,076	8,079,418	117	331,242	4,540	9,289,430
Old policies revived	3	22,000	4	9,950	. . . .	. . . . .	7	31,950
Old policies increased	19	73,818	22	20,675	. . . .	. . . . .	41	94,493
Additions by dividends during the year . . . . .	. . . .	40,709	. . . .	23,751	. . . .	. . . . .	. . . .	64,460
Totals	12,382	\$ 22,891,657	17,465	\$ 28,477,941	663	\$ 1,727,877	30,510	\$ 53,097,475
Deduct policies ceased to be in force:								
By death	296	523,683	98	163,932	5	10,000	399	697,615
By maturity . . . . .	. . . .	. . . . .	150	212,324	. . . .	. . . . .	150	212,324
By expiry . . . . .	. . . .	. . . . .	17	8,663	4	. . . . .	21	8,663
By surrender	131	345,543	215	352,722	. . . .	. . . . .	349	698,265
By lapse	68	129,957	614	772,428	43	161,294	725	1,062,779
By change and decrease	16	95,711	33	144,345	22	69,707	71	309,763
Not taken	23	43,192	522	1,167,626	12	42,568	357	1,253,386
Total terminated	534	\$ 1,137,186	1,649	\$ 2,822,040	86	\$ 283,569	2,269	\$ 4,242,795
Net number and amounts in force at the end of the year	11,848	\$ 21,754,471	15,816	\$ 25,655,901	577	\$ 444,308	28,241	\$ 48,854,680
Industrial policies	7,818	\$ 971,153	1,703	\$ 149,917	. . . .	. . . . .	9,521	\$ 1,067,079

COLORADO BUSINESS.

Business in the State during the year 1888.

	No.	Amount.
Policies in force Dec. 31 of previous year	61	\$ 110,492 00
Policies issued during the year	14	103,000 00
Total	75	\$ 213,492 00
Deduct policies ceased to be in force during the year	7	18,000 00
Policies in force December 31, 1888	68	\$ 195,492 00
Losses incurred during the year	5	9,175 52
Losses paid during the year	4	8,157 04
Premiums received		5,404 77

Home Life Insurance Company,

OF
BROOKLYN, NEW YORK.

Incorporated April 30, 1860.

GEORGE C. RIPLEY, President.

GEORGE H. RIPLEY, Secretary.

I. CAPITAL STOCK.

Amount of capital stock paid up in cash. \$125,000 00

II. INCOME DURING THE YEAR 1888.

Premiums received, without deduction for commission or other expenses	\$ 692,550 62
Premium notes, loans or liens taken in part payment for premiums	121,296 41
Received for annuities	3,000 00
Total premium income	\$ 816,847 03
Received for interest on mortgage loans	49,287 22
Received for interest on bonds and stocks	150,047 00
Received for interest on premium notes, loans or liens. .	38,783 88
Received for interest on other debts due the company . .	36,177 52
Received for rent for use of company's property	8,043 48
Total income	\$1,099,186 13
Amount of net or invested assets Dec. 31, of previous year	5,781,090 40
Total	\$6,880,276 53

III. DISBURSEMENTS DURING THE YEAR 1888.

Paid for losses and additions	\$ 317,889 90
Premium notes, loans or liens, used in pay- ment of the same	21,590 10
Paid for matured endowments and additions	56,422 84
Premium notes used in payment of same	9,141 16
Total	\$ 405,044 00

Paid to annuitants	750 49
Paid for surrendered policies	55,421 95
Premium notes, loans or liens used in purchase of surrendered policies and voided by lapse	33,717 89
Dividends paid to policy-holders	48,984 40
Premium notes, loans or liens used in payment of dividends to policy-holders	69,240 78
Dividends paid stockholders	15,000 00
Paid for commissions to agents	116,216 89
Paid for salaries and traveling expenses of managers of agencies, and general, special and local agents	36,837 30
Paid for medical examiners' fees	8,554 50
Paid for salaries and other compensation of officers and other office employés	36,415 80
Paid for taxes, licenses, fines and fees	7,369 97
Paid for rents	9,208 00
Paid for profit and loss	321 53
Paid for advertising	5,162 19
Paid for postage, printing, stationery and other miscellaneous expenses	4,910 67
Total disbursements	\$ 853,156 36
Balance	\$6,027,120 17

IV. INVESTED ASSETS.

Cost value of real estate (unincumbered)	\$ 175,270 36
Loans on bonds and mortgages (first liens) on real estate. .	1,158,150 00
Loans on collaterals	770,100 00
Loans to policy-holders on policies, assigned as collateral .	9,184 73
Premium notes, loans or liens on policies in force	609,912 32
Cost value of stocks and bonds owned absolutely	3,186,417 97
Cash in company's office	217 59
Cash deposited in bank	110,093 93
Agents' ledger balances	7,773 27
Total net or invested assets	\$6,027,120 17

V. OTHER ASSETS.

Interest due and accrued on bonds and mortgages	\$ 4,492 38
Interest due and accrued on stock	13,995 33
Interest due and accrued on collateral loans	12,481 34
Rents due and accrued on company's property	1,538 81
Market value of stocks and bonds over cost	171,117 53
Gross premiums due and unreported on policies, in force Dec. 31, 1888	\$ 123,210 65
Gross deferred premiums on policies in force December 31, 1888	42,822 61
Total	\$ 166,033 26
Deduct twenty per cent. for average loading on above gross amount	33,206 65
Net amount uncollected and deferred premiums	132,826 61
Total assets	\$6,363,572 17

VI. ITEMS NOT ADMITTED.

Agents balances	\$ 7,773 27
Total assets (less items not admitted)	\$6,355,798 90

VII. LIABILITIES.

Net present value of all outstanding policies in force December 31, 1888, computed according to the American experience table of mortality, with 4½ per cent. interest	\$4,653,395 00
Claims for death losses and matured endowments in process of adjust- ment or adjusted and not due	24,182 00
Premium obligation in excess of the net value of the policies	19,406 17
Amount of any other liability of the company	5,840 05
Liabilities on policy-holders' account	4,702,823 22
Gross surplus on policy-holders' account	1,652,975 68
Total liabilities	\$6,355,798 90

VIII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31, of previous year	\$ 645,242 52
Premium notes, loans or liens received during the year	121,296 41
Total	\$ 766,538 93
Deductions during the year, as follows:	
Amount of notes, loans or liens used in pay- ment of losses and claims.	\$ 30,731 62
Amount of notes, loans or liens used in pur- chase of surrendered policies and voided by lapse	33,717 89
Amount of notes, loans or liens used in pay- ment of dividends to policy-holders	69,240 78
Redeemed by maker in cash	22,936 63
Total reduction of premium note account	\$ 156,626 92
Balance of note assets at end of year	\$ 609,912 01

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 previous year	8,241	\$ 16,590,204	2,824	\$ 5,120,469	4	\$ 45,923	11,073	\$ 21,756,596
New policies issued	1,686	4,116,685	410	739,328	1	Annuity.	2,097	4,856,013
Old policies revived	15	35,500	17	32,000	.	.	32	67,500
Old policies increased . . . . .	.	2,000	.	2,500	.	.	.	4,500
Additions by dividends during the year . . . . .	.	.	.	.	.	14,986	.	14,986
Totals	9,942	\$ 20,744,389	3,255	\$ 5,894,297	5	\$ 60,909	13,202	\$ 26,699,595
Deduct policies ceased to be in force:								
By death	148	\$ 308,084	20	\$ 31,100	.	\$ 296	168	\$ 339,480
By maturity . . . . .	.	.	33	65,564	.	.	33	65,564
By surrender	431	1,127,589	217	383,859	.	.	648	1,511,448
By lapse	365	752,000	72	110,000	.	.	437	862,000
By change and decrease . . . . .	.	48,554	.	11,000	.	.	.	59,554
Not taken	339	909,250	64	204,000	.	.	403	1,113,250
Total terminated	1,283	\$ 3,145,477	406	\$ 805,523	.	\$ 296	1,689	\$ 3,951,296
Net numbers and amounts in force at the end of the year	8,659	\$ 17,598,912	2,849	\$ 5,088,774	5	\$ 60,613	11,513	\$ 22,748,290

COLORADO BUSINESS.

Business in the State during the Year 1888.

	No.	Amount.
Policies in force December 31, of previous year	22	\$ 108,000 00
Issued during the year	5	14,400 00
Total	27	\$ 122,400 00
Deduct policies ceased to be in force	6	15,000 00
Policies in force December 31, 1888	21	\$ 107,400 00
Losses and claims incurred during the year	3	8,000 00
Losses paid during the year	3	8,000 00
Premiums received		\$ 7,270 42

Manhattan Life Insurance Co.,

OF

NEW YORK, NEW YORK.

Incorporated 1850.

JAMES A. McLEAN, President.

HENRY Y. WEMPLE, Secretary.

I. CAPITAL STOCK.

Amount of capital paid up in cash. \$ 100,000 00

II. INCOME DURING THE YEAR 1888.

Premiums received without deducting for commissions or other expenses	\$ 1,423,031 54
Premium notes, loans or liens, taken in part payment for premiums.	31,798 23
Total premium income	\$ 1,454,829 77
Received for interest on:	
Bonds and mortgages.	167,315 83
Bonds owned and dividends on stocks . .	81,042 33
Premium notes, loans or liens, and deferred premiums	58,760 51
Other debts due the company.	199,479 62
Received as discounts on claims paid in advance. . .	2,540 34
Received for rents for use of company's property . .	9,995 88
Total income	\$ 1,973,964 28
Amount of net or invested assets December 31 of previous year . . .	10,919,855 70
Total	\$ 12,893,819 98

III. DISBURSEMENTS DURING THE YEAR 1888.

Paid for losses and additions	\$ 867,442 71
Premium notes, loans or liens, used in payment of the same	50,546 29
Paid for matured endowments and additions.	56,028 66
Premium notes, loans or liens, used in payment of the same	3,547 34
Total	\$ 977,565 00
Paid to annuitants	3,166 53
Paid for surrendered policies	173,484 37
Premium notes, loans or liens, used in purchase of surrendered policies and void by lapse	34,042 64
Dividends paid to policy-holders	212,360 11
Premium notes used in payment of dividends to policy-holders	5,827 76
Dividends paid to stockholders.	32,000 00
Paid for commissions to agents	284,781 48
Paid for salaries and traveling expenses of managers of agencies, and general, special and local agents	25,075 43
Paid for medical examinations	16,538 71
Paid for salaries and other compensation of officers, and other office employes.	70,478 97
Paid for taxes, fees, licenses and fines	16,442 03
Paid for rent	13,000 00
Paid for advertising.	14,646 44
Paid for expenses on real estate	16,453 98
Paid for law agencies and office expenses	36,407 43
Total disbursements	\$ 1,932,670 90
Balance	\$ 10,961,149 c8

IV. INVESTED ASSETS.

Cost value of real estate (unincumbered)	\$ 322,358 83
Loans on bonds and mortgages (first liens) on real estate	3,622,072 13
Loans on collaterals	4,100,562 50
Premium notes, loans or liens on policies in force	906,383 26
Cost value of stocks and bonds owned absolutely	1,815,362 98
Cash in company's office	7,893 84
Cash deposited in bank	186,515 54
Total net or invested assets	\$ 10,961,149 c8

V. OTHER ASSETS.

Interest due and received on:	
Bonds and mortgages	\$ 87,404 01
Bonds and stocks	9,210 00
Collateral loans	8,474 50
Premium notes, loans or liens	10,174 06
Rents due and accrued	779 17
Market value of stocks and bonds over cost	227,836 02

Gross premiums due and unreported on policies in force Dec. 31, 1888	\$ 152,754 23
Gross deferred premiums on policies in force Dec. 31, 1888	144,773 22
Total	\$ 297,527 45
Deduct 20 per cent. for average loading on above gross amount	59,505 49
Net amount of uncollected and deferred premiums	\$ 238,021 96
Total assets	\$ 11,543,048 80

VI. LIABILITIES.

Present value of outstanding policies in force on the 31st day of December, 1888, computed according to the American experience table of mortality, with 4½ per cent. interest	\$ 9,411,474 00
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due	169,029 30
Amount of unpaid dividends or surplus, or other description of profits, due policy-holders	65,032 64
Amount of any other liability of the company	18,500 00
Liability on policy-holders' account	\$ 9,664,035 94
Gross surplus on policy-holders' account:	
Belonging exclusively to Tontine policy-holders	\$ 6,969 42
Belonging exclusively to other than Tontine policy-holders	1,872,043 44
Total	\$ 1,879,012 86
Total liabilities	\$ 11,543,048 80

VII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens, on hand December 31, previous year	\$ 976,428 75
Premium notes received during the year	31,798 32
Total	\$ 1,008,226 98
Deduction during the year:	
Amount of notes, loans or liens, used in payment of losses and claims	\$ 54,093 63
Amount of notes, loans or liens, used in purchase of surrendered policies and void by lapse	34,042 64
Amount of notes, loans or liens, used in payment of dividends to policy-holders	5,827 76
Amount of notes, loans or liens, redeemed by maker in cash	7,879 69
Total reduction of premium note account	\$ 101,843 72
Balance of note assets at end of year	\$ 906,383 26

VIII. 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	11,089	\$30,635,674 00	2,938	\$ 8,382,937 00	. . . .	\$ 66,605 53	. . . .	\$ 39,018,611 00	14,027	
New policies issued	2,427	8,142,225 00	946	2,840,456 00	. . . .	. . . . .	. . . .	11,049,286 53	3,673	
Old policies revived	3	7,200 00	11	23,000 00	. . . .	. . . . .	. . . .	30,200 00	14	
Total	13,819	\$38,785,099 00	3,895	\$11,246,393 00	. . . .	\$ 66,605 53	. . . .	\$ 50,098,097 53	17,714	
Deduct policies ceased to be in force:											
By death . . . . .		. . . . .	. . . .	. . . . .	. . . .	. . . . .	. . . .	\$ 917,989 00	296	
By maturity. . . . .		. . . . .	. . . .	. . . . .	. . . .	. . . . .	. . . .	59,576 00	36	
By surrender . . . . .		. . . . .	. . . .	. . . . .	. . . .	. . . . .	. . . .	375,957 00	137	
By lapse . . . . .		. . . . .	. . . .	. . . . .	. . . .	. . . . .	. . . .	2,074,446 00	838	
By change and decrease . . . . .		. . . . .	. . . .	. . . . .	. . . .	. . . . .	. . . .	393,737 00	114	
Not taken. . . . .		. . . . .	. . . .	. . . . .	. . . .	. . . . .	. . . .	2,771,977 07	726	
Total terminated	1,329	\$ 4,183,599 00	818	\$ 2,398,861 00	. . . .	\$ 11,224 07	. . . .	\$ 6,593,684 07	2,147	
Net Nos. and amounts in force at end of the year	12,490	\$34,601,500 00	3,077	\$ 8,847,532 00	. . . .	\$ 55,381 46	. . . .	\$ 43,504,413 46	15,567	

COLORADO BUSINESS.

Business in the State during the Year 1888.

	No.	Amount.
Policies in force December 31 of previous year	31	\$ 60,443 00
Policies issued during the year	5	19,000 00
Total	36	\$ 79,443 00
Deduct policies ceased to be in force during the year	5	13,500 00
Policies in force December 31, 1888	31	\$ 65,943 00
Losses paid during the year	1	2,000 00
Losses incurred during the year	1	2,000 00
Premiums received		440 87

MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY,

OF

SPRINGFIELD, . MASSACHUSETTS.

Incorporated May 1, 1851.

M. V. B. EDGERLY, President.

JOHN A. HALL, Secretar

I. CAPITAL.

Mutual.

II. INCOME DURING THE YEAR 1888.

Premiums received in cash without deduction	\$ 1,397,716 78
Premium notes taken in part payments of premiums	124,978 70
Premiums paid by dividends and surrendered policies	144,848 23
Total	\$ 1,667,543 71
Deduct amount paid for re-insurance	28,173 84
Total premium income	\$ 1,639,369 87
Received for interest :	
On mortgages and collateral loans	188,191 64
On bonds and dividends on stocks	224,115 17
On premium, notes, loans or liens	32,056 59
On other debts due the company	1,029 49
Received for discount on claims paid in advance	714 95
Received for rents, for use of company's property	17,097 41
Total income	\$ 2,102,575 12
Amount of net or invested assets Dec. 31, of previous year	8,275,791 99
Total	\$10,378,367 11

III. DISBURSEMENTS DURING THE YEAR 1888.

Losses and additions	\$ 492,294 74
Premium notes used in payment of the same.	19,523 26
Paid for matured endowments and additions	139,993 77
Premiums, notes, loans or liens used in payment of same	3,665 23
<hr/>	
Total amount actually paid for losses and matured endowments	\$ 655,477 00
Paid for surrendered policies	156,784 13
Premium notes, loans or liens used in purchase of surrendered policies and voided by lapse	29,340 93
Cash surrender values used in payment of premiums	10,622 52
Dividends paid policy-holders	154,388 97
Premium notes, loans or liens used in payment of dividends to policy-holders	55,175 03
Commission to agents	165,894 41
Paid for salaries and traveling expenses of managers of agencies and general, special and local agents	131,824 22
Paid for medical examiner's fees	162 24
Paid for salaries and other compensation of officers and other office employes	56,184 35
Paid for taxes, licences, fees and fines	23,823 70
Paid for rent	14,401 92
Paid for advertising	17,563 25
Paid for postage, express, stationery, etc.,	26,543 02
Paid for expenses on real estate	27,559 76
Premiums on securities purchased	8,386 41
<hr/>	
Total disbursements	\$ 1,550,193 62
Balance	\$ 8,828,173 49

IV. INVESTED ASSETS.

Cost value of real estate, (unincumbered.)	\$ 475,215 08
Loans on bonds and mortgages (first lien) on real estate	2,754,265 81
Loans on collaterals	577,600 00
Loans on company's policies assigned as collateral.	285,770 00
Premium notes, loans or liens on policies in force	524,271 04
Cost value of bonds and stocks owned absolutely.	4,010,562 25
Cash in company's office	13,721 40
Cash in bank	186,767 91
<hr/>	
Total net or invested assets	\$ 8,823,173 49

V. OTHER ASSETS.

Interest due and accrued:	
On bonds and mortgages	\$ 55,844 91
On bonds and stocks	78,330 19
On collateral loans	17,966 98
On premium notes, loans or liens	16,942 28
Rents due and accrued	1,950 00
Market value of real estate over cost	80,669 25
Market value of bonds and stocks over cost	191,650 90
<hr/>	

Gross premiums due and unreported on policies in force Dec. 31, 1888	\$ 140,865 08
Gross deferred premiums on policies in force Dec. 31 1888	226,648 23
Total	\$ 367,493 31
Deduct twenty per cent. for loading on above gross amount	73,498 66
Net amount of uncollected and deferred premiums	\$ 293,994 65
Total assets	\$ 9,565,522 65

VI. LIABILITIES.

Present value of all outstanding policies in force on the 31st day of December, 1888, computed according to the American experience table of mortality, with 4 per cent. interest.	\$ 8,835,160 00
Deduct re-insurance in other companies	89,153 00
Net premium reserve	\$ 8,746,007 00
Claims for death losses and matured endowments in process of adjustment	\$ 31,328 00
Claims for death losses resisted by the company	3,211 00
Total policy claims	\$ 34,539 00
Unpaid dividends due policy-holders	27,684 89
Premiums paid in advance	1,764 15
Liabilities on policy-holders' account.	\$ 8,809,995 04
Gross surplus on policy-holders' account.	755,527 61
Total liabilities	\$ 9,565,522 65

VII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31, of previous year	\$ 529,497 47
Premium notes, loans or liens received during the year	124,978 70
Total	\$ 654,476 17
Deductions during the year :	
Amount of notes, loans or liens used in payment of losses and claims.	\$ 23,188 49
Amount of notes, loans or liens used in purchase of surrendered policies and voided by lapse	29,340 93
Amount of notes, loans or liens used in payment of dividends to policy-holders, Redeemed by maker in cash	55,175 03
	16,436 53
Total reduction of premium note account	\$ 124,140 98
Balance of note assets at end of the year	\$ 530,335 19

COLORADO BUSINESS.

Business in the State during the Year 1888.

	No.	Amount.
Policies in force December 31, of previous year.	9	\$ 30,526 00
Policies issued during the year	21	111,000 00
Totals	30	\$ 141,526 00
Deduct policies ceased to be in force during the year.	5	22,000 00
Policies in force December 31, 1888	25	\$ 119,526 00
Losses incurred during the year	1	1,000 00
Losses paid during the year	1	1,000 00
Premiums received.		1,168 91

Michigan Mutual Life Insurance Co.,

OF

DETROIT, MICHIGAN.

Incorporated November, 1876.

J. S. FARRAND, President.

O. R. LOOKER, Secretary.

I. CAPITAL STOCK.

Amount of capital stock paid up in cash \$ 250,000 00

II. INCOME DURING THE YEAR 1888.

Cash received for premiums without deduction for commissious	\$ 624,455 39
Deduct amount paid for re-insurance.	4,905 73
Total premium income	\$ 619,549 66
Deposited by policy-holders	26 74
Received for interest on mortgage loans	104,009 57
Received for interest on premium notes, loans or liens	9,467 08
Total income	\$ 733,053 05
Amount of net or invested assets in force Dec. 31, of previous year	1,820,303 56
Total	\$ 2,553,356 61

III. DISBURSEMENTS DURING THE YEAR.

Paid for losses and additions	\$ 110,864 76
Paid for matured endowments and additions	57,707 60
Total amount actually paid for losses and matured endowments	\$ 168,572 36

Paid to annuitants	179 21	
Paid for surrendered policies	25,727 46	
Paid for dividends to policy-holders	54,040 13	
Paid stockholders for interest or dividends	17,500 00	
Paid commissions to agents	96,094 19	
Paid for salaries and traveling expenses of managers of agencies, and general, special and local agents	31,911 35	
Medical examiners' fees	7,641 50	
Paid for salaries and other compensation of officers and other office employes	15,854 88	
Paid for taxes, licenses, fees and fines	12,258 06	
Paid for rents	4,516 41	
Paid for furniture, fixtures and safes	286 70	
Paid for advertising	3,857 41	
Paid for postage, stationery, printing and miscellaneous expenses	12,313 47	
Total disbursements		\$ 450,753 13
Balance		\$2,102,603 48

IV. INVESTED ASSETS.

Cost value of real estate, (unincumbered)	\$ 142,936 78	
Loans on bonds and mortgages	1,687,841 80	
Loans on collaterals	10,000 00	
Loans on the company's policies, assigned as collateral	159,746 33	
Premium notes, loans or liens on policies in force	4,319 47	
Cost value of stocks and bonds owned absolutely	1,893 75	
Cash deposited in bank	69,848 97	
Bills receivable	20,790 92	
Agents' ledger balances	5,225 46	
Total net or invested assets		\$2,102,603 48

V. OTHER ASSETS.

Interest due on bonds, mortgages, stocks, notes and collateral loans.	\$ 65,736 51	
Gross premiums due and unreported on policies in force December 31, 1888	\$ 123,706 31	
Gross deferred premiums on policies in force December 31, 1888	30,645 72	
Total	\$ 154,352 03	
Deduct twenty per cent. for average loading on above gross amount	30,870 40	
Net amount of uncollected and deferred premiums	\$ 123,481 63	
Total assets		\$2,291,221 62

VI. ITEMS NOT ADMITTED.

Bills receivable	\$ 20,790 92	
Agents' ledger balances	5,225 46	
Total assets, (less items not admitted)		\$2,265,205 24

VII. LIABILITIES.

Net present value of all the outstanding policies, in force on the 31st day of December, 1888, computed according to the American experience table of mortality, with 4½ per cent. interest		\$1,943,029 00
Deduct risks re-insured in other companies		22,195 00
Net premium reserve		\$1,920,834 00
Claims for death losses and matured endowments in pro- cess of adjustment or adjusted and not due		\$ 8,500 00
Claims for death losses and other policy claims resisted by the company		13,500 00
Total policy claims		\$ 22,000 00
Amount on any other liabilities of the company		447 27
Liability on policy-holders' account		\$1,943,281 27
Gross surplus on policy-holders' account		321,923 97
Total liabilities		\$2,265,205 24

VIII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31, of previous year		\$ 3,004 95
Received during the year		1,443 72
Total		\$ 4,448 67
Redeemed by maker in cash		\$ 129 20
Total reduction of premium note account		\$ 129 20
Balance of note assets at end of year		\$ 4,319 47

CLASSIFICATION.	LIFE.			ENDO	
	No.	Amount.	Amount of addition.	No.	Amount at
In force December 31, 1887	3,548	\$ 5,373,768 06	\$ 95,354 03	4,939	\$ 9,785,
New policies issued	283	487,993 83	14,451 66	1,699	3,125,
Defaulted policies restored	17	33,513 96	839 86	23	69,
Old policies increased . . . . .	...	1,000 00	...	...	4,
Transferred (forms)	4	650 00	...	27	59,
Transferred (States)	11	15,000 00	190 48	41	91,
Totals	3,863	\$ 5,917,775 85	\$ 110,836 03	6,729	\$ 13,136,
Policies terminated:					
Death	36	\$ 58,352 88	\$ 2,850 65	19	\$ 32,
Surrender	125	97,271 59	2,824 68	169	271,
Lapse	254	431,500 00	228 00	556	1,055,
Not taken	10	15,000 00	...	119	268,
Expiry . . . . .	...	...	...	8	6,
Decrease . . . . .	...	4,000 00	...	...	29,
Default	2	94,448 78	988 21	1	142,
Transfer (forms)	15	27,000 00	38 61	16	42,
Transfer (States)	11	15,000 00	190 48	41	91,
Reconversion (additions) . . . . .	...	...	2,375 79	...	...
Totals	453	\$ 742,573 25	\$ 9,496 42	929	\$ 1,939,
Net amount at risk Dec. 31, 1888	3,410	\$ 5,175,202 60	\$ 101,339 51	5,800	\$ 11,195,

POLICIES.

Amount condition.	SEMI-ENDOWMENT.			TERM.		TOTALS.		
	No.	Amount at risk.	Amount of addition.	No.	Amount at risk.	No.	Amount at risk.	Amount of addition.
409 68	654	\$ 1,232,308 68	\$ 3,847 42	650	\$1,538,900 00	9,821	\$ 17,930,545 24	\$ 147,611 13
615 33	66	104,500 00	2,164 95	42	114,100 00	2,090	3,832,093 83	35,231 94
304 83	3	4,000 00	23 21	. . .	. . . . .	43	107,459 81	1,167 90
179 37	. .	. . . . .	. . . . .	. . .	. . . . .	. . .	5,000 00	179 37
38 61	2	6,000 00	2 34	1	3,000 00	31	75,000 00	40 95
706 79	3	3,500 00	37 49	5	13,000 00	60	123,000 00	934 76
254 61	728	\$ 1,350,308 68	\$ 6,075 41	728	\$1,669,000 00	12,048	\$ 22,073,098 88	\$ 185,166 05
197 72	1	\$ 1,000 00	\$ 19 12	12	\$ 20,750 00	68	\$ 112,752 88	\$ 3,067 49
767 00	5	4,140 26	50 67	1	3,000 00	300	375,558 51	5,642 35
332 47	82	154,000 00	59 45	98	201,500 00	990	1,842,574 87	609 92
. . .	9	14,500 00	. . . . .	5	13,000 00	143	311,000 00	. . . . .
492 23	. . .	. . . . .	. . . . .	. . .	. . . . .	8	6,415 00	492 23
13 23	. . .	345 00	. . . . .	. . .	. . . . .	. .	33,842 12	13 23
466 49	. . .	25,691 59	147 77	. . .	. . . . .	3	262,515 68	1,602 47
234	2	4,000 00	. . . . .	1	2,000 00	34	75,000 00	40 95
706 79	3	3,500 00	37 49	5	13,000 00	60	123,000 00	934 76
319 95	. . .	. . . . .	126 91	. . .	. . . . .	. . .	. . . . .	3,822 65
288 22	102	\$ 207,176 85	\$ 441 41	122	\$ 253,250 00	1,606	\$ 3,142,659 06	\$ 16,226 05
966 39	626	\$ 1,143,131 83	\$ 5,634 00	606	\$1,415,750 00	10,442	\$ 18,930,439 82	\$ 168,940 00

COLORADO BUSINESS.

No business transacted in Colorado during 1888.

Mutual Life Insurance Co. 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 1888.

Premiums received without deduction for

commissions or other expenses . . \$19,143,227 17

Received for annuities 301,080 58

Total premium income \$ 19,444,307 75

Received for interest on:

Bond and mortgage loans 2,860,366 48

Bonds owned and dividends on stock . . 2,364,979 53

Other debts due the company 451,592 64

Received for rent of company's property 384,580 40

Contingent guarantee account 710,105 72

Total income \$ 26,215,932 52

Amount of net or invested assets December 31 of previous year . . 110,061,718 68

Total \$136,277,651 20

III. DISBURSEMENTS DURING THE YEAR.

Paid for losses and additions \$ 7,231,665 07

Paid for matured endowments and additions 2,195,091 30

Total amount paid for losses and matured endowments \$ 9,426,756 37

Paid to annuitants 49,702 40

Paid for surrendered policies and additions 3,099,251 68

Dividends paid policy-holders 2,151,839 73

Paid for commissions to agents 3,170,578 95

Paid for salaries and law department 166,593 19

Paid for medical examiners' fees and salaries . . . 195,857 18

Paid for salaries and other compensation of officers and other office employes 343,604 33

Paid for taxes, licenses, fees and fines 305,273 50

Paid for rent 85,671 00

Paid for advertising 124,247 16

Paid for printing, stationery and miscellaneous expenses 580,281 99

Total disbursements \$ 19,699,657 53

Balance \$116,577,993 67

IV. INVESTED ASSETS.

Cash value of real estate (unincumbered)	\$ 11,753,125 34
Loans on bonds and mortgages (first lien) on real estate	49,617,874 02
Loans on collaterals	10,033,000 00
Par value of stocks and bonds owned absolutely. . .	42,207,856 14
Cash deposited in bank	2,813,277 60
Suspense account	127,393 85
Agents' ledger balances	25,466 72
Total net or invested assets	\$116,577,993 67

V. OTHER ASSETS.

Interest due and accrued on bonds and mortgages	\$ 922,440 58
Market value of stocks and bonds over par	6,408,848 00
Gross premiums due and unreported on policies in force December 31, 1888	\$ 558,027 29
Gross deferred premiums on policies in force December 31, 1888	1,614,844 02
Total	\$ 2,172,871 31
Deduct 20 per cent for average loading on above gross amount	434,574 26
Net amount of uncollected and deferred premiums	1,738,297 05
Total assets	\$125,647,579 30

VI. ITEMS NOT ADMITTED.

Agents' balances	\$ 25,466 72
Suspense account.	127,393 85
Total	\$ 152,860 57
Total assets (less items not admitted)	\$125,494,718 73

VII. LIABILITIES.

Present value of all outstanding policies in force on the 31st day of December, 1888, estimated according to the actuaries experience table of mortality with 4 per cent interest	\$116,898,271 00
Claims for death losses and matured endowments due and unpaid or waiting further proof.	404,582 58
Amount of any other liability against the company	175,124 35
Liability on policy-holders' account	\$117,477,977 93
Gross surplus on policy-holders' account.	8,016,740 80
Total liabilities	\$125,494,718 73

VIII. EXHIBIT OF POLICIES.

CLASSIFICATION.	Whole life policies.			Endowment policies.			All other policies.			Reversionary additions—		Totals.	
	No.	Amount.	No.	No.	Amount.	No.	Amount.	No.	Amount.	amount.	No.	Amount.	No.
Policies and additions in force at the end of the previous year	108,893	319,823,771	31,923		80,737,605			14	7,700	27,014,283	140,830	427,583,359	
New policies issued	26,524	83,843,453	4,554		11,749,780			2	625		31,080	95,584,858	
Old policies revived	1,114	3,299,610	339		818,850						1,453	4,118,460	
Old policies increased		10,000										10,000	
Old policies changed	45	105,000	19		58,000						64	163,000	
Additions by dividends										3,469,716		3,469,716	
Totals	136,576	407,081,834	36,835	16	93,355,235		8,325			30,483,999	173,427	530,929,393	
Deduct policies ceased to be in force:													
By death	1,833	5,762,202	239		673,960					857,164	2,972	7,293,326	
By maturity			869		1,915,760					311,466	869	2,227,226	
By expiry	11	41,750									11	41,750	
By surrender	5,979	16,732,460	2,054		5,046,060		500	1		2,705,495	2,387	9,632,833	
By lapse										44,541	5,047	14,890,223	
By change and decrease	48	660,233	16		85,250						64	745,483	
Not taken	3,529	12,247,638	657		1,794,210		125	1			4,187	14,041,973	
Total terminated	11,400	35,444,283	3,835	2	9,515,240		615			3,918,666	15,237	47,878,814	
Net numbers and amounts in force at end of year	125,176	371,637,551	33,000	14	83,839,995		7,700			26,565,333	158,190	482,050,579	

COLORADO BUSINESS.

Business in the State during the Year 1888.

	No.	Amount.
Policies in force December 31 of the previous year	921	\$ 2,491,363 00
Policies issued during the year	422	1,260,015 00
Total	1,343	\$ 3,751,378 00
Deduct number and amount which have ceased to be in force during the year	137	405,762 00
Total number and amount of policies in force Decem- ber 31, 1888	1,206	\$ 3,345,616 00
Losses incurred during the year	5	8,462 00
Losses paid during the year	5	8,462 00
Premiums received during the year		97,512 19

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 1888

Premiums received in cash without deductions . . .	\$ 3,398,495 56
Premium notes taken in part payment for premiums . . .	362,323 71
Premiums paid by dividends and surrendered policies . . .	1,297,196 23
Received for annuities	25,373 38
Total	\$ 5,083,388 88
Received for interest:	
On bond and mortgage loans	1,242,490 57
On bonds owned and dividends on stock	570,406 05
On premium notes, loans or liens	251,417 60
On other debts due the company	190,128 62
Received for rents	27,420 46
Total income	\$ 7,371,252 18
Amount of net or invested assets December 31 of previous year . . .	40,450,275 57
Total	\$47,821,527 75

III. DISBURSEMENTS DURING THE YEAR.

Losses and additions	\$ 2,755,933 45
Premium notes used in payment of the same	136,391 08
Matured endowments and additions	122,579 09
Premium notes used in payment of the same	1,912 47
Total	\$ 3,016,816 09
Annuities	22,132 09
Surrendered policies	294,917 32
Premium notes, loans or liens, used in purchase of surrendered policies and voided by lapse	126,049 81
Cash surrender, values applied in payment of prem's	207,987 51
Dividends paid to policy-holders	1,263,076 38
Premium notes used in payment of dividends to policy-holders	22,821 04
Paid for commissions to agents and agents' expenses	529,759 79
Paid for medical examiners' fees	42,020 59
Paid for salaries and other compensation of officers and other office employes	121,537 64
Paid for taxes, licenses, fines and fees	163,669 61
Paid for advertising, legal and miscellaneous expenses	72,719 08
Total disbursements	\$ 5,883,506 95
Balance	\$41,938,020 80

IV. INVESTED ASSETS.

Value of real estate (unincumbered)	\$ 200,000 00
Loans on bonds and mortgages (first liens), on real estate	20,553,760 35
Loans on collaterals	3,603,245 68
Loans on the company's policies assigned as collateral	730,397 37
Premium notes, loans or liens, on policies in force. .	4,254,443 28
Par value of bonds and stocks owned absolutely	10,712,701 33
Cash in company's office	156,013 41
Cash deposited in bank	543,864 35
Real estate purchased on foreclosure	1,085,426 05
Agents' ledger balances and cash obligations	894 75
Premiums in course of transmission	97,274 23
Total net or invested assets	\$41,938,020 80

V. OTHER ASSETS.

Interest due and accrued on:	
Bonds and mortgages	\$ 315,001 46
Bonds and dividends on stocks	143,802 79
Collateral loans	20,750 24
Premium notes, loans or liens	116,997 19
Market value of bonds and stocks over par	619,287 50
Gross premiums due and unreported on policies in force December 31, 1888	\$ 108,533 39
Gross deferred premiums on policies in force Decem- ber 31, 1888	343,335 75
Total	\$ 451,869 14
Deduct twenty per cent. for average loading on above gross amount	90,373 83
Net amount of uncollected and deferred premiums	\$ 361,495 31
Total assets	\$ 43,515,355 29

VI. ITEMS NOT ADMITTED.

Agents' balances and cash obligations	\$ 894 75
Total assets (less items not admitted).	\$43,514,460 54

VII. LIABILITIES.

Present value of all outstanding policies in force December 31, 1888, computed according to the American experience table of mortality, with $4\frac{1}{2}$ per cent. interest	\$37,339,092 00
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due	\$ 211,613 07
Claims for death losses and other policy claims resisted by the company	17,000 00
Total policy claims	\$ 228,613 07
Amount of all unpaid dividends or surplus, or other description of profits due policy-holders	213,359 27
Premiums paid in advance	3,900 99
Liabilities on policy-holders' account	\$37,784,965 33
Gross surplus on policy-holders' account.	5,729,495 21
Total liabilities	\$43,514,460 54

VIII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens, on hand December 31, of previous year.	\$ 4,242,886 85
Premium notes, loans or liens, rec'd during the year	362,323 71
Total	\$ 4,605,210 56
Deductions during the year:	
Amount of notes, loans or liens, used in payment of losses and claims.	\$ 138,303 55
Amount of notes, loans or liens, used in purchase of surrendered policies and voided by lapse	126,049 81
Amount of notes, loans or liens, used in payment of dividends to policy-holders.	22,821 04
Amount of notes, loans or liens, redeemed by maker in cash	63,592 88
Total reduction of premium note account	\$ 350,767 28
Balance of note assets at the end of the year.	\$ 4,254,443 28

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	42,291	\$ 115,342,773	10,364	\$ 24,741,047	2,707	\$ 7,105,583	55,362	\$ 147,189,493
New policies issued	4,032	10,954,540	2,447	5,569,181	876	2,236,792	7,355	18,760,513
Old policies revived	21	48,700	4	13,000	. . . . .	. . . . .	25	61,700
Old policies increased	1	3,000	7	25,769	. . . . .	. . . . .	8	28,769
Additions by dividend during the year . . . . .	. . .	35,919	. . .	24,340	. . . . .	. . . . .	. . . . .	60,259
Totals	46,345	\$ 126,384,932	12,822	\$ 30,373,337	3,583	\$ 9,342,375	62,750	\$ 166,100,644
Deduct policies ceased to be in force:								
By death	842	\$ 2,634,976	56	\$ 143,518	22	\$ 65,500	920	\$ 2,843,994
By maturity (endowments) . . . . .	. . . . .	. . . . .	63	125,476	. . . . .	. . . . .	63	125,476
By expiry (term) . . . . .	. . . . .	. . . . .	. . . . .	. . . . .	593	1,569,343	593	1,569,343
By surrender	1,055	2,978,814	511	1,191,581	24	69,531	1,590	4,239,926
By lapse	629	1,635,132	365	684,867	. . . . .	. . . . .	994	2,219,999
Not taken	306	884,250	283	592,500	47	126,533	636	1,603,283
Totals terminated	2,832	\$ 8,033,172	1,278	\$ 2,737,942	686	\$ 1,830,907	4,796	\$ 12,602,021
Net Nos. and amounts in force at end of the year	43,513	\$ 118,351,760	11,544	\$ 27,635,395	2,897	\$ 7,511,468	57,954	\$ 134,498,623

COLORADO BUSINESS.

Business in the State during the Year 1888.

	No.	Amount.
Policies in force December 31 of previous year	106	\$ 317,620 00
Policies issued during the year	57	223,277 00
Totals.	163	\$ 540,897 00
Deduct policies ceased to be in force	14	66,500 00
Policies in force December 31, 1888	149	\$ 474,397 00
Losses incurred	1	\$ 2,000 00
Losses paid	1	2,000 00
Premiums received		\$ 12,705 24

National Life Insurance Company,

OF

MONTPELIER, . . . VERMONT.

Incorporated November 1, 1848.

CHARLES DEWEY, President.

GEO. W. REED, Secretary.

I. CAPITAL STOCK.

Mutual.

II. INCOME DURING THE YEAR 1888.

Premiums received, without deduction, for commissions or other expenses	\$ 1,251,983 81
Premiums paid by dividends and surrendered policies	29,189 56
Total premium income	\$ 1,281,173 37
Received for interest on:	
Mortgage loans	119,307 17
Bonds owned and dividends on stocks	113,925 53
Premium notes, loans or liens	13,613 07
Other debts due the company	5,760 62
Rents for use of company's property	7,701 27
Balance on profit and loss account	56 35
Total income	\$ 1,541,537 38
Amount of net or invested assets December 31 of previous year	4,280,944 99
Total	\$ 5,822,482 37

III. DISBURSEMENTS DURING THE YEAR 1888.

Paid for losses and additions	\$ 290,735 16
Premium notes, loans or liens, used in payment of same	473 87
Paid for matured endowments	32,710 00
Total amount actually paid for losses and matured endowments	\$ 323,919 03

Paid for surrendered policies	134,801 72
Premium notes, loans or liens, used in purchase of surrendered policies	5,589 39
Cash dividends paid to policy-holders	155,006 92
Premium notes, loans or liens used in payment of div- idends to policy-holders.	179 60
Paid for commissions to agents	205,881 24
Cash paid for salaries and traveling expenses of man- agers of agencies, and general, special and local agents.	16,285 47
Paid for medical examiners' fees	19,268 52
Cash paid for salaries and other compensation of offi- cers and other employés	23,644 33
Paid for taxes, fines, licenses and fees	23,472 79
Paid for rents	9,909 58
Paid for furniture fixtures and safes	6,844 78
Paid for advertising	13,260 51
Paid for legal services.	538 29
Paid for postage and express	3,448 57
Total disbursements	\$ 942,050 75
Balance	\$ 4,880,431 62

IV. INVESTED ASSETS.

Cost value of real estate (unincumbered)	\$ 186,470 67
Loans on bond and mortgage (first liens) on real es- tate	2,253,991 76
Loans on collaterals	48,000 00
Loans made to policy-holders on the company's poli- cies assigned as collateral	195,241 48
Premium notes, loans or liens on policies in force . .	45,427 47
Cost value of stocks and bonds owned absolutely . .	1,866,119 53
Cash in company's office	3,681 70
Cash deposited in bank	69,681 30
Agents' ledger balances.	211,817 71
Total net or invested assets.	\$ 4,880,431 62

V. OTHER ASSETS.

Interest due and accrued:	
On bonds and mortgages	\$ 57,612 38
On bonds and stocks	20,741 30
On collateral loans	1,641 25
On premium notes, loans or liens	6,246 20
Market value of stocks and bonds over cost	120,746 98
Gross premiums due and unreported on policies in force December 31, 1888	\$ 19,451 66
Gross deferred premiums on policies in force Decem- ber 31, 1888	113,936 64
Total	\$ 133,390 70
Deduct 20 per cent. for average loading on or above gross amount	26,698 14
Net amount of uncollected and deferred premiums	\$ 106,692 56
Total assets	\$ 5,194,112 29

VI. ITEMS NOT ADMITTED.

Agents' balances	\$ 26,589 16
Total assets (less items not admitted).	\$ 5,167,523 13

VII. LIABILITIES.

Present value of all outstanding policies in force on the 31st day of Dec., 1888, computed according to the American experience table of mortality, at 4½ per cent. interest.	\$ 3,783,467 00
Claims for death losses due and unpaid.	\$ 1,000 00
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due	8,000 00
Total policy claims	\$ 9,000 00
Dividends or surplus, or other description of profits, due policy-holders	31,323 61
Premiums paid in advance	3,777 23
Amount of any other liability of the company	260,908 92
Liability on policy-holders' account	\$ 4,088,476 76
Gross surplus on policy-holders' account	1,079,046 37
Total liabilities	\$ 5,167,523 13

VIII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand Dec. 31 of previous year	\$ 37,946 81
Premium notes, loans or liens received during the year	29,189 56
Total	\$ 67,136 37
Deductions during the year, as follows:	
Amount of notes, loans or liens used in payment of losses and claims	\$ 473 87
Amount of notes, loans or liens used in purchase of surrendered policies and voided by lapse	5,589 39
Amount of notes, loans or liens used in payment of dividends to policy-holders.	179 60
Amount of notes, loans or liens redeemed by maker, in cash	15,466 04
Total reduction of premium note account	\$ 21,708 90
Balance of note assets at end of year	\$ 45,427 47

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 (additions, \$65,754.00)	5,882	\$15,090,953 00	8,461	\$ 9,753,617 00	5	\$ 12,000 00	14,348	\$ 24,922,324 00	
New policies issued	3,139	9,184,700 00	1,852	2,694,500 00	3	27,000 00	4,994	11,906,200 00	
Old policies revived	7	18,000 00	17	21,000 00	. . . . .	. . . . .	24	39,000 00
Old policies increased . . . . .	. . . . .	27,500 00	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .	27,500 00
Additions by dividends during the year . . . . .	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .	3,688 00
Totals	9,028	\$24,321,153 00	10,330	\$12,469,117 00	8	\$ 39,000 00	19,366	\$ 36,898,712 00	
Deduct policies ceased to be in force:									
By death	89	\$ 227,900 00	60	\$ 61,425 00	. . . . .	\$ . . . . .	149	\$ 291,209 00
By maturity	12	22,525 00	5	10,185 00	. . . . .	. . . . .	17	32,710 00
By expiry	1	1,500 00	. . . . .	. . . . .	. . . . .	. . . . .	1	1,500 00
By surrender	105	231,165 00	784	805,585 00	. . . . .	. . . . .	889	1,036,750 00
By lapse	363	901,000 00	290	314,500 00	1	1,000 00	654	1,216,500 00	
By change and decrease	30	317,245 00	83	173,695 00	. . . . .	. . . . .	113	490,940 00
Not taken	440	1,168,800 00	251	323,000 00	2	25,000 00	693	1,516,800 00	
Total terminated	1,040	\$ 2,870,135 00	1,473	\$ 1,688,390 00	3	\$ 26,000 00	2,516	\$ 4,586,409 00	
Net Nos. and amounts in force at end of the year	7,988	\$21,451,018 00	8,857	\$10,780,727 00	5	\$ 13,000 00	16,850	\$ 32,312,303 00	

COLORADO BUSINESS.

No business in the State during 1888.

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 1888.

New premiums received without deductions for commissions and other expenses	\$ 6,474,319 00
Renewal premiums without deduction for commission or other expenses	12,534,444 74
Premium notes taken in part payment for premiums	89,703 92
Premium notes taken in part payment for renewal premiums	52,151 28
Received for annuities	1,509,643 93
Total	\$ 20,660,262 87
Deduct amount of premiums paid to other companies for re-insurance on policies in this company	99,653 34
Total premium income	\$ 20,560,609 53
Interest upon mortgage loans	946,909 74
Bonds owned and dividends on stock	2,877,282 06
Premium notes, loans or leins	55,675 82
Other debts due the company	246,225 90
Discounts on claims paid in advance	17,965 89
Rents for use of company's property	92,772 25
Profit on bonds, stock and real estate	73,732 77
Total income	\$ 24,871,173 96
Amount of ledger assets, December 31, of previous year	77,410,343 14
Total	\$102,281,517 10

III. DISBURSEMENTS DURING THE YEAR 1888.

Paid for losses and claims	\$ 4,433,700 92
Notes used in payment of the same	16,501 12
Paid for matured endowments and additions	1,044,031 78
Notes used in payment of the same	99 95
Total	\$ 5,494,333 77
Deduct amount received from other companies for losses or claims on policies of this company re-insured	68,406 99
Total amount actually paid for losses and matured endowments	\$ 5,425,926 78

Paid for annuities	1,057,386 41
Paid for surrendered policies	2,157,865 26
Notes used in purchase of surrendered policies and voided by lapse	22,403 80
Dividends paid policy-holders	2,308,053 63
Premium notes used in payment of dividends to poli- cy-holders	1,434 17
Paid for commissions	2,654,520 27
Paid for salaries and traveling expenses of managers of agencies, general, special and local agents . .	100,000 00
Medical examiners' fees	206,340 42
Paid for salaries and other compensation of officers and other office employés	340,832 40
Taxes, licenses, fines and fees	203,409 50
Paid for advertising	97,953 22
Paid for office, law and agency expenses	813,484 61
Total disbursements	\$ 15,389,610 47
Balance	\$ 86,891,906 63

IV. INVESTED ASSETS.

Cost value of real estate (unincumbered)	\$ 9,308,152 08
Loans on bonds and mortgages (first liens) on real estate	16,966,932 50
Loans on collaterals	1,676,250 00
Premium notes, loans or liens on policies in force . .	378,874 10
Cost value of bonds and stocks, owned absolutely . .	54,566,901 58
Cash in company's office	3,763 49
Cash deposited in bank	3,692,073 45
Agents' ledger balances	298,959 43
Total net or invested assets	\$ 86,891,906 63

V. OTHER ASSETS.

Interest due and accrued on bonds and mortgages	\$ 128,108 54
Interest due and accrued on bonds and stocks	314,366 27
Rents due and accrued on company's property	9,130 43
Market value of bonds and stocks over cost	3,655,850 36
Gross premiums due and unreported on policies in force December 31, 1888	\$ 1,045,089 46
Gross deferred premiums on policies in force Decem- ber 31, 1888	1,435,734 86
Total	\$ 2,480,824 32
Deduct 20 per cent. for loading on above amount . . .	496,164 86
Net amount of uncollected and deferred premiums	\$ 1,984,659 46
Total assets	\$ 92,984,021 69

VI. ITEMS NOT ADMITTED.

Agents' balances	\$ 298,959 43
Total assets, (less items not admitted)	\$ 92,685,062 26

VII. LIABILITIES.

Present value of all outstanding policies in force on the 31st day of December, 1888, computed according to the combined experience table of mortality with 4 per cent interest	\$ 78,583,016 00	
Deduct net value of risks of this company re-insured in other solvent companies	437,455 00	
Net re-insurance reserve.	\$ 78,147,561 00	
Matured endowments due and unpaid (claims not presented).	\$ 56,511 88	
Death losses and matured endowments in process of adjustment, or adjusted and not due.	856,020 39	
Death losses and other policies resisted by the company	2,500 00	
Annuity claims unpaid	26,865 69	
Total policy claims	\$ 941,897 96	
Premiums paid in advance	46,504 21	
Liability on policy-holders' account	\$ 79,135,963 17	
Gross surplus on policy-holders' account	13,549,099 09	
Total liabilities	\$ 92,685,062 26	
Gross surplus on policy-holders' account:		
Belonging exclusively to Tontine policy-holders	\$ 6,423,777 13	
Belonging exclusively to other than Tontine policy-holders	7,125,321 96	

VIII. PREMIUM NOTE ACCOUNT.

Premium notes on hand Dec. 31 of previous year . . .	\$ 388,799 44	
Premium notes received during the year	141,855 20	
Total	\$ 530,654 64	
Deductions during the year as follows:		
Amount of notes used in payment of losses \$	16,601 07	
Amount of notes used in purchase of surrendered policies and voided by lapse	22,403 80	
Amount of notes used in payment of dividends to policy-holders	1,434 17	
Redeemed by maker in cash	111,341 50	
Total reduction of premium account	151,780 54	
Balance note assets at end of the year	\$ 378,874 10	

COLORADO BUSINESS.

Business in the State during the Year 1888.

	No.	Amount.
Policies in force December 31 of the previous year	593	\$3,250,750 00
Policies issued during the year	400	2,462,185 00
Totals	993	\$5,712,935 00
Deduct policies ceased to be in force during the year	230	1,996,465 00
Policies in force December 31, 1888	763	\$3,716,470 00
Losses and claims unpaid December 31 of previous year	1	2,000 00
Losses and claims incurred during the year	10	40,058 89
Total	11	\$ 42,058 89
Losses paid during the year	9	30,558 89
Premiums received during the year		135,355 01

Northwestern Mutual Life Insurance Co.,

OF

MILWAUKEE, . . . WISCONSIN.

Incorporated March, 1857.

H. L. PALMER, President.

J. W. SKINNER, Secretary.

I. CAPITAL STOCK.

Mutual.

II. INCOME DURING THE YEAR 1888.

New premiums received without deduction	\$ 1,491,626 00
Renewal premiums received without deduction	4,737,798 10
Total premium income	\$ 6,229,424 10
Received for interest on:	
Mortgage loans	1,532,853 51
Bonds owned	12,167 78
Premium notes, loans or liens	66,710 00
Other debts due the company.	79,058 45
Discounts on claims paid in advance	838 70
Received for rents.	79,580 91
Total income	\$ 8,000,633 45
Amount of net or invested assets December 31 of previous year	27,803,581 89
Total	\$ 35,804,215 34

III. DISBURSEMENTS DURING THE YEAR 1888.

Paid for losses and additions	\$ 1,346,897 84
Paid for matured endowments and additions.	234,943 00
Total paid for losses and matured endowments	\$ 1,581,840 84
Paid for surrendered policies	250,541 63
Premium notes, loans or liens, voided by lapse.	10,553 29
Dividends paid policy-holders	936,761 17
Paid for commissions to agents	903,889 00
Paid for salaries and traveling expenses of managers of agencies, and general, special and local agents	28,365 62
Paid for medical examiners' fees and salaries	72,742 61
Paid for salaries and other compensation of officers and office employes	136,048 73
Paid for taxes, licenses, fines and fees	90,850 14
Paid for rents	4,740 48
Paid for commuting commissions	12,306 40
Paid for furniture, fixtures and safes	1,214 11.
Paid for advertising,	7,162 81
Paid for postage, stationery and miscellaneous ex- penses.	193,331 22
Debit balance of profit and loss account	28,741 74
Total disbursements	\$ 4,279,089 79
Balance	\$31,525,125 55

IV. INVESTED ASSETS.

Cost value of real estate (unincumbered).	\$ 1,243,468 41
Loans on bonds and mortgages (first liens) on real estate	27,352,727 03
Premium notes, loans or liens on policies in force	789,801 70
Par value of bonds and stocks owned absolutely	1,051,025 00
Cash in company's office	271,708 87
Cash in bank	794,443 55
Bills receivable	571 83
Agents' ledger balances	21,379 16
Total net or invested assets	\$31,525,125 55

V. OTHER ASSETS.

Interest due and accrued on bonds and mortgages.	\$ 410,955 50
Interest due and accrued on premium notes	31,602 09
Rents due and accrued on company's property or lease	7,024 98
Market value of stocks and bonds over par	65,100 14
Gross premiums due and unreported on policies in force December 31, 1888	\$ 194,058 87
Gross deferred premiums on policies in force Decem- ber 31, 1888	597,195 00
Total	\$ 791,253 87
Deduct twenty per cent. for average loading on above gross amount	158,250 77
Net amount of uncollected and deferred premiums	\$ 633,003 10
Total assets	\$32,672,811 63

VI. ITEMS NOT ADMITTED.

Agents' balances	\$ 21,379 16
Bills receivable	571 83
Total	\$ 21,950 99
Total assets (less items not admitted)	\$32,650,860 37

VII. LIABILITIES.

Present value of all outstanding policies on the 31st day of December, 1888, computed according to the Actuaries' table of mortality, with 4 per cent. interest	\$27,591,541 00
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due	\$ 186,649 62
Claims for death losses and other policy claims resisted by the company	24,000 00
Total policy claims	\$ 210,649 62
Amount of unpaid dividends, or surplus, or other description of profit due policy-holders (estimated)	75,000 00
Amount of any other liability of the company	110,183 00
Liability on policy-holders' account	\$27,987,373 62
Gross surplus on policy-holders' account	4,663,486 75
Total liabilities	\$32,650,860 37

VIII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31 of previous year	\$ 857,535 04
Premium notes, loans or liens rec'd during the year.	104,008 75
Total	\$ 961,543 79
Deductions during the year:	
Amount of notes, loans or liens used in payment of losses and claims.	\$ 37,266 27
Amount of notes, loans or liens used in purchase of surrendered policies, and voided by lapse	22,122 32
Amount of notes, loans or liens used in payment of dividends to policy-holders	95,058 75
Amount of notes, loans or liens redeemed by maker, in cash, and cancelled in change	17,294 75
Total reduction of premium note account	\$ 171,742 09
Balance of note assets at end of year	\$ 789,801 70

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	50,295	\$ 115,057,121	13,784	\$ 29,029,830	417	\$ 3,528,372	64,406	\$ 147,615,323
New policies issued	11,882	32,776,021	3,243	7,077,790	87	403,000	15,212	40,258,801
Old policies revived	189	470,721	62	127,500	1	8,500	252	606,721
Old policies increased	14	. . . . .	. . . . .	. . . . .	2	29,067	16	29,067
Additions by dividends during the year . . . . .	. . . . .	62,073	. . . . .	53,173	. . . . .	2,567,515	. . . . .	2,682,761
Totals	62,290	\$ 148,365,936	17,089	\$ 36,290,293	507	\$ 6,536,454	79,886	\$ 191,192,683
Deduct policies ceased to be in force:								
By death	568	1,209,651	76	170,090	10	39,417	654	1,420,158
By expiry . . . . .	. . . . .	. . . . .	176	231,443	9	2,570,984	185	2,802,427
By surrender	399	693,842	217	428,868	3	10,982	529	1,133,692
By lapse	3,082	6,338,800	730	1,405,700	48	187,500	3,860	8,432,000
By change and decrease . . . . .	. . . . .	255,535	4	64,866	. . . . .	. . . . .	4	320,401
Not taken	1,168	3,615,957	348	865,875	8	83,282	1,524	4,565,114
Total terminated	5,127	\$ 12,613,785	1,551	\$ 3,167,842	78	\$ 2,892,165	6,756	\$ 18,673,792
Net numbers and amount in force at end of year	57,163	\$ 135,752,151	15,538	\$ 33,122,457	429	\$ 3,644,289	73,130	\$ 172,518,891

COLORADO BUSINESS.

Business in the State during the Year 1888.

	No.	Amount.
Policies in force December 31 of previous year	915	\$ 3,179,164 00
Policies issued during the year	433	1,547,974 00
Total	1,348	\$ 4,727,138 00
Deduct policies ceased to be in force during the year	121	449,210 00
Policies in force Dec 31, 1888	1,227	\$ 4,277,928 00
Losses and claims unpaid December 31 of the previous year	3	\$ 8,000 00
Losses incurred during the year	18	53,169 00
Total	21	\$ 61,169 00
Losses paid during the year.	17	52,169 00
Premiums received		151,857 82

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 1888.

Premiums received without deductions: life, \$300,942.90;	
accident, \$198,928.20	\$ 499,871 10
Premium notes, loans or liens used in part payment of	
premiums	38,968 28
Premiums paid by dividends and surrendered policies	46,119 77
Total	\$ 584,959 15
Deduct amount paid for re-insurance	3,131 13
Total premium income	\$ 581,828 02
Received for interest on mortgage loans	101,110 49
Received for interest on bonds and stock	4,612 50
Received for interest on premium notes, loans or liens	3,284 45
Received for interest on other debts due the company	6,909 69
Rents for use of company's property	1,708 80
Total income	\$ 699,453 95
Amount of net or invested assets December 31, of the previous year	1,546,141 14
Total	\$2,245,595 09

III. DISBURSEMENTS DURING THE YEAR 1888.

Paid for losses: life, \$113,965.65; accident, \$78,875 59.	\$ 192,841 24
Premium notes, loans or liens used in payment of same	404 67
Matured endowments and additions	26,961 08
Premium notes, loans or liens used in payment of same	325 00
Total	\$ 220,531 99
Deduct amount re-insured	364 28
Total amount actually paid for losses and matured endowments	\$ 220,167 71
Paid annuitants	3,275 75
Surrendered policies	5,246 73
Premium notes used in purchase of surrendered policies	2,582 26
Cash surrender values applied in payment of premiums	47,884 96
Dividends paid policy-holders	25,360 80
Premium notes used in payment of dividends to policy-holders	967 07
Paid stockholders for interest or dividends	10,000 00
Commissions to agents	88,426 05
Salaries and traveling expenses of managers of agencies, and general, special and local agents	20,109 16
Medical examiners' fees	5,277 70
Salaries and other compensation of officers and other office employes	32,218 27
Taxes, licenses, fees and fines	3,391 44
Paid for rents	4,831 64
Paid for advertising	3,636 05
Printing and stationery	6,185 66
Legal advice, postage and miscellaneous expenses	10,190 91
Total disbursement	\$ 489,752 16
Balance	\$1,755,842 93

IV. INVESTED ASSETS.

Cost value of real estate, (unincumbered)	\$ 114,565 40
Loans on bonds and mortgages, (first lien) on real estate	1,431,365 58
Loans on collaterals	1,711 94
Loans on the company's policies, assigned as collateral	25,167 34
Premium notes, loans or liens on policies in force	52,576 98
Cost value of stocks and bonds owned absolutely	22,100 00
Cash in company's office	20,879 32
Cash deposited in bank	76,228 59
Agents' ledger balances	7,803 57
Furniture and fixtures	3,444 21
Total net or invested assets	\$1,755,842 93

V. OTHER ASSETS.

Interest due and accrued on:	
Bonds and mortgages	\$ 52,864 30
Bonds and stocks	345 00
Collateral loans	1,472 13
Premium notes, loans or liens	8,745 21
Market value of bonds and stocks over cost	1,600 00

Gross premiums due and unreported on policies in force December 31, 1888: life, \$46,595.85; accident, \$121,180;	
total	\$ 167,775 85
Gross deferred premiums in force Dec. 31, 1888: life . . .	20,831 00
Total	\$ 188,606 85
Deduct twenty per cent. for average loading on above gross amount: life, \$13,485.37; accident, \$30,295;	
total	43,780 37
Amount of uncollected and deferred premiums	144,826 48
Printing supplies	3,000 00
Total assets	\$1,968,696 05

VI. ITEMS NOT ADMITTED.

Furniture, fixtures and safe	\$ 3,444 21
Agents' ledger balances.	7,803 57
Printing matter and stationery.	3,000 00
Total	\$ 14,247 78
Total assets (less items not admitted)	\$1,954,448 27

VII. LIABILITIES.

Reserve for accident policies	\$ 129,883 00
Present net value of all outstanding policies in force on the 31st day of December, 1888, computed according to the American experience table of mortality, with 4½ per cent. interest	1,573,742 00
Total	\$1,703,625 00
Deduct re-insurance in other companies: life, \$17,821.00; accident, \$2,240.00; total	20,061 00
Net premium reserve	\$1,683,564 00
Claims for death losses and matured endowments in pro- cess of adjustment or adjusted and not due	\$ 4,187 00
Claims for death losses and other policy claims resisted by the company	5,000 00
Total policy claims	9,187 00
Liability on policy-holders' account	1,692,751 00
Gross surplus on policy-holders' account	261,697 27
Total liabilities	\$1,954,448 27

VIII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31, of previous year	\$ 48,807 40
Premium notes, loans or liens received during the year	38,968 28
Total	\$ 87,775,68
Deductions during the year, as follows:	
Amount of notes, loans or liens used in pay- ment of losses and claims.	\$ 729 67
Amount of notes, loans or liens used in pur- chase of surrendered policies	2,582 26
Amount of notes, loans or liens used in pay- ment of dividends to policy-holders	967 07
Redeemed by maker in cash	30,919 70
Total reduction of premium note account	\$ 35,198 70
Balance of note assets at end of year	\$ 52,576 98

IX. EXHIBIT OF POLICIES.

CLASSIFICATION.	Whole life policies.		Endowment policies.		All other policies.		Total.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
Policies in force at the end of the previous year (accident)	7,596	\$ 15,707,850					7,596	\$ 15,707,850
Policies and additions in force at the end of the previous year (life)	2,736	7,063,627					3,313	8,429,794
New policies issued (accident)	18,767	43,091,405	390	\$ 940,267	187	\$ 425,950	18,767	43,091,405
New policies issued (life)	575	1,666,116	150	515,466			725	2,181,522
Old policies revived	5	18,000	1	1,000	1	2,000	7	21,000
Old policies increased				17,193		1,003		18,196
Additions by dividends during the year		11,800		2,332				14,132
Totals (accident)	26,363	\$ 58,499,255					26,363	\$ 58,499,255
Totals (life)	3,316	8,759,543	541	\$ 1,476,198	188	\$ 428,903	4,045	10,664,644
Deduct policies ceased to be in force:								
By death (accident)	19	20,300					19	20,300
By death (life)	38	92,079	5	9,194	5	11,000	48	112,273
By maturity			11	22,600			11	22,600
By expiry (accident)	10,966	27,191,950					10,966	27,191,950
By expiry (life)							7	23,000
By surrender (accident)	407	853,500					407	853,500
By surrender (life)	43	130,600	13	35,000	2	5,103	58	170,703
By lapse	165	407,500	30	54,700	4	23,000	199	485,200
By change and decrease		1,000		2,500				3,500
Not taken (accident)	2,321	3,958,355					2,321	3,958,355
Not taken (life)	50	141,480	15	33,000			65	174,480
Total terminated (accident)	13,713	\$ 32,024,105					13,713	\$ 32,024,105
Total terminated (life)	296	772,659	74	\$ 156,994	18	\$ 62,103	388	991,756
Net number and amounts in force at the end of the year (accident)	12,650	\$ 26,475,150					12,650	\$ 26,475,150
Net number and amounts in force at the end of the year (life)	3,020	7,986,884	467	\$ 1,319,204	170	\$ 366,800	3,657	9,672,888
Policies re-insured (accident)	186	\$ 877,500					186	\$ 877,500
Policies re-insured (life)	2	23,471					2	23,471

COLORADO BUSINESS.

Business in the State during the year 1888.

	No.	Amount.
Policies in force Dec. 31 of previous year (life)	21	\$ 40,639 00
Policies in force Dec. 31 of previous year (accident)	810	2,480,000 00
Policies issued during the year (life)	75	242,250 00
Policies issued during the year (accident)	1,264	4,939,000 00
Total (life)	96	\$ 282,909 00
Total (accident)	2,074	7,419,000 00
Deduct policies ceased to be in force during the year (life) . . .	11	\$ 31,500 00
Deduct policies ceased to be in force during the year (accident). .	1,276	4,033,950 00
Policies in force December 31, 1888 (life)	85	\$ 251,409 00
Policies in force December 31, 1888 (accident).	798	3,385,050 00
Losses and claims incurred during the year (accident)		\$ 9,670 94
Losses and claims paid during the year (accident)		9,670 94
Premiums received (life)		\$ 3,858 09
Premiums received (accident)		17,349 16
Total		\$ 21,207 25

Penn Mutual Life Insurance Co.,

OF

PHILADELPHIA, PENNSYLVANIA.

Incorporated February 24, 1847.

EDWARD M. NEEDLES, President.

HENRY C. BROWN, Secretary.

I. CAPITAL STOCK.

Mutal.

II. INCOME DURING THE YEAR 1888.

Cash received for premiums, without deduction, for commission or other expenses	\$ 2,542,937 15
Premium notes, loans or liens, taken for part pay- ment for premiums	96,623 93
Cash for annuities	1,000 00
Total	\$ 2,640,561 08
Deduct amount paid for re-insurance	4,269 99
Total premium income	\$ 2,636,291 09
Received for interest:	
On mortgage loans	207,400 35
On bonds owned and dividends on stock.	312,616 11
On premium notes, loans or liens	36,511 89

On collateral loans	105,402 95
On general account	2,205 57
Received for rents.	30,786 57
Profits on bonds, stocks or real estate actually sold. .	22,540 90
Total income	\$ 3,353,755 43
Amount of net or invested assets December 31 of previous year . .	11,827,556 83
Total	\$ 15,181,312 26

III. DISBURSEMENTS DURING THE YEAR 1888.

Losses and additions	\$ 814,463 23
Premium notes used in payment of the same	18,860 77
Matured endowments and additions	70,623 40
Premium notes used in payment of the same	4,613 60
Total	\$ 908,561 00
Deduct amount received from other companies for losses on policies re-insured.	10,000 00
Total amount actually paid for losses and matured endowments	\$ 898,561 00
Paid for surrendered policies	181,816 03
Premium notes used in purchase of surrendered policies	20,186 37
Dividends paid policy-holders	519,532 54
Commissions to agents	280,360 66
Paid for salaries and traveling expenses of managers of agencies, and general, special and local agents	98,017 21
Medical examiners' fees	31,917 00
Paid for salaries and other compensation of officers and other employes	69,127 77
Taxes, licenses, fees and fines	61,714 61
Rents	15,885 72
Commuting commissions.	6 70
Furniture, fixtures and safes	2,259 34
Advertising, printing and supplies	25,510 93
Miscellaneous expenses.	24,492 34
Total disbursements	\$ 2,229,388 22
Balance	\$ 12,951,924 04

IV. INVESTED ASSETS.

Cost value of real estate (unincumbered).	\$ 690,494 07
Loans on bond and mortgage (first liens) on real estate	4,044,729 74
Loans on collaterals	874,100 00
Loans on the company's policies assigned as collateral	364,957 00
Premium notes, loans or liens, on policies in force	572,448 99
Cost value of stocks and bonds owned absolutely	5,871,695 16
Cash in company's office	7,549 77
Cash deposited in bank	459,990 19
Bills receivable	41,271 05
Agents' ledger balances	1,675 37
Bills receivable, secured by collateral.	4,780 00
Sundry accounts	18,229 70
Total net or invested assets.	\$ 12,951,924 04

V. OTHER ASSETS.

Interest due and accrued:

On bonds and mortgages	\$	71,942 71
On collateral loans		11,437 59
Rents due on company's property		5,669 16
Market value of stocks and bonds over cost		416,176 84
Gross premiums due and unreported on policies in force December 31, 1888	\$	181,768 71
Gross deferred premiums on policies in force December 31, 1888		231,078 73
Total	\$	412,847 44
Deduct 20 per cent. for average loading on above gross amount		82,569 49
Net amount of uncollected and deferred premiums	\$	330,277 95
Total assets	\$	13,787,428 29

VI. ITEMS NOT ADMITTED.

Sundry accounts	\$	18,229 70
Agents' balances		1,678 37
Bills receivable		46,051 05
Total	\$	65,959 12
Total assets, less items not admitted	\$	13,721,469 17

VII. LIABILITIES.

Present value of all the outstanding policies in force on the 31st day of Dec, 1888, computed according to the American experience table of mortality, with 4½ per cent. interest	\$	10,845,854 00
Claims for death losses and matured endowments in process of adjustment		69,560 00
Unpaid dividends due policy-holders		45,536 42
Life rate endowment fund		296,635 74
Premiums paid in advance		9,721 64
Scrap outstanding		9,050 00
Liability on policy-holders' account	\$	11,276,357 80
Gross surplus on policy-holders' account		2,445,111 37
Total liabilities	\$	13,721,469 17

VIII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens, on hand December 31, previous year	\$	587,721 49
Premium notes received during the year		104,320 71
Total	\$	692,042 20
Deduction during the year:		
Amount of notes, loans or liens, used in payment of losses and claims	\$	23,474 37
Amount of notes, loans or liens, used in purchase of surrendered policies and void by lapse		20,186 37
Amount of notes, loans or liens, used in payment of dividends to policy-holders		65,604 32
Amount of notes, loans or liens, redeemed by maker in cash		10,328 15
Total reduction of premium note account	\$	119,593 21
Balance of note assets at end of year	\$	572,448 99

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	14,578	\$ 38,753,932	7,292	\$ 14,412,671	606	\$ 1,882,552	24,909	\$ 61,018,805			
New policies issued	2,859	7,669,521	1,904	5,114,722	225	545,090	5,302	13,901,833			
Old policies revived	35	49,000	109	102,893	203	494,186	355	664,079			
Old policies changed and increased.	12	128,500	5	19,000	9	12,500	28	167,000			
Additions by dividends during the year						53,178		53,178			
Totals	17,484	\$ 46,600,953	9,310	\$ 19,649,286	1,043	\$ 2,987,506	30,594	\$ 75,804,895			
Deduct policies ceased to be in force:											
By death	244	\$ 714,827	49	\$ 70,788	3	\$ 7,235	322	\$ 857,350			
By maturity endowment			30	74,975		262	30	75,237			
By expiry					96	214,000	96	214,000			
By surrender	153	351,230	114	244,607	309	671,925	596	1,327,762			
By lapse	776	1,852,550	331	653,750	18	87,080	1,210	2,740,380			
By change and decrease	5	88,258	12	209,746		189,670	20	492,674			
Not taken	307	912,400	230	665,000	39	90,210	606	1,724,610			
Total terminated	1,485	\$ 3,919,265	766	\$ 1,018,866	465	\$ 1,260,382	2,880	\$ 7,432,013			
Net Nos. and amounts in force at end of the year	15,999	\$ 42,681,688	8,544	\$ 17,730,420	578	\$ 1,727,124	27,714	\$ 68,372,882			
Policies re-insured							31	164,160			
Net							27,683	\$ 68,208,722			

PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY. 565

COLORADO BUSINESS.

Business in the State during the Year 1888.

	No.	Amount.
Policies in force December 31 of the previous year	201	\$ 629,000 00
Issued during the year	103	473,500 00
Totals	304	\$1,102,500 00
Deduct policies ceased to be in force	52	208,500 00
Policies in force December 31, 1888	252	\$ 894,000 00
Losses incurred during the year	3	\$ 15,455 00
Losses paid during the year	3	15,455 00
Premiums received		25,764 96

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 1888.

Premiums received in cash without deductions . . .	\$ 777,004 18
Premiums paid by dividends	376,269 31
Total	\$ 1,153,273 49
Deduct amount paid for re-insurance in other companies	8,120 84
Total premium income	\$ 1,145,152 65
Received for interest on mortgage loans	7,068 88
Received for interest on bonds and stocks	7,672 50
Received for interest on premium notes, loans or liens	183 61
Received for interest on collateral loans	1,971 73
Received for interest on deposits in trust companies	1,575 84
Total income	\$ 1,163,625 21
Amount of net or invested assets December 31 of previous year	389,518 48
Total	\$ 1,553,143 69

III. DISBURSEMENTS DURING THE YEAR 1888.

Paid for losses and matured endowments	\$ 401,232 51
Paid to annuitants	100 00
Paid for surrendered policies	4,628 79
Dividends paid to policy-holders	376,680 61

566 PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY.

Paid for commissions to agents	107,888 13	
Paid for salaries and traveling expenses of managers of agencies, and general, special and local agents	13,252 42	
Paid for medical examiners' fees	7,514 94	
Paid for salaries and other compensation of officers, and other office employés.	32,266 48	
Paid for taxes, fees, licenses and fines	11,685 64	
Paid for rent	15,607 85	
Paid for commuting commissions	6,150 41	
Cash advanced to agents, to be repaid out of future commissions	9,004 58	
Paid for furniture, fixtures and safes.	458 38	
Paid for advertising.	8,043 21	
Paid for stationery, postage and miscellaneous ex- penses	17,407 19	
Total disbursements	\$	1,011,921 14
Balance	\$	541,222 55

IV. INVESTED ASSETS.

Loans on bonds and mortgages (first liens) on real estate	\$	127,400 00
Loans on bonds and stocks		45,000 00
Loans on this company's policies assigned as collat- eral		3,500 00
Cost value of stocks and bonds owned absolutely . .		263,361 25
Cash in company's office		2,183 99
Cash deposited in bank		77,815 74
Agents' ledger balances		21,961 57
Total net or invested assets	\$	541,222 55
Deduct depreciation from cost of assets to bring the same to market value		1,998 75
Total net or invested assets less depreciation	\$	539,223 80

V. OTHER ASSETS.

Interest accrued on bonds and mortgages	\$	719 07
Interest accrued on bonds and stocks		2,555 83
Interest accrued on collateral loans		507 84
Gross premiums due and unreported on policies in force December 31, 1888	\$	13,689 38
Gross deferred premiums on policies in force Decem- ber 31, 1888		46,461 06
Total	\$	60,150 44
Deduct 20 per cent for average loading on above gross amount		12,030 08
Net amount of uncollected and deferred premiums		48,120 36
Total assets	\$	591,126 90

PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY. 567

VI. ITEMS NOT ADMITTED.

Agent's ledger balances	\$	21,961 57
Total assets, less items not admitted	\$	569,165 33

VII. LIABILITIES.

Present value of all outstanding policies in force on the 31st day of December, 1888, computed by the American table of mortality, with 4½ per cent. interest	\$	161,043 00
Claims for death losses in process of adjustment and not due	\$	20,000 00
Policies resisted by the company		15,000 00
Total policy claims	\$	35,000 00
Liability on policy-holders' account		196,043 00
Gross surplus on policy-holders' account	\$	373,122 33
Total liabilities	\$	569,165 33

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 previous year	146	\$ 67,411	80	\$ 77,150	11,338	\$ 46,727,125	11,364	\$ 46,871,686
New policies issued			63	61,200	3,203	11,879,000	3,266	11,940,200
Old policies revived					11	44,000	11	44,000
Old policies increased					10	18,000	10	18,000
Totals	146	\$ 67,411	143	\$ 138,350	14,562	\$ 58,668,125	14,851	\$ 58,873,886
Deduct policies ceased to be in force:								
By death	4	\$ 875	1	\$ 5,000	95	\$ 388,850	100	\$ 394,725
By expiry					1,606	6,388,625	1,606	6,388,625
By surrender	7	10,350	9	11,400			16	21,750
By lapse	14	2,300	22	11,200			36	13,500
By change and decrease								
Not taken						171,000		171,000
Total terminated	25	\$ 13,525	41	\$ 36,600	1,932	\$ 7,811,475	1,998	\$ 7,861,600
Net amounts in force at the end of the year	121	\$ 53,886	102	\$ 101,750	12,630	\$ 50,856,650	12,853	\$ 51,012,286
Policies re-insured					140	690,500	140	690,500

COLORADO BUSINESS.

Business in the State during the Year 1888.

	No.	Amount.
Policies in force December 31, of previous year	13	\$ 86,000 00
Issued during the year	9	42,000 00
Total	22	\$ 128,000 00
Deduct policies ceased to be in force	4	35,000 00
Policies in force December 31, 1888	18	\$ 93,000 00
Premiums received		\$ 1,249 40

PRUDENTIAL INSURANCE COMPANY OF AMERICA,

OF

NEWARK, NEW JERSEY.

Incorporated April 3, 1873.

JOHN F. DRYDEN, President.

EDWARD S. JOHNSON, Secretary.

I. CAPITAL STOCK.

Amount of capital stock paid up in cash \$ 209,300 00

II. INCOME DURING THE YEAR 1888.

Premiums received,	\$ 3,660,163 72
Deduct amount paid for re-insurance in other companies	668 50
Total premium income	\$ 3,659,495 22
Received for interest:	
On mortgage loans	90,505 22
On bonds	3,487 33
On bank balances	1,583 71
Rent of company's property	2,012 67
Total income	\$ 3,757,064 15
Amount of net or invested assets December 31 of previous year . .	1,941,411 86
Total	\$ 5,698,496 01

III. DISBURSEMENTS DURING THE YEAR 1888.

Paid for losses	\$ 1,096,234 15
Paid for surrendered policies	649 77
Paid stockholders for interest or dividends	20,930 00
Commissions to agents	897,232 47
Paid for salaries and traveling expenses of superintendent, assistant superintendent, supervisor and inspector	496,834 19

570 PRUDENTIAL INSURANCE CO. OF AMERICA.

Paid for medical examiners' fees	69,570 15
Paid for salaries and other compensation of officers and other office employés	176,728 00
Paid for taxes, licenses, fees and fines	44,083 12
Paid for rents	4,211 00
Paid for furniture, fixtures and safes	6,915 85
Paid for advertising	35,603 34
Paid for stationery and miscellaneous expenses . . .	66,436 58
Total disbursements	\$ 2,915,428 62
Balance	\$ 2,783,067 39

IV. INVESTED ASSETS.

Cost value of real estate (unincumbered.)	\$ 46,000 00
Loans on bonds and mortgages (first liens) on real estate	2,382,732 00
Value of stocks and bonds owned absolutely.	267,117 50
Cash in company's office	9,019 00
Cash deposited in bank	78,198 89
Total net or invested assets	\$ 2,783,067 39

V. OTHER ASSETS.

Interest due:	
On bonds and mortgages	\$ 19,074 59
On bonds and stocks	1,754 16
On bank balances	156 33
Rents due on company's property	283 33
Market value of stocks and bonds over cost	7,947 50
Gross premiums due and unreported on policies in force Dec. 31, 1888	\$ 89,693 00
Gross deferred premiums on policies in force Decem- ber 31, 1888	9,974 09
Total	\$ 99,667 09
Deduct for average loading on above gross amount .	37,787 83
Net amount of uncollected and deferred premiums	\$ 61,879 26
Furniture, fixtures and safe; stationery in stock	47,257 67
Total assets	\$ 2,921,420 23

VI. ITEMS NOT ADMITTED.

Furniture, fixtures and safe	\$ 39,168 72
Printed matter and stationery	8,088 95
Total	\$ 47,257 67
Total assets (less items not admitted)	\$ 2,874,162 56

VII. LIABILITIES.

Net present value of all outstanding policies in force December 31, 1888, computed according to the American experience table of mortality, with 4½ per cent. interest	\$ 1,851,602 00
Gross surplus on policy-holders' account	1,022,560 56
Total liabilities	\$ 2,874,162 56

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 previous year	737,517	\$ 82,466,088	119	\$ 150,000	8	\$ 23,000	737,644	\$ 82,639,088
New policies issued	525,244	53,273,095	81	79,700	38	155,486	525,363	53,508,281
Old policies revived	33,433	3,535,881	1	500	. . . . .	. . . . .	33,434	3,536,381
Old policies increased . . . . .	. . . . .	1,802,505	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .	1,802,505
Additions by dividends . . . . .	. . . . .	227	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .	227
Totals	1,296,194	\$ 141,077,796	201	\$ 230,200	46	\$ 178,486	1,296,441	\$ 141,486,482
Deduct policies ceased to be in force:								
By death	13,355	\$ 1,309,096	. . . . .	. . . . .	. . . . .	. . . . .	13,355	\$ 1,309,096
By lapse	432,025	46,404,619	28	37,000	2	6,500	432,055	46,448,119
By change and decrease	6	12,000	2	2,000	3	6,584	11	20,584
Not taken	25	30,000	15	14,500	1	2,400	41	46,900
Total terminated	445,411	\$ 47,755,715	45	\$ 53,500	6	\$ 15,484	445,462	\$ 47,824,699
Net Nos. and amounts in force at the end of the year	850,783	\$ 93,322,081	156	\$ 176,700	40	\$ 163,002	850,979	\$ 93,661,783
Policies re-insured	5	\$ 13,000	1	\$ 5,000	6	\$ 27,100	12	\$ 45,100

COLORADO BUSINESS.

No business in the State during the year 1888.

The Travelers Insurance Company,

OF

HARTFORD, . . . CONNECTICUT.

Incorporated June 17, 1863.

JAMES G. BATTERSON, President.

RODNEY DENNIS, Secretary.

I. CAPITAL STOCK.

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

II. INCOME DURING THE YEAR 1888.

Cash received for premiums without deduction for commissions: New premiums, \$200,961.57; renewals, \$1,013,795.45; total	\$ 1,214,757 02
Cash received for annuities	5,100 00
Total	\$ 1,219,857 02
Deduct amount paid for re-insurance in other companies	8,898 65
Total premium income	\$ 1,210,958 37
Received for interest :	
On mortgage loans	263,242 25
On bonds and dividends on stocks	144,121 61
On other debts due the company	19,048 28
Received for rents, for use of company's property . .	26,443 05
Received for profits on bonds and stocks actually sold . .	24,475 00
Total income	\$ 1,688,288 56
Amount of net or invested assets Dec. 31, of previous year	8,105,170 29
Total	\$ 9,793,458 85

III. DISBURSEMENTS DURING THE YEAR 1888.

Paid for losses and additions	\$ 445,580 38
Paid for matured endowments and additions.	56,155 00
Total amount actually paid for losses and matured endowments	\$ 501,735 38
Paid to annuitants	400 00
Paid for surrendered policies	78,407 53
Paid for commissions to agents	113,242 02

Paid for salaries and traveling expenses of managers of agencies and general, special and local agents	5,672 93
Paid for medical examiners' fees	11,699 82
Cash paid for salaries and other compensation of officers and other office employés	60,574 29
Paid for taxes, licenses, fines and fees	13,521 56
Paid for rents	1,050 04
Paid for advertising	36,692 08
Paid for stationery, postage and miscellaneous expenses	23,285 90
Total disbursements	\$ 846,281 53
Balance	\$ 8,947,177 32

IV. INVESTED ASSETS.

Cost value of real estate (unincumbered)	\$ 1,357,843 79
Loans on bonds and mortgages (first liens) on real estate	3,425,476 50
Loans on collaterals	239,415 00
Loans to policy-holders on the company's policies, assigned as collateral	164,255 00
Cost value of stocks and bonds owned absolutely	2,936,816 20
Cash in company's office	4,585 67
Cash deposited in bank	647,833 35
Bills receivable	85,250 00
Agents' ledger balances	85,701 81
Total net or invested assets	\$ 8,947,177 32
Deduct depreciation from cost to bring same to market value	604,828 61
Total net or invested assets, less depreciation	\$ 8,342,348 71

V. OTHER ASSETS.

Interest accrued on bonds and mortgages	\$ 72,360 46
Gross premiums due and unreported on policies, in force Dec. 31, 1888	\$ 112,086 52
Gross deferred premiums on policies in force December 31, 1888	153,110 55
Total	\$ 265,197 07
Deduct twenty per cent. for average loading on above gross amount	31,823 65
Net amount of uncollected and deferred premiums	\$ 233,373 42
Total assets	\$ 8,648,082 59

VI. ITEMS NOT ADMITTED.

Agents' ledger balances	\$ 85,701 81
Bills receivable	85,250 00
Total	\$ 170,951 81
Total assets, (less items not admitted)	\$ 8,477,130 78

VII. LIABILITIES.

Reserve for indemnity contracts.	\$	5,000 00
Present value of outstanding policies in force on the 31st day of December, 1888, computed according to the American experience table of mortality, with $4\frac{1}{2}$ per cent. interest.		6,849,276 00
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due . .	\$	26,679 00
Claims for death losses and other policy claims resisted by the company.		1,000 00
Total policy claims	\$	27,679 00
Liability on policy-holders' account	\$	6,881,955 00
Gross surplus on policy-holders' account		1,595,175 78
Total liabilities	\$	8,477,130 78

VIII. 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	14,255	\$ 26,512,614	5,088	\$ 9,429,494	497	\$ 1,797,785			19,840	\$ 37,739,893	
New policies issued	1,634	3,834,109	976	1,959,514	536	1,769,092			3,146	7,562,715	
Old policies revived	24	46,370	6	22,073	1	10,000			31	78,443	
Old policies increased		16,000								16,000	
Totals	15,913	\$ 30,409,093	6,070	\$ 11,411,081	1,034	\$ 3,576,877			23,017	\$ 45,397,051	
Deduct policies ceased to be in force											
By death	170	\$ 352,765	37	\$ 75,983	1	\$ 10,000			208	\$ 438,748	
By maturity			49	57,421					49	57,421	
By expiry					3	12,000			3	12,000	
By surrender	94	133,957	75	127,759	4	8,000			173	269,716	
By lapse	613	1,417,750	216	432,250	89	244,250			948	2,094,250	
By change and decrease	138	391,573	62	175,690	3	35,500			203	602,763	
Not taken	155	366,000	109	231,750	52	186,042			316	783,793	
Total terminated	1,200	\$ 2,662,045	548	\$ 1,100,853	152	\$ 495,792			1,900	\$ 4,258,690	
Net Nos. and amounts in force at end of the year	14,713	\$ 27,747,048	5,522	\$ 10,310,228	882	\$ 3,081,085			21,117	\$ 41,138,361	
Policies re-insured	31	146,392	7	40,000	24	164,000			62	350,392	

COLORADO BUSINESS.

Business in the State during the Year 1888.

	No.	Amount.
Policies in force December 31 of the previous year	408	\$ 1,642,874 00
Policies issued during the year	68	256,583 00
Total	476	\$ 1,899,457 00
Deduct policies ceased to be in force during the year.	44	252,000 00
Policies in force December 31, 1888	432	\$ 1,647,457 00
Losses incurred during the year	9	\$ 39,346 41
Losses and claims paid during the year	9	39,346 41
Premiums received		61,283 09

Union Central Life Insurance Co.,

OF

CINCINNATI, OHIO.

Incorporated 1867.

JOHN DAVIS, President.

E. P. MARSHALL, Secretary.

I. CAPITAL STOCK.

Amount of capital stock paid up in cash \$ 100,000 00

II. INCOME DURING THE YEAR 1888.

Received for premiums, without deductions for commissions or other expenses	\$ 708,983 36
Premium notes, loans or liens taken in payment for premiums	676,456 67
Premiums paid by dividends, including reconverted additions, \$18,907.42; by surrendered policies, \$68,893.74	87,891 16
Cash received for annuities.	600 00

Total premium income \$1,473,931 19

Received for interest:

On mortgage loans	201,060 27
On bonds owned and dividends on stock	400 00
On premium notes, loans or liens.	18,522 28
On other debts due the company	10,631 52
Received as discount on claims paid in advance	2,523 61
Received for rents for use of company's property.	10,932 89

Total income \$1,718,001 76

Amount of net or invested assets, Dec. 31, of previous year 3,512,849 38

Total \$5,230,851 14

III. DISBURSEMENTS DURING THE YEAR 1888.

Paid for losses and additions	\$ 176,480 46
Premium notes, loans or liens used in payment of same	4,537 11
Paid for matured endowments and additions	23,741 09
Premium notes, loans or liens used in payment of same	3,331 75
Total amount actually paid for losses and matured endowments	\$ 208,090 41
Paid to annuitants	840 26
Paid for surrendered policies	19,215 75
Premium notes, loans or liens used in purchase of surrendered policies	133,685 14
Surrender values, including reconverted additions applied in payment of premiums	68,893 74
Dividends paid to policy-holders, \$1,529.25; same applied in payment of premiums, \$18,997 42	20,526 67
Premium notes, loans or liens used in payment of dividends to policy-holders	6,688 07
Total paid policy-holders	\$ 457,940 04
Paid stockholders for interest or dividends	10,000 00
Paid for commissions to agents	208,137 60
Paid for salaries and traveling expenses of managers of agencies, and general, special and local agents	179,301 49
Paid for medical examiners' fees	27,827 50
Paid for salaries and other compensation of officers and other office employes	45,653 10
Paid for taxes, licenses, fines and fees	18,516 45
Paid for rent	14,739 33
Paid for furniture and fixtures and safes for home and agency offices	924 70
Paid for advertising	5,715 67
Paid for the following items, viz:	
Legal expenses and attorneys' fees	6,815 58
Printing and agents' supplies	10,699 77
General office and agency expenses	21,917 66
Total disbursements	\$1,008,188 89
Balance	\$4,222,662 25

IV. INVESTED ASSETS.

Cost value of real estate, exclusive of all incumbrances	\$ 193,215 84
Loans on bonds and mortgage, (first liens) on real estate	3,033,059 05
Loans made in cash to policy-holders on this company's policies, assigned as collateral	191,340 35
Premium notes, loans or liens on policies in force, the reserve on each policy being in excess of indebtedness thereon	560,597 50
Cost value of stocks and bonds owned absolutely	12,825 00
Cash in company's office and in transit	61,083 65
Cash deposited in First National Bank, of Cincinnati, O.	114,045 12
Bills receivable	2,297 54
Agents' ledger balances and cash obligations	39,698 20
Home office furniture, agency fixtures, stationery and agency supplies	14,500 00
Total net or invested assets	\$4,222,662 25

V. OTHER ASSETS.

Interest due and accrued on:

Bonds and mortgages	\$ 61,384 33
Collateral loans	7,195 79
Premium notes, loans or liens	5,574 43
Rents due and accrued on company's property or lease	592 33
Market value of real estate over cost	24,127 16
Gross premiums due and unreported on policies in force	
December 31, 1888	\$ 262,216 72
Gross deferred premiums on policies in force Dec. 31, 1888	57,729 89
Total	\$ 319,946 61
Deduct the loading on above gross amount	63,989 32
Net amount of uncollected and deferred premiums	\$ 255,957 29
Total assets	\$4,577,493 58

VI. ITEMS NOT ADMITTED.

Furniture, fixtures and safes	\$ 12,000 00
Ledger balances	39,698 20
Bills receivable	2,297 54
Supplies, printed matter and stationery	2,500 00
Total	\$ 56,495 74
Total assets (less items not admitted).	\$4,520,997 84

VII. LIABILITIES.

Net present value of all the outstanding policies, in force on the 31st day of December, 1888, computed according to the American experience table of mortality, with 4½ per cent. interest	\$3,674,164 00
Claims for death losses in process of adjustment, or adjusted and not due	33,925 00
Amount of all unpaid dividends of surplus, or other description of profits due policy-holders	1,170 96
Premiums paid in advance	169,318 52
Liabilities on policy-holders' account	\$3,878,578 48
Gross surplus on policy-holders' account	642,419 36
Total liabilities	\$4,520,997 84

VIII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31, of previous year	\$ 446,859 66
Premium notes, loans or liens received during the year	676,456 67
Total	\$1,123,316 33
Deductions during the year as follows:	
Amount of notes, loans or liens used in payment of losses and claims	\$ 7,868 86
Amount of notes, loans or liens used in purchase of surrendered policies and voided by lapse	133,685 14
Amount of notes, loans or liens used in payment of dividends to policy-holders.	6,688 07
Amount of notes, loans or liens redeemed by maker in cash	414,476 76
Total reduction of premium note account	\$ 562,718 83
Balance note assets at end of year	\$ 560,597 50

IX. 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 at end of previous year	15,196	\$ 24,916,255	1,032	\$ 2,162,395	398	\$ 621,126	. . .	\$ 24,757	16,626	\$ 27,724,533
New policies issued	6,888	12,304,746	858	1,941,100	191	596,200	. . .	. . . . .	7,937	14,842,046
Old policies revived	119	187,488	9	18,000	1	312	. . .	. . . . .	129	205,800
Additions by dividends . . . . .	. . .	. . . . .	. . .	. . . . .	. . .	. . . . .	. . .	4,403	. . .	4,403
Totals	22,203	\$ 37,408,489	1,899	\$ 4,121,495	590	\$ 1,217,638	. . .	\$ 29,160	24,692	\$ 42,776,782
Deduct policies ceased to be in force:										
Reversionary ad'ns canceled	. . .	. . . . .	. . .	. . . . .	. . .	. . . . .	. . .	\$ 1,169	. . .	\$ 1,169
By death	112	\$ 160,579	7	\$ 15,000	8	\$ 12,251	. . .	. . . . .	127	196,830
By maturity (endowment)	2	2,000	15	19,964	. . .	. . . . .	. . .	. . . . .	17	21,964
By expiry (term) . . . . .	. . .	. . . . .	. . .	. . . . .	94	135,800	. . .	. . . . .	94	135,800
By surrender	134	265,975	26	72,800	2	6,218	. . .	. . . . .	162	344,993
By lapse	2,205	3,750,424	204	384,000	49	101,812	. . .	. . . . .	2,458	4,236,236
By change and decrease	177	398,000	47	157,500	. . .	. . . . .	. . .	. . . . .	224	555,500
Not taken	1,303	2,780,268	177	575,100	20	58,000	. . .	. . . . .	1,500	3,413,368
Total terminated	3,933	\$ 7,366,246	476	\$ 1,224,364	173	\$ 314,081	. . .	\$ 1,169	4,582	\$ 8,905,860
Net numbers and amounts in force at the end of the year	18,270	\$ 30,042,243	1,423	\$ 2,897,131	417	\$ 903,557	. . .	\$ 27,991	20,110	\$ 33,870,922

COLORADO BUSINESS.

No business in the State during the year 1888.

Union Mutual Life Insurance Co.,

OF

PORTLAND, MAINE.

Incorporated July 17, 1848.

JOHN E. DEWITT, President.

ARTHUR L. BATES, Secretary.

I. CAPITAL STOCK.

Mutual.

II. INCOME DURING THE YEAR 1888.

Premiums received without deductions for commissions or other expenses.	\$ 713,639 90
Deduct amount paid for re-insurance	1,751 71
Total premium income	\$ 711,888 19
Interest on bonds and mortgages	50,116 08
Interest on bonds owned and dividends on stocks . .	127,119 74
Received for interest on premium notes, loans and liens	30,668 90
Received for interest on other debts due the company	16,135 15
Received as discounts on endowments paid in advance	271 23
Received for rents on company's property	18,357 53
Profit and loss account	8,962 95
Total income	\$ 963,519 77
Amount of net or invested assets Dec. 31, 1888	5,823,627 45
Total	\$ 6,787,147 22

III. DISBURSEMENTS DURING THE YEAR 1888.

Paid for losses and additions	\$ 449,002 79
Premium notes, loans or liens, used in payment of the same	142,598 69
Total amount actually paid for losses and matured and discounted endowments . .	\$ 591,601 48
Paid to annuitants	233 27
Paid for surrendered policies	7,225 64
Premium notes, loans or liens used in purchase of surrendered policies and voided by lapse	28,347 35
Cash surrender values, including reconverted additions, applied in payment of premiums	11,888 19
Dividends paid to policy-holders	38,430 63

Premium notes, loans or liens used in payment of dividends to policy-holders	12,425 00	
Paid for commissions to agents	61,951 10	
Paid for salaries and traveling expenses of managers of agencies and general, special and local agents.	100,941 85	
Paid for medical examiners' fees	13,589 00	
Paid for salaries and other compensation of officers and other office employés	46,466 52	
Paid for taxes, licenses, fines and fees	14,234 91	
Paid for rents	10,125 10	
Paid for commuting commissions	8,730 03	
Paid for furniture, fixtures and safes	959 22	
Paid for advertising	10,310 36	
Paid for printing, stationery and miscellaneous expenses	34,179 39	
Total disbursements	\$ 991,639 04	
Balance	\$ 5,795,508 18	

IV. INVESTED ASSETS.

Cash value of real estate (unincumbered)	\$ 1,288,976 92	
Loans on bonds and mortgages (first liens) on real estate	1,156,678 80	
Loans on collaterals	281,661 01	
Premium notes, loans or liens on policies in force	496,249 84	
Cost value of stocks and bonds owned absolutely	2,385,565 06	
Cash in company's office	2,605 54	
Cash deposited in bank	175,209 53	
Bills receivable	1,694 07	
Agents' ledger balances	1,679 08	
Cash in course of transmission	5,188 33	
Total net or invested assets	\$ 5,795,508 18	

V. OTHER ASSETS.

Interest due and accrued:

On bonds and mortgages	\$ 26,082 12	
On bonds and stocks	25,504 96	
On collateral loans	2,238 83	
On premium notes, loans or liens	13,349 60	
Rents due and accrued on company's property	169 08	
Market value of stocks and bonds over cost	33,660 66	
Gross premiums due and unreported on policies in force December 31, 1888	\$ 51,749 61	
Gross deferred premiums on policies in force December 31, 1888	83,917 86	
Total	\$ 135,667 47	
Deduct twenty per cent. for loading on above gross amount	27,133 49	
Net amount of uncollected and deferred premiums	\$ 108,533 98	
Premiums to be deducted in settlement of policy claims	519 50	
Total assets	\$ 6,005,566 91	

VI. ITEMS NOT ADMITTED.

Agents' and other ledger balances	\$	1,679 08	
Bills receivable		1,694 07	
Total	\$	3,373 15	
Total assets (less items not admitted)	\$	6,002,193 76	

VII. LIABILITIES.

Present value of all outstanding policies in force on the 31st day of December, 1888, according to the American experience table of mortality, with 4½ per cent. interest	\$	5,339,500 00	-
Deduct re-insurance in other companies		3,300 00	
Net premium reserve	\$	5,336,200 00	
Claims for death losses due and unpaid		75 00	
Claims for matured endowments due and unpaid		8,645 53	
Claims for matured endowments in process of adjustment or adjusted and not due		25,009 67	
Claims for death losses and other claims resisted by the company		2,500 00	
Notices of deaths upon which no proofs have been made		30,951 76	
Total policy claims	\$	67,181 96	
Premium obligation in excess of the net value of their policies		759 00	
Amount of all unpaid dividends or surplus or other description of profits due policy-holders		4,577 92	
Amount of all other liabilities		3,560 48	
Liability on policy-holders' account	\$	5,412,279 36	
Gross surplus on policy-holders' account		589,914 40	
Belonging to other than tontine policy-holders.	\$	35,530 05	
Total liabilities	\$	6,002,193 76	

VIII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31 of previous year	\$	538,474 00	
Premium notes, loans or liens rec'd during the year		28,137 35	
Total	\$	566,611 35	
Amount of notes, loans or liens used in payment of losses and claims	\$	35,298 00	
Amount of notes, loans or liens used in purchase of surrendered policies and voided by lapse		28,347 35	
Amount of notes, loans or liens used in payment of dividends to policy-holders		12,425 00	
Amount of notes, loans or liens redeemed by maker, in cash		1,668 00	
Amount of notes, loans or liens transferred		1,428 00	
Total reduction of premium note account	\$	79,166 35	
Balance of note assets at the end of the year	\$	487,445 00	

IX. EXHIBIT OF POLICIES.

CLASSIFICATION.		WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.		ALL OTHER POLICIES.		REVISIONARY ADDITIONS.		TOTALS.	
		No.	Amount.	No.	Amount.	No.	Amount.	Amount.	No.	Amount.	
Policies and additions in force at the end of the previous year											
New policies issued		5,201	\$9,485,031	7,350	\$12,500,048 00	1,927	\$3,520,554	\$ 198,562 49	14,478	\$ 25,794,195 49	
Old policies revived		15	16,930	2,396	4,860,667 00				2,411	4,886,597 00	
Old policies increased		4	11,000	47	79,467 00			1,883 55	51	92,350 55	
Old policies transferred								5,682 69		5,682 69	
Additions by dividends				2	3,500 00				2	3,500 00	
Totals								35,476 56		35,476 56	
Add policies transferred to Maine and Massachusetts, N. F. law extensions,		5,220	\$9,512,961	9,795	\$17,542,682 00	1,927	\$3,520,554	\$ 241,605 29	16,942	\$ 39,817,802 29	
Totals		5,220	\$9,512,961	9,795	\$17,542,682 00	290	528,800		290	528,800 00	
Deduct policies ceased to be in force:											
By death		126	\$ 287,469	59	\$ 111,529 00	19	\$ 34,000	\$ 2,917 20	204	\$ 435,915 20	
By maturity and discount				140	142,431 13			1,114 01	140	143,545 14	
By expiry						243	497,500		243	497,500 00	
By surrender		39	143,730	6	16,150 00			12,212 98	45	172,092 98	
By lapse		13	28,500	875	1,604,350 00	1	1,000	330 02	889	1,634,180 00	
By re-conversion								734 62		734 62	
By transfer		2	3,500						2	3,500 00	
By decrease			9,574		65,759 87					72,333 87	
Not taken				691	1,462,400 00				691	1,462,400 00	
Total terminated		180	\$ 472,773	1,771	\$ 3,399,620 00	263	\$ 532,500	\$ 17,308 83	2,214	\$ 4,422,201 83	
By policies transferred to Maine and Massachusetts, N. F. law extensions,		63	126,500	227	402,300 00				290	528,800 00	
Totals		243	\$ 599,273	1,998	\$ 3,801,920 00	263	\$ 532,500	\$ 17,308 83	2,504	\$ 4,951,001 83	
Net Nos. and amounts in force at the end of the year		4,977	\$8,913,688	7,797	\$13,740,762 00	1,954	\$3,516,854	\$ 224,296 46	14,728	\$ 26,395,600 46	
Policies re-insured		5	21,778			15	75,000				

COLORADO BUSINESS.

Business in the State during the Year 1888.

	<i>No.</i>	<i>Amount.</i>
Policies in force December 31 of previous year	136	\$ 335,813 00
Policies issued during the year	234	460,856 68
Total	390	\$ 796,669 68
Deduct policies ceased to be in force during the year.	85	205,840 42
Policies in force December 31, 1888	305	\$ 590,829 26
Losses unpaid December 31 of the previous year	2	\$ 5,000 00
Losses incurred during the year	3	3,553 09
Total	5	\$ 8,553 09
Losses paid during the year	5	8,553 09
Premiums received		\$ 13,233 29

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 1888.

Premiums received without deduction for commis- sion or other expenses	\$ 1,799,526 93
Received for annuities	32,000 00
Total premium income	\$ 1,831,526 93
Received for interest on mortgage loans	356,520 65
Received for interest on bonds and dividends on stock	37,750 00
Other debts due the company	28,610 81
Discount on claims paid in advance	6,879 56
Rents for use of company's property	16,307 72
Profits on bonds, stocks or real estate sold	5,409 12
Total income	\$ 2,283,004 79
Amount of net or invested assets December 31 of previous year	8,337,350 39
Total	\$ 10,670,365 18

III. DISBURSEMENTS DURING THE YEAR 1888.

Paid for losses and additions	\$ 609,945 24
Paid for matured and discounted endowments and additions	183,168 49
Total amount actually paid for losses and matured endowments	\$ 793,113 73
Paid to annuitants	4,965 69
Paid for surrendered policies and additions	254,710 78
Returned premiums	1,036 15
Dividends paid to policy-holders	165,578 00
Paid stockholders for interest or dividends	8,571 50
For commissions to agents	161,170 47
Paid for salaries and traveling expenses of managers of agencies and general, special and local agents	61,982 81
Medical examiners' fees	21,969 60
Paid for salaries and other compensation of officers and other office employes	64,770 01
Paid for taxes, licenses, fees and fines	22,736 43
Paid for rents	9,375 00
Paid for commuting commissions	73,972 81
Paid for advertising	28,582 79
Paid for printing, stationery and miscellaneous expenses	73,697 03
Total disbursements	\$ 1,746,412 80
Balance	\$ 8,923,952 38

IV. INVESTED ASSETS.

Cost value of real estate (unincumbered)	\$ 398,063 72
Loans on bonds and mortgages (first lien) on real estate	7,351,555 27
Loans on this company's policies assigned as collateral	226,225 61
Cost value of bonds and stocks owned absolutely	659,703 42
Cash in company's office	11,391 60
Cash deposited in bank	223,081 69
Agents' ledger balances	53,931 07
Total net or invested assets	\$ 8,923,952 38

V. OTHER ASSETS.

Interest due and accrued on:	
Bonds and mortgages	\$ 80,961 01
Bonds and stocks	4,166 67
Collateral loans	5,724 68
Market value of stocks and bonds over cost	184,421 58
Gross premiums due and unreported on policies in force December 31, 1888	\$ 105,601 10
Gross deferred premiums on policies in force December 31, 1888	214,449 87
Total	\$ 320,050 97
Deduct 20 per cent for average loading on above gross amount	64,010 19
Total assets	\$ 9,455,267 10

VI. ITEMS NOT ADMITTED.

Agents' ledger balances	\$	53,931 07
Total assets (less items not admitted)	\$	9,401,336 03

VII. LIABILITIES.

Present value of all outstanding policies in force on the 31st day of December, 1888, computed according to the American experience table of mortality, with 4½ per cent. interest	\$	8,403,045 00
Matured endowments due and unpaid	\$	10,493 56
Death losses and matured endowments in process of adjustment or adjusted, and not due		5,379 30
Total policy claims	\$	15,872 86
Amount of unpaid dividends to stock-holders		262 50
Due on account of salaries and office expenses		4,250 00
Premiums paid in advance		6,111 35
Liabilities on policy-holders' account	\$	8,429,541 71
Gross surplus on policy-holders' account		971,794 32
Total liabilities	\$	9,401,336 03

VIII. EXHIBIT OF POLICIES.

CLASSIFICATION.	Life.		Endowment.		Reversionary additions.		Totals.	
	No.	Amount.	No.	Amount.	Life.	Endowment's.	No.	Amount.
Policies and additions in force Dec. 31, 1887	9,501	\$ 21,041,942	8,260	\$ 17,477,752	\$ 791,625	\$ 195,208	17,761	\$ 39,506,527
New policies issued	1,400	2,971,994	2,697	5,783,823			4,097	8,755,817
Old policies revived	95	211,475	129	295,923	6,122	3,843	224	517,363
Additions by dividends					183,757	94,674		278,431
Totals	10,996	\$ 24,225,411	11,086	\$ 23,557,498	\$ 981,504	\$ 293,725	22,082	\$ 49,058,138
Deduct policies and additions terminated in 1888:								
By death	142	\$ 391,992	66	\$ 179,385	\$ 23,289	\$ 3,848	208	\$ 598,514
By surrender	212	480,203	222	438,989	144,859	54,979	434	1,119,030
By lapse	497	1,093,000	733	1,344,500	10,795	6,160	1,230	2,454,455
By maturity			168	131,605		12,658	168	144,263
By discount			24	46,505		1,439	24	47,944
Not taken	230	608,795	575	1,391,938	9,163	6,002	805	1,925,898
Total terminated	1,081	\$ 2,573,990	1,728	\$ 3,442,922	\$ 188,106	\$ 85,086	2,809	\$ 6,290,104
Net number and amounts in force Dec. 31, 1888	9,915	\$ 21,651,421	9,358	\$ 20,114,576	\$ 793,398	\$ 208,639	19,273	\$ 42,768,034

COLORADO BUSINESS.

Business in the State during the Year 1888.

	No.	Amount.
Policies in force December 31 of the previous year	380	\$ 878,080 00
Policies issued during the year	112	311,800 00
Total	492	\$ 1,189,880 00
Deduct policies ceased to be in force during the year	91	246,000 00
Losses incurred during the year	4	\$ 7,604 00
Losses paid during the year	4	7,604 00
Premiums received during the year		28,324 39

LIFE TABLES.

TABLE I.

SHOWING BUSINESS DONE IN COLORADO BY LIFE INSURANCE COMPANIES DURING THE YEAR 1888.

NAMES OF COMPANIES.	Policies in force December 31 of previous year.		Policies issued during the year.		Policies termi- nated during the year.		Total number and amount of policies in force December 31, 1888.		Losses incurred during the year.	Losses paid during the year.	Premiums received.
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.			
Aetna Life, Conn	52	\$ 218,500 00	17	\$ 52,544 00	12	\$ 43,380 00	5	\$ 9,164 00	5,229 00	5,229 00	\$ 797 45
Conn. Mutual, Conn	1,111	5,395,221 00	247	1,394,229 00	5	5,229 00	47	213,271 00	54,627 07	54,627 07	6,253 32
Equitable L. A. Society, N. Y.	61	110,492 00	14	103,000 00	164	1,317,935 00	1,194	5,471,515 00	9,175 52	8,157 04	200,238 37
Germania Life, New York	22	108,000 00	5	14,400 00	6	15,000 00	68	195,492 00	8,000 00	8,000 00	5,404 77
Home, New York	31	60,443 00	5	19,000 00	5	13,500 00	21	107,400 00	2,000 00	2,000 00	7,270 42
Manhattan, New York	9	30,526 00	21	111,000 00	5	22,000 00	31	65,943 00	1,000 00	1,000 00	440 87
Mass. Mutual, Mass	921	2,491,363 00	422	1,260,015 00	5	405,762 00	25	119,526 00	8,462 00	8,462 00	1,168 91
Mutual Life, New York	106	317,620 00	57	223,277 00	137	66,500 00	1,206	3,345,616 00	2,000 00	2,000 00	97,512 19
Mutual Benefit, New Jersey	593	3,250,750 00	400	2,462,185 00	14	66,500 00	149	474,397 00	40,058 89	30,558 89	12,705 24
New York Life, New York	915	3,179,164 00	433	1,547,974 00	230	1,996,465 00	763	3,716,470 00	53,169 00	52,169 00	135,355 01
Northwestern Mutual, Wis.	21	40,659 00	75	242,250 00	121	449,210 00	1,227	4,277,928 00	15,455 00	15,455 00	151,857 82
Pacific Mutual, California	201	629,000 00	103	473,500 00	11	31,500 00	85	251,409 00	15,455 00	15,455 00	3,858 09
Penn Mutual, Pennsylvania	13	86,000 00	9	42,000 00	52	208,500 00	252	894,000 00	39,346 41	39,346 41	25,764 96
Provident Savings, N. Y.	408	1,642,874 00	68	256,583 00	4	35,000 00	18	93,000 00	7,604 00	7,604 00	1,249 40
Travelers, Connecticut	156	335,813 00	234	460,856 68	44	252,000 00	432	1,647,457 00	3,553 09	3,553 09	61,283 09
Union Mutual, Maine	380	878,080 00	112	311,800 00	85	205,840 42	305	590,829 26	7,604 00	7,604 00	13,233 29
Washington, New York					91	246,000 00	401	943,880 00			28,324 39
Totals	5,000	\$18,774,595 00	2,222	\$ 8,974,613 68	993	\$ 5,331,821 42	6,229	\$22,417,297 26	\$ 249,679 98	\$ 243,161 50	\$ 752,717 59

CLASSIFIED ASSETS.

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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.	Totals.
Aetna, Connecticut.	\$ 582,504 70	\$ 15,723,590 77	\$ 9,986,406 91	\$ 540,768 31	\$ 1,747,978 09	\$ 3,737,601 66	\$ 213,161 22	\$ 1,216,345 31	\$ 33,748,356 97
Connecticut Mutual,	9,045,869 86	31,630,448 60	10,249,916 34	391,183 00	1,953,591 18	2,568,772 64	105,431 44	1,515,526 14	57,460,649 20
Equitable Life Assur-									
ance Society, N. Y.	22,695,389 21	25,660,756 64	28,214,692 47	825,000 00		10,715,599 31	2,075,173 00	4,856,282 33	95,042,922 96
Germania, N. Y.	1,298,690 71	7,068,426 80	4,115,751 81	250,000 00	187,638 08	185,943 24	337,810 89	516,938 30	13,961,199 83
Home, New York.	175,270 36	1,158,150 00	3,186,417 97	770,100 00	619,097 05	110,311 52	132,826 61	211,398 66	6,363,572 17
Manhattan, N. Y.	322,358 83	3,622,072 13	1,815,362 98	4,100,562 50	906,383 26	194,409 38	238,021 96	343,877 76	11,543,048 80
Mass. Mutual, Mass.	475,215 08	2,754,265 81	4,010,562 25	577,600 00	810,941 04	200,489 31	293,991 65	443,354 51	9,565,522 65
Mich. Mutual, Mich.	142,936 78	1,687,841 80	1,893 75	10,000 00	164,065 80	69,848 97	123,481 63	91,152 89	2,291,221 62
Mutual Life, N. Y.	11,753,125 34	49,617,874 02	42,207,856 14	10,033,000 00		2,813,277 60	1,735,297 05	7,484,149 15	125,617,579 30
Mutual Benefit, N. J.	1,285,426 05	20,553,760 35	10,712,701 33	3,603,245 68	4,984,840 65	699,877 75	361,495 31	1,314,008 16	43,515,355 29
National, Vermont.	186,470 67	2,253,991 76	1,866,119 53	48,000 00	240,668 95	73,362 00	106,692 56	418,805 82	5,194,112 29
New York Life, N. Y.	9,308,152 08	16,966,932 50	54,566,901 58	1,676,250 00	378,874 10	3,695,836 94	1,984,659 46	4,406,415 03	92,984,021 69
Northwestern Mu-									
tual, Wisconsin.	1,243,468 41	27,352,727 03	1,051,025 00		789,801 70	1,066,152 42	633,003 10	536,633 70	32,672,811 36
Pacific Mutual, Cal.	114,565 40	1,431,365 58	22,100 00	1,711 94	77,744 32	97,107 91	144,826 48	79,274 42	1,968,696 05
Penn Mutual, Penn.	690,494 07	4,044,729 74	5,871,695 16	874,100 00	937,495 99	467,539 96	330,277 95	571,185 42	13,787,428 29
Provident Savings,									
New York		127,400 00	263,361 25	45,000 00	3,500 00	79,999 73	48,120 36	23,745 56	591,126 90
Prudential, N. J.	46,000 00	2,382,732 00	267,117 50			87,217 89	61,879 26	76,473 58	2,921,420 23
Travelers, Conn.	795,258 96	3,425,476 50	2,894,572 42	239,415 00	164,255 00	652,419 02	233,373 42	243,312 27	8,648,082 59
Union Central, Ohio	193,215 84	3,033,059 05	12,825 00		751,937 85	175,128 77	255,957 29	155,369 78	4,577,493 58
Union Mutual, Me.	1,288,976 92	1,156,678 80	2,385,565 06	281,661 01	496,249 84	177,814 07	108,533 98	110,086 23	6,005,566 91
Washington, N. Y.	398,063 72	7,351,555 27	659,703 42		226,225 61	234,473 29	256,040 78	329,205 01	9,455,267 10
Totals	\$62,041,452 99	\$ 229,003,865 15	\$ 184,362,547 87	\$ 24,267,597 44	\$ 15,440,208 51	\$ 28,103,185 39	\$ 9,783,058 40	\$ 24,943,540 03	\$ 577,945,455 78

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
Aetna, Connecticut	\$ 225,529 00	\$ 26,500 00	\$150,764 88	\$ 26,068,328 00	\$ 6,221 95	\$ 26,477,343 83	\$7,265,665 99	\$1,250,000 00
Connecticut Mutual, Conn	331,952 25	35,000 00	214,370 33	50,987,553 00	326,694 03	51,895,569 61	5,551,871 34	. . . . .
Equitable L. A. Society, N. Y.	384,190 81	. . . . .	97,431 00	73,605,154 00	161,432 00	74,248,207 81	19,064,121 26	100,000 00
Germania, New York	88,979 43	5,000 00	52,945 80	11,865,505 31	48,317 64	12,060,748 18	1,900,451 65	200,000 00
Home, New York	24,182 00	. . . . .	19,406 17	4,653,395 00	5,840 05	4,702,823 22	1,652,975 68	125,000 00
Manhattan, New York	169,029 30	. . . . .	65,032 64	9,411,474 00	18,500 00	9,664,035 94	1,879,012 86	100,000 00
Massachusetts Mutual, Mass	31,328 00	3,211 00	27,684 89	8,746,007 00	1,764 15	8,809,995 04	755,527 61	. . . . .
Michigan Mutual, Michigan	8,500 00	13,500 00	. . . . .	1,920,834 00	447 27	1,943,281 27	321,923 97	250,000 00
Mutual Life, New York	404,582 58	. . . . .	. . . . .	116,898,271 00	175,124 35	117,477,977 93	8,016,740 80	. . . . .
Mutual Benefit, New Jersey	211,613 07	17,000 00	213,359 27	37,339,092 00	3,900 99	37,784,965 33	5,729,495 21	. . . . .
National, Vermont	9,000 00	. . . . .	31,323 61	3,783,467 00	264,686 15	4,088,470 76	1,079,046 37	. . . . .
New York Life, New York	939,397 66	2,500 00	. . . . .	78,147,561 00	46,594 21	79,135,993 17	13,549,099 09	. . . . .
Northwestern Mutual, Wis	186,649 62	24,000 00	75,000 00	27,591,541 00	110,183 00	27,987,373 62	4,663,486 75	. . . . .
Pacific Mutual, California	4,187 00	5,000 00	. . . . .	1,683,564 00	. . . . .	1,692,751 00	261,697 27	100,000 00
Penn Mutual, Pennsylvania	66,560 00	. . . . .	45,536 42	10,845,854 00	315,407 38	11,276,357 80	2,445,111 37	. . . . .
Provident Savings, New York	20,000 00	15,000 00	. . . . .	161,043 00	. . . . .	190,043 00	373,122 33	100,000 00
Prudential, New Jersey . . . . .	. . . . .	. . . . .	. . . . .	1,851,602 00	. . . . .	1,851,602 00	1,022,560 56	209,300 00
Travelers, Connecticut	26,679 00	1,000 00	. . . . .	6,849,276 00	5,000 00	6,881,955 00	1,595,175 78	600,000 00
Union Central, Ohio	33,925 00	. . . . .	1,170 96	3,674,164 00	169,318 52	3,878,578 48	642,419 36	100,000 00
Union Mutual, Maine	64,681 96	2,500 00	5,336 92	3,336,200 00	3,560 48	3,412,279 36	589,914 40	. . . . .
Washington, New York	15,872 86	. . . . .	262 50	8,403,045 00	10,361 35	8,429,541 71	971,794 32	125,000 00
Totals	\$3,249,839 84	\$150,211 00	\$999,625 39	\$489,822,930 31	\$1,673,263 52	\$495,895,870 06	\$79,331,213 97	\$3,259,300 00

TABLE IV.

INCOME DURING THE YEAR 1888.

NAMES OF COMPANIES.	Premiums.	Interest and dividends.	Received for rents.	Received from all other sources.	Total income.	Excess of income over expenditures.
Aetna, Connecticut	\$ 3,404,264 73	\$ 1,676,669 14	\$ 8,151 74	\$ 13,297 35	\$ 5,133,729 33	\$ 1,089,676 87
Connecticut Mutual, Connecticut	4,436,285 32	2,590,106 72	378,110 60	18,973 32	7,423,475 96	724,331 32
Equitable Life Assurance Society, New York	22,047,813 35	4,181,779 81	729,384 43	. . . . .	26,958,977 59	10,129,071 46
Germania, New York	1,965,804 76	535,878 65	49,796 88	2,981 04	2,554,461 33	721,157 37
Home, New York	816,847 03	274,295 62	8,043 48	. . . . .	1,099,186 13	246,029 77
Manhattan, New York	1,454,829 77	506,598 29	9,995 88	2,540 34	1,973,964 28	41,293 38
Massachusetts Mutual, Massachusetts	1,639,369 87	445,392 89	17,097 41	714 95	2,102,575 12	552,381 50
Michigan Mutual, Michigan	619,549 66	113,476 65	. . . . .	26 74	733,053 05	282,299 92
Mutual Life, New York	19,444,307 75	5,676,938 65	384,580 40	710,105 72	26,215,932 52	6,516,274 99
Mutual Benefit, New Jersey	5,083,388 88	2,260,442 84	27,420 46	. . . . .	7,371,252 18	1,487,745 23
National, Vermont	1,281,173 37	252,606 39	7,701 27	56 35	1,541,537 38	599,486 63
New York Life, New York	20,560,609 53	4,126,093 52	92,772 25	91,698 66	24,871,173 96	9,481,563 49
Northwestern Mutual, Wisconsin	6,229,424 10	1,690,789 74	79,580 91	838 70	8,000,633 45	3,721,543 66
Pacific Mutual, California	581,828 02	115,917 13	1,708 80	. . . . .	699,453 95	209,701 79
Penn Mutual, Pennsylvania	2,636,291 09	664,136 87	30,786 57	22,540 90	3,353,755 43	1,124,367 21
Provident Savings, New York	1,145,152 65	18,472 56	. . . . .	. . . . .	1,163,625 21	151,704 07
Prudential, New Jersey	3,659,495 22	95,576 26	2,012 67	. . . . .	3,757,084 15	841,655 53
Travelers, Connecticut	1,210,958 37	426,412 14	26,443 05	24,475 00	1,688,288 56	842,007 03
Union Central, Ohio	1,473,931 19	230,614 07	10,932 89	2,523 61	1,718,001 76	709,812 87
Union Mutual, Maine	711,888 19	224,039 87	18,357 53	9,231 18	963,519 77	*
Washington, New York	1,831,526 93	422,881 46	16,307 72	12,288 68	2,283,004 79	536,591 99
Totals	\$ 102,234,739 78	\$26,560,465 64	\$ 1,899,184 94	\$ 912,295 54	\$ 131,606,685 90	\$ 40,008,696 08

* Expenditures \$28,119.27 over income.

TABLE V.
EXPENDITURES DURING THE YEAR 1888.

NAMES OF COMPANIES.	Losses and claims.	Lapsed, purchased and surrendered policies.	Dividends to policy-hold's stockholders.	Dividends to stockholders.	Commissions	Salaries, medical fees and other charges of employes.	All other expenditures	Total expenditures
Aetna, Connecticut	\$ 2,287,998 30	\$ 301,567 70	\$ 591,553 29	\$ 125,000 00	\$ 401,884 69	\$ 163,752 51	\$ 172,295 97	\$ 4,044,052 46
Connecticut Mutual, Conn	3,695,752 04	529,228 52	1,160,367 77	. . . . .	267,318 19	144,283 22	902,194 90	6,699,144 64
Equitable Life Assurance So- ciety, New York	7,734,461 69	1,773,332 37	2,376,663 38	7,000 00	2,294,587 70	739,629 74	1,904,231 25	16,829,906 13
Germania, New York	973,394 59	128,678 17	250,837 30	24,000 00	251,719 93	150,844 91	53,829 06	1,833,303 96
Home, New York	405,794 49	89,139 84	118,225 18	15,000 00	116,216 89	81,807 60	26,972 36	853,156 36
Manhattan, New York	980,731 53	207,527 01	218,187 87	32,000 00	284,781 46	112,493 13	96,949 88	1,932,670 90
Massachusetts Mutnal, Mass	655,477 00	196,747 58	2 9,564 00	. . . . .	165,894 41	204,232 57	118,278 06	1,550,193 62
Michigan Mutual, Michigan	168,572 36	25,906 67	54,040 13	17,500 00	96,094 19	55,407 73	33,232 05	450,753 13
Mutual Life, New York	9,476,458 81	3,099,251 68	2,151,839 73	. . . . .	3,170,578 96	706,954 70	1,095,473 65	19,699,657 53
Mutual Benefit, New Jersey	3,038,948 18	628,954 64	1,285,897 42	. . . . .	529,759 79	163,558 23	236,388 69	5,883,506 95
National, Vermont	323,919 03	140,391 11	155,186 52	. . . . .	205,881 24	59,198 33	57,474 52	942,050 75
New York Life, New York	6,483,313 19	2,180,269 06	2,309,487 80	. . . . .	2,654,520 27	647,172 82	1,114,847 33	15,389,610 47
Northwestern Mutual, Wis	1,581,840 84	261,024 92	956,761 17	. . . . .	903,889 00	237,156 96	338,346 90	4,279,089 79
Pacific Mutual, California	223,443 46	55,713 95	26,327 87	10,000 00	88,426 05	57,605 13	28,235 70	489,752 16
Penn Mutual, Pennsylvania	898,561 00	202,002 40	519,532 54	. . . . .	280,360 66	199,061 98	129,869 64	2,229,388 22
Provident Savings, New York	401,332 51	4,628 79	376,680 61	. . . . .	107,888 13	53,033 84	68,357 26	1,011,921 14
Prudential, New Jersey	1,096,234 15	649 77	. . . . .	20,930 00	897,232 47	743,132 34	157,249 89	2,015,428 62
Travelers, Connecticut	502,135 38	78,407 53	. . . . .	. . . . .	113,242 02	77,947 02	74,549 58	846,281 53
Union Central, Ohio	208,930 67	221,791 63	27,214 74	10,000 00	208,137 60	252,782 09	79,329 16	1,008,188 89
Union Mutual, Maine	591,834 75	47,461 18	50,855 63	. . . . .	61,951 10	160,997 37	78,539 01	991,639 04
Washington, New York	798,079 42	255,746 93	165,758 00	8,571 50	161,170 47	148,722 42	208,364 06	1,746,412 80
Totals	\$42,527,213 39	\$10,428,494 45	\$13,004,980 95	\$ 270,001 50	\$13,261,535 24	\$ 5,158,874 64	\$ 6,975,008 92	\$91,626,109 09

TABLE VI.

GIVING NAME OF COMPANY, LOCATION, NAME OF PRESIDENT AND SECRETARY.

NAME OF COMPANY.	LOCATION.	PRESIDENT.	SECRETARY.
Aetna Life Insurance Company.	Hartford, Conn.	Morgan G. Bulkeley.	Joel L. English.
The Connecticut Mutual Life Insurance Company.	Hartford, Conn.	Jacob L. Greene.	William G. Abbot.
The Equitable Life Assurance Society of the United States.	New York, N. Y.	Henry B. Hyde.	William Alexander.
Germania Life Insurance Company.	New York, N. Y.	Hugo Wesendonck.	Cornelius Doremus.
Home Life Insurance Company.	Brooklyn, N. Y.	George C. Ripley.	George H. Ripley.
Manhattan Life Insurance Company.	New York, N. Y.	James M. McLean.	Henry V. Wenple.
Massachusetts Mutual Life Insurance Company.	Springfield, Mass.	M. V. B. Edgerly.	John A. Hall.
Michigan Mutual Life Insurance Company.	Detroit, Mich.	J. S. Farrand.	O. R. Looker.
Mutual Life Insurance Company.	New York, N. Y.	Richard A. McCurdy.	William J. Easton.
Mutual Benefit Life Insurance Company.	Newark, N. J.	Amzi Dodd.	Edward L. Dobbins.
National Life Insurance Company.	Montpelier, Vt.	Charles Dewey.	George W. Reed.
New York Life Insurance Company.	New York, N. Y.	William H. Beers.	Rufus W. Weeks, Actuary.
Northwestern Mutual Life Insurance Company.	Milwaukee, Wis.	H. L. Palmer.	J. W. Skinner.
The Pacific Mutual Life Insurance Company.	San Francisco, Cal.	George A. Moore.	J. N. Patton.
Penn. Mutual Life Insurance Company.	Philadelphia, Penn.	Edward M. Needles.	Henry C. Brown.
Provident Savings Life Assurance Society.	New York, N. Y.	Sheppard Homans.	William E. Stevens.
Prudential Insurance Company.	Newark, N. J.	John F. Dryden.	Edward S. Johnson.
Travelers Insurance Company.	Hartford, Conn.	James G. Batterson.	Rodney Dennis.
Union Central Life Insurance Company.	Cincinnati, Ohio.	John Davis.	E. P. Marshall.
Union Mutual Life Insurance Company.	Portland, Maine.	John E. DeWitt.	Arthur L. Bates.
Washington Life Insurance Company.	New York, N. Y.	W. A. Brewer, Jr.	William Haxtun.

CO-OPERATIVE
INSURANCE COMPANIES.

Bankers' Life Association,

OF

DES MOINES, IOWA.

Incorporated July 1, 1879.

E. A. TEMPLE, President.

T. L. PALMER, Secretary.

I. INCOME DURING THE YEAR 1888.

Membership fees	\$ 41,636 10	
Annual dues	19,672 26	
Assessments	134,863 03	
Guarantee fund	71,377 00	
Interest	19,113 99	
Advances to agents re-paid	180 00	
Cash received from all other sources	8,672 25	
Assessments paid in advance	\$ 678 48	
Total income		\$ 295,514 63
Invested assets December 31, of previous year		354,467 82
Total net resources		\$ 649,982 45

II. DISBURSEMENTS DURING THE YEAR 1888.

Losses and claims	\$ 116,000 00	
Guarantees returned to beneficiaries	2,277 00	
Advanced payments returned on cancelled certificates	569 00	
Commissions and fees	31,474 36	
Commissions paid for collecting assessments	1,686 35	
Salaries of manager and agents not paid by commission	328 40	
Salaries and other compensation of officers	12,333 98	
Salaries and other compensation of office employes	4,464 91	
Medical examiners' fees	560 50	
Rents, advertising, taxes and printing	3,434 90	
Cash advanced agents	497 15	
Miscellaneous expenses	440 12	
Total disbursements		\$ 178,027 67
Balance		\$ 471,954 78

III. NET OR INVESTED ASSETS.

Loans on mortgages (first liens) on real estate	\$ 276,620 00	
Cost value of stocks and bonds owned absolutely	8,000 00	
Guarantee notes on members in good standing	152,620 20	
Cash deposited in bank	34,714 58	
Total net or invested assets		\$ 471,954 78

IV. NON INVESTED ASSETS.

Interest due	\$ 6,405 54	
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V. LIABILITIES.

Advance assessments.	\$	139 21
Total actual liabilities	\$	139 21
Balance net assets.	\$	478,222 11

VI. CONTINGENT MORTUARY ASSETS.

Assessments called and not yet due.	\$	33,000 00
Total due from members	\$	33,000 00
Deduct cost of collection		330 00
Net amount due from members.	\$	32,670 00

VII. CONTINGENT MORTUARY LIABILITIES.

One claim not filed	\$	2,000 00
Total contingent mortuary liabilities.	\$	2,000 00

VIII. EXHIBIT OF POLICIES.

	No.	Amount.
Certificates in force at the end of previous year	8,057	\$16,114,000 00
Certificates issued during the year	2,719	5,438,000 00
Totals	10,776	\$21,552,000 00
Deduct certificates ceased to be in force.	777	1,554,000 00
Certificates in force December 31, 1888	9,999	\$19,998,000 00
Losses unpaid December 31, 1888	6	\$ 12,000 00
Losses incurred during the year	53	106,000 00
Totals	59	\$ 118,000 00
Losses paid during the year.	58	116,000 00
Certificates terminated:		
By death	53	106,000 00
By cancellation	12	24,000 00
By lapse.	712	1,424,000 00

COLORADO BUSINESS.

Business in the State during the Year 1888.

	No.	Amount.
Certificates in force at the end of the previous year	11	\$ 22,000 00
Certificates issued during the year	432	864,000 00
Totals	443	\$ 886,000 00
Deduct certificates ceased to be in force	51	102,000 00
Certificates in force December 31, 1888	392	\$ 784,000 00
Certificates terminated by cancellation	4	8,000 00
By lapse.	47	94,000 00
Received for fees, dues and assessments		\$ 8,876 99

Bankers' Life Association,

OF

ST. PAUL, MINNESOTA.

Incorporated August 6, 1880.

RUSSELL R. DORR, President.

DOUGLAS PUTNAM, Secretary.

I. INCOME DURING 1888.

Membership fees	\$ 12,291 88
Annual dues	27,653 04
Assessments	76,277 39
Interest	5,207 06
Advances to agents repaid	27 38
Guaranty trust fund reserve	17,690 45
Total income	\$ 139,147 20
Invested assets, December 31, 1887	153,594 45
Total net resources	\$ 292,741 65

II. DISBURSEMENTS DURING THE YEAR 1888.

Losses and claims	\$ 92,000 00
Guaranty deposits returned to beneficiaries of deceased members	937 00
Commissions to agents	6,958 72
Commissions paid for collecting assessments	848 12
Salaries of managers and agents not paid by commissions	7,552 25
Salaries of officers and other compensations	8,262 64
Salaries and other compensations of office employes	1,244 58
Medical examiners' fees	2,056 00
Rents and taxes	2,839 21
Stamps, attorneys' fees and incidentals	1,886 45
Total disbursements	\$ 124,584 97
Balance	\$ 168,156 68

III. INVESTED ASSETS.

Cost value of stocks and bonds	\$ 154,519 47
Cash in company's office	322 80
Cash deposited in bank	13,314 41
Total net or invested assets	\$ 168,156 68

IV. OTHER ASSETS.

Interest on certificates of deposit	20 00
Guarantee notes on members in good standing	20,096 25
Premiums in process of collection	355 67
Market value of stocks and bonds over cost	4,230 53
Total non invested assets	\$ 24,702 45
Gross assets	\$ 192,859 13

V. CONTINGENT MORTUARY ASSETS.

Mortuary assessment, collected and due	\$	29,866	21
Mortuary assessments not yet collected (losses paid). . .		10,000	00
Mortuary assessments for losses resisted, \$6,000; reported, \$10,000		16,000	00
Total due from members.	\$	55,866	21
Deduct estimated cost of collection		500	00
Net amount due from members.	\$	55,366	21

VI. CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment	\$	2,000	00
Losses reported		12,000	00
Losses resisted		6,000	00
Total contingent mortuary liability	\$	20,000	00
Balance of assets over liabilities	\$	228,225	34

VII. EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force at the end of the previous year	4,278	\$8,556,000 00
Certificates issued during the year.	699	1,398,000 00
Totals	4,977	\$9,954,000 00
Deduct certificates ceased to be in force	180	360,000 00
Certificates in force December 31, 1888	4,797	\$9,594,000 00
Losses unpaid December 31, 1887.		18,225 00
Losses incurred		82,710 00
Total		\$ 100,937 00
Losses paid during the year.		92,937 00
Certificates terminated:		
By death	41	\$ 82,000 00
By lapse	139	278,000 00

COLORADO BUSINESS.

Business in the State during the Year 1888.

	No.	Amount.
Certificates in force at the end of the previous year	7	\$ 14,000 00
Certificates written during the year	None.	None.
Total	7	\$ 14,000 00
Deduct certificates ceased to be in force:		
By death.	1	2,000 00
Certificates in force December 31, 1888	6	\$ 12,000 00
Losses incurred during the year.	1	\$ 2,000 00
Losses paid during the year	1	2,000 00
Received for fees, dues and assessments		\$ 737 80

Covenant Mutual Benefit Association,

OF

GALESBURG, . . . ILLINOIS.

Incorporated January 9, 1877.

A. W. BERGGREN, President.

E. F. PHELPS, Secretary.

I. INCOME DURING THE YEAR 1888.

Membership fees	\$ 34,961 50	
Annual dues	823 63	
Assessments	826,309 53	
Medical examiners' fees	4,897 00	
Interest	9,554 75	
Received from all other sources.	11,902 88	
Total income	\$ 888,449 29	
Invested assets December 31, 1887	315,354 94	
Total net resources	\$1,203,804 23	

II. DISBURSEMENTS DURING THE YEAR 1888.

Losses and claims.	\$ 685,576 29	
Advanced payments returned.	46,885 64	
Commissions paid to agents.	25,497 69	
Salaries of managers and agents	3,650 00	
Salaries of officers	12,377 50	
Salaries and other compensations of office employes	17,706 85	
Medical examiners' fees	4,897 00	
Rents, taxes, advertising and printing	6,358 80	
All other items	19,039 30	
Total disbursements	\$ 821,989 07	
Balance	\$ 381,815 16	

III. INVESTED ASSETS.

Cost value of stocks and bonds owned absolutely	\$ 313,607 12	
Agents' ledger balances.	2,979 41	
Cash deposited in bank	65,228 63	
Total net or invested assets	\$ 381,815 16	

IV. OTHER ASSETS.

Furniture, fixtures, postage stamps, etc	\$ 3,576 09	
Marking machine, type writer and insurance books	4,920 33	
Market value of stocks and bonds over cost	3,892 88	
Total non-invested assets	\$ 12,389 30	
Gross assets.	\$ 394,204 46	

604 COVENANT MUTUAL BENEFIT ASSOCIATION.

V. LIABILITIES.

Advanced assessments	\$ 15,656 94
Balance	\$ 378,547 52

VI. CONTINGENT MORTUARY ASSETS.

Assessment called and not due	\$ 90,000 00
Assessment unadjusted, resisted and reported	160,000 00
Due from members	\$ 250,000 00

VII. CONTINGENT MORTUARY LIABILITIES.

Losses adjusted and not due	\$ 90,000 00
Losses in process of adjustment	50,000 00
Losses reported	86,875 00
Losses resisted	23,125 00
Total mortuary liabilities.	\$ 250,000 00

VIII. EXHIBIT OF CERTIFICATES.

	<i>No.</i>	<i>Amount.</i>
Certificates in force December 31, 1887	27,282	\$75,760,625 00
Certificates issued during the year	4,340	10,678,125 00
Totals	31,622	\$86,438,750 00
Deduct amount ceased to be in force	2,615	7,311,875 00
Certificates in force December 31, 1888	29,207	\$79,126,875 00
Claims unpaid December 31, 1887.	64	\$ 216,875 00
Losses incurred during the year	261	755,000 00
Totals	325	\$ 971,875 00
Losses paid during the year	242	721,875 00
Certificates terminated during 1888:		
By death	261	755,000 00
By lapse.	2,241	5,898,125 00

COLORADO BUSINESS.

Business in the State during the Year 1888.

	<i>No.</i>	<i>Amount.</i>
Certificates in force December 31, 1887	819	\$ 2,500,000 00
Certificates issued during the year	274	728,750 00
Totals	1,093	\$ 3,228,750 00
Deduct amount ceased to be in force	129	334,375 00
Certificates in force December 31, 1888	964	\$ 2,894,375 00
Losses unpaid December 31, 1887	3	\$ 10,000 00
Losses incurred during the year	10	37,500 00
Totals	13	\$ 47,500 00
Losses paid during the year.	11	37,500 00
Certificates terminated:		
By death	10	37,500 00
By lapse.	111	329,375 00

THE EQUITABLE MUTUAL ACCIDENT ASSOCIATION,

OF

DENVER, COLORADO.

Incorporated July 29, 1887.

JAMES H. PLATT, President.

F. J. EGAN, Secretary

I. INCOME DURING THE YEAR 1888.

Membership fees	\$ 7,657 00	
Annual premiums	40,851 50	
Assessments	12,560 22	
Interest	4 25	
Total	\$ 61,072 97	
Assets December 31, of previous year		10,286 60
Total resources	\$ 71,359 57	

II. DISBURSEMENTS DURING THE YEAR 1888.

Losses and claims.	\$ 10,878 02	
Commissions paid to agents	11,782 15	
Salaries of officers	4,245 32	
Medical examiners' fees	526 03	
Rent and printing	2,234 73	
Advanced to agents	234 54	
All other items	1,764 24	
Total	\$ 31,665 03	
Balance	\$ 39,694 54	

III. INVESTED ASSETS.

Agents' ledger balances	\$ 234 50	
Cash in office	52 74	
Cash deposited in bank	9,492 01	
Due from certificate holders	30,149 79	
Total assets	\$ 39,929 08	

IV. LIABILITIES.

Losses due and unpaid	\$ 750 00	
Advanced assessments	780 73	
Total liabilities	\$ 1,530 73	
Balance	\$ 38,398 35	

V. EXHIBIT OF CERTIFICATES.

	<i>No.</i>	<i>Amount.</i>
Certificates in force December 31, 1887	904	\$ 3,302,500 00
Certificates issued during the year	2,907	5,505,000 00
Totals	3,811	\$ 8,807,500 00
Deduct certificates ceased to be in force	915	2,745,000 00
Certificates in force December 31, 1888	2,896	\$ 6,062,500 00
Certificates unpaid December 31, 1887		\$ 405 00
Losses paid during the year		10,878 02
Certificates terminated during the year:		
By death	1	\$ 1,000 00
By lapse	914	2,744,000 00

COLORADO BUSINESS.

Business in the State during the Year 1888.

	<i>No.</i>	<i>Amount.</i>
Certificates in force December 31, 1887	904	\$ 3,302,500 00
Certificates issued during the year	2,907	5,505,000 00
Total	3,811	\$ 8,807,500 00
Deduct certificates ceased to be in force	915	2,745,000 00
Certificates in force December 31, 1888	2,896	\$ 6,062,500 00
Losses paid during the year		\$ 10,878 02
Certificates terminated:		
By death	1	\$ 1,000 00
By lapse	914	2,744,000 00
Received for fees, dues and assessments		\$ 61,068 72

Fidelity Mutual Life Association,

OF

PHILADELPHIA, PENNSYLVANIA.

Incorporated December 2, 1878.

L. G. FOUSE, President.

W. S. CAMPBELL, Secretary.

I. INCOME DURING THE YEAR 1888.

Membership fees	\$ 26,557 50
Annual dues	87,100 96
Assessments	210,133 58
Medical examiners' fees	6,066 00
Interest and rents	9,760 24
Received from all other sources	590 70
Total income	\$ 340,208 98
Invested assets December 31, 1888	107,610 52
Total	\$ 447,819 50

II. DISBURSEMENTS DURING THE YEAR 1888.

Losses and claims	\$ 123,950 00
Advanced payments returned to rejected applicants	2,459 02
Commissions paid agents	49,298 48
Commissions paid for collecting assessments	7,396 19
Salaries of managers and agents	15,768 83
Salaries of officers	11,510 93
Salaries of office employes	11,833 37
Medical examiners' fees	7,616 00
Rents, advertising and taxes	19,994 76
All other items	21,844 93
Total disbursements	\$ 271,672 51
Balance	\$ 176,146 99

III. INVESTED ASSETS.

Cost value of real estate (unincumbered)	\$ 41,144 93
Loans on mortgages (first liens) on real estate	62,542 54
Cost value of stocks and bonds owned absolutely	4,800 00
Agents' ledger balances	10,382 22
Cash in office	617 49
Bills receivable and printing machinery	4,168 27
Cash in bank	17,751 46
Loaned on renewal interest account	34,740 08
Total	\$ 176,146 99

IV. OTHER ASSETS.

Interest due and accrued.	\$ 869 66
Market value of real estate over cost	28,855 07
Market value of bonds and stocks over cost	1,040 00
Total	\$ 30,764 73
Gross assets.	\$ 206,911 72

V. LIABILITIES.

Salaries, rents and office expenses due and accrued	\$ 1,931 77
Advanced assessments	8,287 88
Total liabilities	\$ 10,219 65
Balance net assets.	\$ 196,692 07

VI. CONTINGENT MORTUARY ASSETS.

Indemnity reserve	\$ 537,473 00
Net amount due from members	\$ 537,473 00

VII. CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment	\$ 13,166 66
Losses reported	43,500 00
Contingent mortuary liability	\$ 56,666 66
Balance	\$ 480,806 34

VIII. EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force December 31, 1887	6,554	\$15,438,350 00
Certificates issued during the year 1888	3,586	7,495,500 00
Totals	10,140	\$22,933,850 00
Certificates ceased to be in force during 1888	1,122	2,817,600 00
Certificates in force December 31, 1888	9,018	20,116,250 00
Losses unpaid December 31, 1887.	1	\$ 6,666 66
Losses incurred during the year 1888	54	130,450 00
Totals	55	\$ 137,116 66
Losses paid during the year 1888	52	123,950 00
Certificates terminated during the year :		
By death	54	130,450 00
By lapse.	1,068	2,687,150 00

COLORADO BUSINESS.

Business in the State during the year 1888.

	No.	Amount.
Certificates in force December 31, 1887	30	\$ 103,000 00
Certificates issued during the year	12	33,000 00
Totals	42	\$ 136,000 00
Certificates ceased to be in force	8	39,000 00
Certificates in force December 31, 1888	34	97,000 00
Certificates terminated :		
By lapse.	8	39,000 00
Received for fees, dues and assessments		1,605 46

HARTFORD LIFE AND ANNUITY INSURANCE COMPANY,

OF
HARTFORD, . . . CONNECTICUT.

Incorporated May, 1866.

FREDERICK R. FOSTER, President.

STEPHEN BALL, Secretary.

I. CAPITAL STOCK.

Amount of capital paid up in cash \$ 250,000 00

II. INCOME DURING THE YEAR 1888.

Membership fees	\$ 54,125 00
Annual dues	168,677 53
Assessments	676,062 79
Medical examiners' fees	6,466 00
Interest	12,650 69
From all other sources	78,117 40
Sundries	51 31
Total income	\$ 996,150 72
Invested assets December 31, previous year	660,245 84
Total income	\$1,656,396 56

III. DISBURSEMENTS DURING THE YEAR 1888.

Losses and claims	\$ 648,597 00
Dividends to members from accumulated safety fund	14,668 72
Commissions and fees to agents	114,936 45
Salaries of officers	10,200 00
Salaries and other compensation of office employes	27,277 01
Medical examiners' fees	13,600 25
Rent, taxes, advertising and printing	17,752 73
Micellaneous office expenses	23,739 22
Stockholders' dividends	20,000 00
Total disbursements	\$ 890,771 38
Balance	\$ 765,625 18

IV. INVESTED ASSETS.

Loans on bonds and mortgages	\$ 7,800 00
Cost value of stocks and bonds owned absolutely	63,470 25
Cash deposited in bank	40,475 80
Cash deposited in security companies	653,879 13
Total invested assets	\$ 765,625 18
Deduct depreciation to bring same to market value	4,935 25
Total net or invested assets, less depreciation	\$ 760,689 93

V. OTHER ASSETS.

Interest due and accrued	\$ 555 61
Gross assets	\$ 761,245 54

VI. LIABILITIES.

Losses adjusted, due and unpaid	\$ 20,000 00
Taxes due and accrued	9,003 66
Advanced assessments	20,274 00
Total actual liabilities	\$ 49,277 66
Balance net assets	\$ 711,967 88

VII. CONTINGENT MORTUARY ASSETS.

Assessments due and unpaid	\$ 14,997 37
Assessments for losses unadjusted, reported and resisted	238,700 00
Amount due from members	\$ 253,697 37

VIII. CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment	\$ 178,700 00
Losses reported	2,000 00
Losses resisted	58,000 00
Amount paid towards safety fund by membership, with interest	653,879 13
Total mortuary liabilities	\$ 892,579 13

IX. EXHIBIT OF CERTIFICATES.

	<i>No.</i>	<i>Amount.</i>
Certificates in force December 31, 1887	21,995	\$57,015,500 00
Certificates written during the year 1888	4,872	10,935,000 00
Totals	26,867	\$67,950,500 00
Deduct amount ceased to be in force during the year	2,510	6,281,500 00
Certificates in force December 31, 1888	24,357	\$61,669,000 00
Losses unpaid December 31, 1887	57	\$ 166,500 00
Losses incurred during the year	260	732,500 00
Totals	317	\$ 899,000 00
Losses paid during the year	244	662,300 00
Certificates terminated during the year:		
By death	260	732,500 00
By lapse	2,250	5,549,000 00

COLORADO BUSINESS.*Business in the State during the Year 1888.*

	<i>No.</i>	<i>Amount.</i>
Certificates in force December 31, 1887	77	\$ 247,000 00
Certificates written during the year	9	27,500 00
Totals	86	\$ 274,500 00
Certificates ceased to be in force during the year	14	35,000 00
In force December 31, 1888	72	\$ 239,500 00
Losses incurred during the year	1	1,000 00
Certificates terminated:		
By death	1	1,000 00
By lapse	13	34,000 00
Received for fees, dues and assessments		4,857 00

Iowa Mutual Benefit Association,

OF
TOLEDO, IOWA.

Incorporated January 17, 1882.

G. R. STRUBLE, President.

HIRAM BALDWIN, Secretary.

I. INCOME DURING THE YEAR 1888.

Membership fees	\$ 6,672 00	
Annual dues	7,937 75	
Assessments	31,446 61	
Reinstatement fees	3,389 13	
Interest	681 40	
Borrowed money	1,500 00	
Total income	\$	51,626 89
Invested assets December 31, of previous year		10,782 51
Total resources	\$	62,409 40

II. DISBURSEMENTS.

Losses and claims	\$ 20,555 15	
Advanced payments returned	108 00	
Commissions to agents	7,413 76	
Commissions paid for collecting assessments	950 92	
Salaries of managers of agencies	3,233 28	
Salaries of officers	4,561 88	
Salaries and other compensations of office employes	928 78	
Rent and printing	670 45	
Furniture and miscellaneous expenses	2,799 24	
Total disbursements	\$	41,221 46
Balance	\$	21,189 94

III. INVESTED ASSETS.

Cost value of real estate (unincumbered)	\$ 6,671 98	
Loans on mortgages	6,750 00	
Cash in office	7,765 96	
Total cash items	\$	21,187 94

IV. OTHER ASSETS.

Interest accrued	\$ 34 22	
Total	\$	34 22
Gross assets	\$	21,222 16

V. LIABILITIES.

Losses adjusted and unpaid	\$	3,617 86
Salaries, rent and office expenses		2,362 90
Borrowed money		1,500 00
Judgment		1,791 45
Total liabilities	\$	9,272 21
Balance	\$	11,949 95

VI. CONTINGENT MORTUARY ASSETS.

Assessments due and unpaid	\$	1,000 00
Assessments for losses reported		19,350 00
Due from members	\$	20,350 00
Deduct cost of collection		2,035 00
Net amount due from members	\$	18,315 00

VII. CONTINGENT MORTUARY LIABILITIES.

Losses reported	\$	11,500 00
Total mortuary liabilities.	\$	11,500 00
Balance	\$	7,815 00

VIII. EXHIBIT OF CERTIFICATES.

	<i>No.</i>	<i>Amount.</i>
Certificates in force December 31, 1887	1,681	\$ 3,346,000 00
Certificates written during the year	539	1,068,000 00
Totals	2,220	\$ 4,414,000 00
Deduct certificates ceased to be in force	567	1,207,000 00
Certificates in force December 31, 1888	1,653	\$ 3,207,000 00
Certificates unpaid December 31, 1888	9	8,685 38
Losses incurred during the year	27	27,317 35
Totals	36	\$ 36,002 73
Losses paid	28	\$ 20,555 15
Certificates ceased to be in force:		
By death	27	\$ 53,000 00
By lapse.	540	1,154,000 00

COLORADO BUSINESS.*Business in the State during the Year 1888.*

	<i>No.</i>	<i>Amount.</i>
Certificates in force December 31, 1888	149	\$ 369,000 00
Certificates issued during the year	123	345,000 00
Totals	272	\$ 714,000 00
Deduct certificates ceased to be in force	132	337,000 00
Certificates in force December 31, 1888	140	\$ 377,000 00
Losses unpaid, December 31, 1887.	1	\$ 1,500 00
Losses paid	1	1,500 00
Certificates ceased to be in force:		
By lapse	132	337,000 00
Received for fees, dues and assessments		7,670 01

Massachusetts Benefit Association,

OF

BOSTON, . . . MASSACHUSETTS.

Incorporated, February 8, 1878.

WILLIAM MARCY, President.

GEO. A. LITCHFIELD, Secretary.

I. INCOME DURING THE YEAR 1888.

Membership fees	\$ 34,039 51
Annual dues	63,996 00
Assessments	682,389 08
Medical examiners' fees	3,454 00
Interest	9,797 16
Total income	\$ 793,675 75
Invested assets December 31 of previous year	211,906 29
Total	\$1,005,582 04

II. DISBURSEMENTS DURING THE YEAR 1888.

Losses and claims	\$ 603,100 62
Commissions and fees	65,677 20
Salaries of managers and agents not paid by commissions	3,291 69
Salaries and other compensation of officers	7,499 97
Salaries and other compensation of office employes	5,204 32
Medical examiners' fees	4,895 10
Rent, taxes and advertising	7,738 88
Traveling expenses, postage and miscellaneous expenses	10,560 31
Total disbursements	\$ 707,968 09
Balance	\$ 297,613 95

III. INVESTED ASSETS.

Loans on bonds and mortgages (first lien), on real estate \$	47,025 00
Cost value of stocks and bonds owned absolutely	67,562 50
Bills receivable	1,193 92
Cash in office	7,968 90
Cash deposited in bank	172,797 23
Cash deposited with trust companies	1,066 40
Total	\$ 297,613 95

IV. OTHER ASSETS.

Interest accrued	\$ 1,984 53
Gross assets	\$ 299,598 48

V. CONTINGENT MORTUARY ASSETS.

Mortuary assessments reported	\$ 209,258 00
Net amount due from members	\$ 209,258 00

VI. CONTINGENT MORTUARY LIABILITIES.

Losses adjusted not yet due	\$ 72,110 00
Losses in process of adjustment	61,148 00
Losses reported	44,000 00
Losses resisted	32,000 00
Total mortuary liabilities	\$ 209,258 00

VII. EXHIBIT OF CERTIFICATES.

	<i>No.</i>	<i>Amount.</i>
Certificates in force December 31, 1887	13,406	\$48,977,000 00
Certificates written during the year	4,576	10,393,000 00
Total	17,982	\$59,370,000 00
Deduct certificates ceased to be in force	1,849	6,255,000 00
Certificates in force December 31, 1888	16,133	\$53,115,000 00
Certificates unpaid December 31, 1887	51	\$ 182,000 00
Losses incurred during the year	183	660,000 00
Total	234	\$ 842,000 00
Losses paid during the year	177	\$ 603,100 00
Certificates terminated during the year:		
By death	183	660,000 00
By lapse	1,666	5,595,000 00

COLORADO BUSINESS.*Business in the State during the year 1888.*

	<i>No.</i>	<i>Amount.</i>
Certificates in force at the end of the previous year	14	\$ 49,000 00
Certificates issued during the year	3	12,000 00
Total	17	\$ 61,000 00
Deduct certificates ceased to be in force	13	46,000 00
Certificates in force December 31, 1888	4	\$ 15,000 00
Losses incurred during the year	2	\$ 10,000 00
Certificates terminated during the year:		
By death	2	\$ 10,000 00
By lapse	11	36,000 00
Received for fees, dues and assessments		\$ 641 94

Mutual Benefit Life Association of America,

OF

NEW YORK, . . . NEW YORK.

Incorporated December 20, 1882.

EDW. HENRY KENT, President.

THEO. C. LANDMESSER, Secretary.

I. INCOME DURING THE YEAR 1888.

Membership fees	\$ 27,353 00
Annual dues	71,294 40
Assessments	309,311 42
Interest	3,624 62
Cash received from all other sources	35,238 10
Total income	\$ 446,821 54
Invested assets December 31, 1887.	137,398 50
Total	\$ 584,220 04

II. DISBURSEMENTS DURING THE YEAR 1888.

Losses and claims.	\$ 252,650 00
Advanced payments, applied on policies in force	10,105 83
Commissions allowed agents	44,989 99
Commissions paid for collecting assessments.	3,374 17
Salaries of managers and agents.	2,985 90
Salaries and other compensation of officers	11,969 56
Salaries of office employés	17,108 48
Medical examiners' fees	3,802 25
Rent, taxes and advertising	15,776 96
Advanced to agents.	4,617 62
All other items	22,733 66
Total disbursements	\$ 390,114 42
Balance	\$ 194,105 62

III. INVESTED ASSETS.

Agents' ledger balances.	\$ 3,707 00
Cash in office	2,302 88
Cash deposited with trust Co.	145,690 38
Cash deposited in bank	42,405 36
Total	\$ 194,105 62

IV. OTHER ASSETS.

Office furniture	\$ 10,000 00
Gross assets.	\$ 204,105 62

V. LIABILITIES.

Losses adjusted, due and unpaid	\$ 200 00
Rents and office expenses	4,092 95
Due to officers for organization expenses	25,000 00
Advanced assessments	1,928 42
Commissions due agents	2,042 24
Total liabilities	\$ 33,263 61
Balance net assets	\$ 170,842 01

VI. CONTINGENT MORTUARY ASSETS.

Assessments called and not due	\$ 2,593 41
Assessments due and unpaid	513 15
Assessments not yet called for: losses, \$71,000.00; resisted, \$30,000.00; reported, \$10,000; total	111,000 00
Total	\$ 114,106 56
Deduct cost of collection	1,141 06
Net amount due from members	\$ 112,965 50

VII. CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment	\$ 71,000 00
Losses reported	10,000 00
Losses resisted	30,000 00
Total	\$ 111,000 00

VIII. EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force December 31, 1887	5,866	\$23,752,000 00
Certificates issued during the year	1,772	4,429,000 00
Totals	7,638	\$28,181,000 00
Deduct certificates ceased to be in force	1,476	5,892,800 00
Certificates in force December 31, 1888	6,162	\$22,288,200 00
Losses unpaid December 31, 1887	26	\$ 146,500 00
Losses incurred during the year	57	219,200 00
Totals	83	\$ 365,700 00
Losses paid during the year	63	25,265,000 00
Certificates ceased to be in force:		
By death	57	219,200 00
By lapse	1,419	5,673,600 00

COLORADO BUSINESS.*Business in the State during the Year 1888.*

	No.	Amount.
Certificates in force December 31, 1887	262	\$ 1,504,000 00
Certificates issued during the year	16	58,000 00
Total	278	\$ 1,562,000 00
Certificates ceased to be in force	148	833,000 00
Certificates in force December 31, 1888	130	\$ 729,000 00
Losses incurred during the year	1	\$ 5,000 00
Certificates ceased to be in force:		
By death	1	5,000 00
By lapse	147	828,000 00

The National Alliance,

OF

NEW YORK, NEW YORK

Incorporated September 29, 1885.

H. M. MUNSELL, President.

A C. HUNT, Secretary.

I. INCOME DURING THE YEAR 1888.

Membership fees	\$ 25,219 00	
Annual dues	34,696 99	
Assessments	107,543 61	
Medical examiners' fees	3,537 00	
Interest	410 56	
Advances to agents repaid	769 02	
Received from all other sources	6,490 97	
Fees for changes in certificates	10 00	
Total income		\$ 179,677 15
Invested assets December 31, 1887		44,570 98
Total net resources		\$ 223,248 13

II. DISBURSEMENTS DURING THE YEAR.

Losses and claims	\$ 92,500 00	
Advanced payments returned	608 16	
Commissions and fees paid to agents	41,277 70	
Paid for collecting assessments	3,200 00	
Salaries and other compensation of office employés	6,641 68	
Medical examiners' fees	3,537 00	
Rent, advertising and printing	6,896 50	
Advanced to agents	3,390 80	
Postage, exchange and miscellaneous expenses	1,698 52	
Traveling expenses	763 31	
Expenses of home office and branches	4,079 29	
Cost of adjusting death claims	918 72	
Total disbursements		\$ 165,511 68
Balance		\$ 57,736 45

III. INVESTED ASSETS.

Loans on mortgages (first liens) on real estate	\$ 2,000 00	
Cost value of stocks and bonds owned absolutely	3,000 00	
Agents' ledger balances	3,390 80	
Cash in office	4,027 73	
Cash deposited in banks (reserve fund account)	44,735 28	
Cash deposited in National Shoe and Leather Bank, N.Y.	582 64	
Total net or invested assets		\$ 57,736 45

IV. LIABILITIES.

Advanced assets	\$ 15,103 05
Balance net assets	\$ 42,633 40

V. CONTINGENT MORTUARY ASSETS.

Assessments called and not yet due	\$ 34,252 69
Assessments due and unpaid	773 73
Total due from members	\$ 35,026 42
Deduct cost of collection	1,751 32
Net amount due from members	\$ 33,275 10
Total	\$ 75,908 50

VI. EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force December 31, 1887	2,748	\$11,142,000 00
Certificates written during the year 1888	1,379	5,153,500 00
Total	4,127	\$16,295,500 00
Deduct amount ceased to be in force during 1888	653	2,755,000 00
Certificates in force December 31, 1888	3,474	\$13,540,500 00
Losses incurred during the year	18	\$ 97,000 00
Losses paid during the year	18	92,500 00
Certificates terminated by death	18	97,000 00
By lapse	635	2,658,000 00

COLORADO BUSINESS.

Business in the State during the year 1888.

	No.	Amount.
Certificates written during the year	19	\$ 110,000 00
Certificates ceased to be in force	1	5,000 00
Certificates in force December 31, 1888	18	\$ 105,000 00
Received for membership fees, dues and assessments		\$ 493 55

National Temperance Relief Union,

OF

ST. JOSEPH, MISSOURI.

Incorporated June 21, 1881.

JAMES M. STREET, President.

FIELDING H. LEWIS, Secretary.

I. INCOME DURING THE YEAR 1888.

Membership fees	\$ 4,697 00
Annual dues	481 35
Assessments	51,855 12
Medical examiners' fees	231 00
Rents	150 00
Advances to agents repaid	192 98
Received from all other sources.	576 99
Total income	\$ 58,184 44
Invested assets December 31 of the previous year	6,615 02
Total net resources	\$ 64,799 46

II. DISBURSEMENTS DURING THE YEAR 1888.

Losses and claims.	\$ 39,250 00
Advanced payments returned.	7 50
Commissions to agents	4,091 94
Commissions paid for collections	20 82
Salary of managers and agents.	2,775 20
Salaries and other compensations of officers	453 95
Compensation of office employés.	5,490 63
Medical examiners' fees	231 00
Rents, taxes and other miscellaneous expenses	1,163 40
Advanced to officers and agents.	120 85
All other items	658 68
Cash for bonds	1,894 00
Total disbursements.	\$ 56,157 97
Balance	\$ 8,641 49

III. INVESTED ASSETS.

Loans secured by pledge of certificates for membership fees	\$ 111 92
Cost value of stocks and bonds owned absolutely	4,900 00
Agents' ledger balances.	662 82
Cash in office	455 46
Cash deposited in bank	2,511 29
Total invested assets	\$ 8,641 49

IV. OTHER ASSETS.

Interest due	\$	192 67
Market value of stocks and bonds over cost		110 00
Total	\$	302 67
Gross assets.	\$	8,944 16

V. CONTINGENT MORTUARY ASSETS.

Assessments called and not due	\$	7,000 00
Assessments not yet called for, unadjusted		12,000 00
Resisted.		2,000 00
Total due from members	\$	21,000 00

VI. CONTINGENT MORTUARY LIABILITIES.

Losses adjusted and not due	\$	10,250 00
Losses in process of adjustment		6,500 00
Losses reported		3,250 00
Losses resisted		2,000 00
Total contingent mortuary liabilities.	\$	22,000 00

VII. EXHIBIT OF POLICIES.

	No.	Amount.
Certificates in force December 31 of previous year	1,829	\$ 3,033,000 00
Certificates written during the year	501	766,000 00
Totals	2,330	\$ 3,799,000 00
Deduct certificates ceased to be in force.	727	1,124,000 00
Certificates in force December 31, 1888	1,603	\$ 2,675,000 00
Error in last year's report	1	\$ 750 00
Four errors in 1887 not reported until 1888	4	7,000 00
Losses unpaid December 31, 1887	12	18,000 00
Losses incurred during the year	24	34,500 00
Totals	41	\$ 60,250 00
Losses paid during the year	27	39,250 00
Certificates terminated:		
By death	24	34,500 00
By lapse.	703	1,089,500 00

COLORADO BUSINESS.

Business in the State during the Year 1888.

	No.	Amount.
Certificates in force December 31, 1887	1	\$ 1,250 00
Certificates written during the year 1888	84	129,000 00
Totals	85	\$ 130,250 00
Deduct certificates ceased to be in force	6	8,000 00
Certificates in force December 31, 1888	79	\$ 122,250 00
Certificates terminated by lapse	6	8,000 00
Received for fees, dues and assessments		226 18

Northwestern Masonic Aid Association,

OF

CHICAGO, ILLINOIS.

Incorporated June 27, 1874.

DANIEL J. AVERY, President.

JAMES A. STODDARD, Secretary.

I. INCOME DURING THE YEAR 1888.

Membership fees	\$ 94,598 00	
Assessments	1,226,751 73	
Interest	3,359 62	
Received from all other sources	3,955 66	
Total income		\$ 1,328,665 01
Amount of net or invested assets December 31, 1888		191,345 47
Total net resources		\$ 1,520,010 48

II. DISBURSEMENTS DURING THE YEAR 1888.

Losses and claims.	\$ 989,102 08	
Advanced payments returned	8,838 65	
Commission and fees allowed to agents	67,138 90	
Commissions paid for collecting assessments	5,568 28	
Salaries and expenses of special agents	3,891 83	
Salaries of officers and other compensation	42,494 20	
Salaries and other compensation of office employes	49,327 81	
Medical examiners' fees	18,327 55	
Rents, advertising and printing	14,764 16	
All other items	42,596 52	
Total disbursements		\$ 1,242,049 98
Balance		\$ 277,960 50

III. INVESTED ASSETS.

Cost value of stocks and bonds owned absolutely	103,818 75	
Agents' ledger balances.	\$ 1,890 40	
Cash in company's office	149 93	
Cash in hands of treasurer	172,101 42	
Total assets	\$ 277,960 50	
Deduct depreciation	406 25	
Total assets, less depreciation		\$ 277,554 25

622 NORTHWESTERN MASONIC AID ASSOCIATION.

IV. OTHER ASSETS.

Interest due	\$	104 16
Gross assets	\$	277,658 41

V. LIABILITIES.

Losses adjusted waiting determination as to beneficiary	\$	60,500 00
Losses resisted		7,500 00
Advanced assessments		40,760 46
Outstanding accounts		1,049 06
Total liabilities	\$	109,809 52
Balance (net assets)	\$	167,848 89

VI. CONTINGENT MORTUARY ASSETS.

Assessments due and unpaid	\$	10,000 00
Assessments not yet called for (unadjusted)		137,000 00
Assessments on losses reported		134,000 00
Total due from members	\$	281,000 00

VII. CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment	\$	137,000 00
Losses reported		134,000 00
Total mortuary liabilities	\$	271,000 00

VIII. EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force at the end of the previous year	41,243	\$118,055,500 00
Certificates issued during the year	7,931	19,465,500 00
Certificates restored	975	2,901,500 00
Totals	50,149	\$140,422,500 00
Deduct certificates ceased to be in force	3,108	9,174,000 00
Certificates in force December 31, 1888	47,041	\$131,248,500 00
Losses unpaid December 31, 1887	61	\$ 171,250 00
Settlement of disputed claims		3,852 08
Losses incurred during the year	371	1,156,500 00
Totals	432	\$ 1,331,602 08
Surrendered certificate		\$ 3,500 00
Losses paid during the year 1888	321	989,102 08
Certificates ceased to be in force:		
By death	371	1,156,500 00
By lapse	2,737	8,017,500 00

COLORADO BUSINESS.

Business in the State during the Year 1888.

	No.	Amount.
Certificates in force at the end of the previous year	634	\$ 2,115,000 00
Certificates issued during the year	79	218,000 00
Restored	19	53,000 00
Totals	732	\$ 2,386,000 00
Deduct certificates ceased to be in force	64	219,500 00
Certificates in force December 31, 1888	668	\$ 2,166,500 00
Losses unpaid December 31 of the previous year	1	\$ 5,000 00
Losses incurred during the year	4	11,000 00
Total	5	\$ 16,000 00
Losses paid during the year	5	16,000 00
Deduct certificates ceased to be in force:		
By death	4	11,000 00
By lapse	60	208,500 00
Received for fees, dues and assessments		23,007 16

UNITED STATES MUTUAL ACCIDENT ASSOCIATION,

OF

NEW YORK, NEW YORK.

Incorporated, 1877.

CHARLES B. PEFT, President.

JAMES R. PITCHER, Secretary.

I. INCOME DURING THE YEAR 1888.

Membership fees	\$ 160,230 00
Annual dues	48,767 00
Assessments	664,936 45
Interest	18 25
Total income	\$ 873,951 70
Assets December 31, 1887	51,011 06
Net resources	\$ 924,962 76

II. DISBURSEMENTS DURING THE YEAR 1888.

Losses and claims	\$ 346,689 77
Commissions allowed agents	149,027 17
Commissions paid for collecting assessments	6,613 93
Salaries of managers and agents	13,724 90
Salaries of officers	87,478 28
Salaries of employes	69,043 30
Medical examiners' fees	15,984 79
Rent, advertising and printing	65,874 31
All other items	67,672 88
Total disbursements	\$ 822,109 33
Balance	\$ 102,853 43

III. INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely . . .	\$ 11,837 47	
Agents' ledger balances	11,353 49	
Cash in office	1,907 76	
Cash deposited in bank (reserve fund)	20,000 00	
Cash deposited in bank	57,754 71	
Total	\$ 102,853 43	
Deduct depreciations	1,472 69	
Total net invested assets (less depreciations)	\$ 101,380 74	

IV. LIABILITIES.

Advanced assessments	\$ 49,743 96	
Miscellaneous bills not presented	9,000 00	
Total	\$ 58,743 96	
Balance	\$ 42,636 78	

V. CONTINGENT MORTUARY ASSETS.

Assessments called and not due	\$ 60,263 00	
Annual dues	2,230 00	
Assessments not yet called (losses unadjusted)	58,106 30	
Total due from members	\$ 120,599 30	
Deduct cost of collection	1,300 00	
Amount due from members	\$ 119,299 30	

VI. CONTINGENT MORTUARY LIABILITIES.

Losses adjusted and not due	\$ 17,000 00	
Losses in process of adjustment	38,106 30	
Losses resisted	20,000 00	
Total contingent mortuary liabilities	\$ 75,106 30	

VII. EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force December 31, 1887	41,119	\$200,610,500 00
Reinstated after December 31, 1887	664	2,927,750 00
Certificates issued during the year	32,046	148,267,500 00
Total	73,829	\$351,805,750 00
Certificates ceased to be in force during the year	26,205	119,874,500 00
Certificates in force December 31, 1888	47,624	\$231,931,250 00
Losses unpaid December 31, 1887		\$ 61,993 00
Losses incurred during the year		359,803 07
Total		\$ 421,796 07
Losses paid during the year	3,229	\$ 346,689 77
Certificates ceased to be in force:		
By death	31	128,750 00
By lapse	26,174	119,745,750 00

COLORADO BUSINESS.

Business in the State during the year 1888.

	<i>No.</i>	<i>Amount.</i>
Certificates in force December 31, 1887	469	\$ 2,136.750 00
Certificates re-instated	5	23,000 00
Certificates issued during the year	334	1,514,500 00
Total	808	\$ 3,674,250 00
Deduct certificates ceased to be in force	403	1,803,250 00
Certificates in force December 31, 1888	405	\$ 1,871,000 00
Losses unpaid December 31, 1887	3	\$ 166 70
Losses incurred during the year	33	1,833 26
Total	36	\$ 1,999 96
Losses paid during the year	34	\$ 1,803 53
Certificates ceased to be in force:		
By lapse	403	1,803,250 00
Received for fees, dues and assessments		9,022 00

TABLE I.

SHOWING INCOME, EXPENDITURES, ASSETS AND LIABILITIES OF CO-OPERATIVE INSURANCE COMPANIES TRANSACTING BUSINESS IN THIS STATE, FOR THE YEAR ENDING DECEMBER 31, 1888.

NAMES OF COMPANIES	INCOME.			EXPENDITURES.			ASSETS			Total liabilities.
	Paid by members.	Other receipts.	Total income.	Paid for losses.	Paid for expenses.	Total Expenditures.	Cash or invested assets.	Other assets	Total assets.	
Bankers Life, Iowa	\$ 267,548.39	\$ 27,066.24	\$ 295,514.63	\$ 116,000.00	\$ 62,027.67	\$ 178,027.67	\$ 471,954.78	\$ 6,406.54	\$ 478,361.32	\$ 2,139.21
Bankers Life, Minnesota	116,222.31	22,924.89	139,147.20	92,000.00	32,584.97	124,584.97	168,156.68	24,702.45	192,857.13	20,000.00
Covenant Mutual Benefit, Illinois	806,991.60	21,457.63	888,449.29	685,576.29	136,412.78	821,989.07	381,815.16	12,389.30	394,204.46	265,656.04
Equitable Mutual Accident, Colorado	61,068.72	4.25	61,072.97	10,878.02	20,787.01	31,665.03	39,929.08		39,929.08	1,530.73
Fidelity Mutual Life, Pennsylvania	329,888.04	10,350.94	340,238.98	123,950.00	147,722.51	271,672.51	176,146.99	30,764.73	206,911.72	66,886.31
Hartford Life and Annuity, Connecticut	983,448.72	12,702.00	996,150.72	648,597.00	242,174.38	890,771.38	760,689.93	555.61	761,245.54	287,977.06
Iowa Mutual Benefit, Iowa	40,445.49	2,181.40	51,626.89	20,555.15	20,666.31	41,221.46	21,187.94	34.22	21,222.16	20,772.21
Massachusetts Benefit, Massachusetts	783,878.59	9,797.16	793,675.75	603,100.62	104,867.47	707,968.09	297,613.95	1,984.53	299,598.48	209,258.00
Mutual Benefit Life of America, New York	407,958.80	58,862.72	446,821.54	252,650.00	137,464.42	399,114.42	194,105.62	10,000.00	204,105.62	144,263.61
National Alliance, New York	170,996.60	7,680.55	178,677.15	92,500.00	73,011.68	165,511.68	57,736.45		57,736.45	15,103.05
National Temperance Relief, Missouri	57,464.47	919.97	58,384.44	39,250.00	16,907.97	56,157.97	8,641.49	302.67	8,944.16	22,000.00
Northwestern Masonic Aid, Illinois	1,321,344.73	7,315.28	1,328,660.01	989,102.08	252,947.99	1,242,049.98	277,554.25	104.16	277,658.41	360,809.52
United States Mutual Accident, New York	873,933.45	18.25	873,951.70	346,689.77	475,419.56	822,109.33	101,380.74		101,380.74	133,850.26
Totals	\$ 6,289,964.99	\$ 162,181.28	\$ 6,452,146.27	\$ 4,020,848.93	\$ 1,722,994.63	\$ 5,743,843.56	\$ 2,956,913.06	\$ 87,214.21	\$ 3,044,127.27	\$ 1,570,247.50

TABLE II.

GIVING NAME OF COMPANY, LOCATION, AND NAME OF PRESIDENT AND SECRETARY.

NAME OF COMPANY.	LOCATION.	PRESIDENT.	SECRETARY.
Bankers Life Association	Des Moines, Iowa	Edward A. Temple . . . . .	. . . . . T. L. Palmer
Bankers Life Association	St. Paul, Minnesota	Russell R. Dort . . . . .	. . . . . Douglas Putnam
Covenant Mutual Benefit Association	Galesburg, Illinois	A. W. Berggren . . . . .	. . . . . E. F. Phelps
Equitable Mutual Accident Association of Colorado	Denver, Colorado	James H. Platt . . . . .	. . . . . Fred J. Egan
Fidelity Mutual Life Association	Philadelphia, Penn	L. G. Fouse . . . . .	. . . . . W. S. Campbell
Hartford Life and Annuity Insurance Co	Hartford, Connecticut	Frederick R. Foster . . . . .	. . . . . Stephen Ball
Iowa Mutual Benefit Association	Toledo, Iowa	G. R. Struble . . . . .	. . . . . Hiram Baldwin
Massachusetts Benefit Association	Boston, Massachusetts	Willard Marcy . . . . .	. . . . . Geo. A. Litchfield
Mutual Benefit Life Association of America	New York, New York	Edward Henry Kent . . . . .	. . . . . Theo. C. Landmesser
The National Alliance	New York, New York	H. M. Munsell . . . . .	. . . . . A. C. Hunt
National Temperance Relief Union	St. Joseph, Mo.	James W. Street . . . . .	. . . . . Fielding H. Lewis
Northwestern Masonic Aid Association	Chicago, Ill.	Daniel J. Avery . . . . .	. . . . . James A. Stoddard
United States Mutual Accident Association	New York, New York	Charles B. Peet . . . . .	. . . . . James R. Pitcher

LIST OF AGENTS
FOR
LIFE AND CO-OPERATIVE COMPANIES.

LIST OF AGENTS FOR LIFE COMPANIES FOR 1889.

COMPANIES.	AGENTS.	LOCATION.
Aetna Life Insurance Co., Hartford, Conn	Chas. T. Martin John Knowles Wm. T. Craft	Denver Pueblo Denver
Connecticut Mutual Life Insurance Co., Hartford, Conn.	William S. Hatch	Denver
Equitable Life Assurance Society, New York, N. Y	J. C. Harley Geo. T. Williams. W. O. Brinker Wm. W. Booth Clinton L. Booth H. H. Wright Ed. Nathan W. F. Pitschner F. Lee Forman E. Holloway Geo. O. Keeler Chas. Tarbell. L. H. Skinner William Dillon S. Levick Chas. A. Stein Lucien Stern Geo. W. Smith Leslie A. Coddington Geo. Guion. W. F. McFarland Jas. C. Connors Cecil Sensor F. R. Pratt F. C. Nichols	Denver Denver Denver Denver Denver Denver Denver Denver Denver Denver Leadville Saguache Colo. Springs Castle Rock Denver Denver Denver Denver Trinidad Denver Pueblo Aspen Colo. Springs Denver Denver
Germania Life Insurance Co., New York, N. Y	William E. Nordsieck John Tomay Wm. W. Roller.	Denver Georgetown Salida
Home Life Ins. Co., Brooklyn, N. Y	Wm. M. Abernathy	Topeka, Kansas
Manhattan Life Insurance Co., New York, N. Y	Edward S. Rich Harvey M. Hill	Denver Pueblo
Massachusetts Mutual Life Ins. Co., Springfield, Mass	Isaac B. Snow Jas. Noonan John S. Hyman W. E. Barton. Geo. W. Smith	Kansas City Kansas City Kansas City Denver Denver
Michigan Mutual Life Ins. Co., Detroit, Mich	G. F. Little Wm. H. Carhartt.	Junct'n City, Kan Denver
Mutual Life Ins. Co., New York, N. Y.	F. A. Brady Aaron Sonneborn Harvey T. Simpson James Wright Geo. W. Smith S. F. McCreery Harry Lake Jacob Bernheimer Horace T. DeLong Monash Bros Rufus Phillips H. K. Skinner C. F. Painter W. H. McIntyre	Denver Pueblo Denver Denver Denver Greeley Central City Leadville Grand Junction Trinidad La Junta Durango Telluride Colo. Springs

COMPANIES.	AGENTS.	LOCATION.
Mutual Life Ins. Co., New York, N. Y.	F. C. Nichols	Pueblo
	David E. Martin	Denver
	William J. Annan	Denver
	A. D. Thomas	Denver
Mutual Benefit Life Insurance Co., Newark, N. J.	Gilbert A. Newkirk	Denver
	John H. Hammond	Denver
	Charles R. Kem	Denver
	John W. Bruner	Denver
	Chas. T. Newton	Denver
	Edwin H. Easley	Central City
	James T. Clark	Denver
	James Fox	Denver
	Stickley & Shaw	Leadville
National Life Insurance Co., Montpe- lier, Vermont	M. L. Roeder & Bro.	Omaha, Neb.
	Adolf L. Roeder	Denver
	D. Silverstein	Denver
	A. Boyd	Denver
	W. O. Brinker	Denver
	W. J. Plows	Denver
	Oscar E. Guenther	Denver
New York Life Insurance Co., New York, N. Y.	H. S. Bigger	Denver
	C. P. Chandler	Denver
	B. S. Curry	Denver
	T. E. Daly	Leadville
	J. A. Ferguson	Denver
	P. Franklin	Denver
	J. A. Hazard	Denver
	H. J. Hersey	Denver
	W. E. Knight	Georgetown
	Main & Pulling	Denver
	D. A. Noble	Trinidad
	E. R. Perkins	Denver
	Prewitt & Prewitt	Durango
	H. F. Selleck	Denver
	M. P. Selleck	Denver
	G. C. Simmons	Pueblo
	G. E. Smith	Loveland
	N. M. Tabor	Denver
	G. W. Williamson	Montrose
	C. E. Watson	Denver
	E. Holloway	Denver
	Geo. S. Draper	Pueblo
Northwestern Mutual Life Insurance Co., Milwaukee, Wis.	Coe & Williams	Denver
	H. W. Benton	Denver
	F. H. Bordman	Denver
	L. B. Smith	Denver
	G. J. Patterson	Denver
	C. C. Hendrie	Glenwood Sp'gs
	Otis Remick	Colo. Springs
	Ned Steel	Leadville
	Geo. W. Van Nortwick	Denver
	W. J. Buell	Denver
Pacific Mutual Life Insurance Co., San Francisco, Cal.	Ira B. Jackson	Denver
	Sidney A. Sheppard	Denver
	James A. Cunningham	Denver
	LeRoy Norton	Denver
	E. L. Cox	Denver
	Leslie A. Coddington	Trinidad
	M. V. B. Benson	Pueblo
	J. E. Miles	Pueblo
	Lyons & Brooks	Greeley
	Harry Brooks	Greeley
	Edwin L. Coates	Boulder
	Arthur B. Roberts	Aspen
	Bridwell & Cassidy	Cañon City
	Prewitt & Prewitt	Durango

LIST OF AGENTS.

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COMPANIES.	AGENTS.	LOCATION.
Pacific Mutual Life Insurance Co., San Francisco, Cal.	J. P. Kearns G. M. McKinney Frank Lewis Chas. T. Sills Charles T. Merriman L. W. Hunt W. H. McIntyre H. W. Goodrich C. M. Sherman Willis I. Thompson F. H. Reinhold G. W. Edkin J. W. Bruner	Walsenburg Salida Sterling Gunnison Monte Vista Saguache Colo. Springs Red Cliff Colorado City Leadville Montrose Trinidad Denver
Penn Mutual Life Insurance Co., Philadelphia, Penn.	Joseph H. Harrison Myer Harrison Wm. J. Smith James C. Taylor Abraham C. Wilson L. E. Dwinell Ben H. Pelton Hamilton & Co. Theo. F. VanWagenen D. Silverstein W. F. Parker	Denver Denver Denver Denver Leadville Colo. Springs Ouray Colo. Springs Denver Denver Colo. Springs
Provident Saving Life Assurance Society, New York, N. Y.	J. C. Barney Kipper & Graves Chas. E. Conrad Theo. Leland	Denver Monte Vista Denver Pueblo
Prudential Insurance Co. of America, Newark, N. J.	Seth A. Keeney P. E. Page Geo. A. Smith W. H. Brumbaugh O. C. Lauck L. C. Dodd Geo. S. Cornell Ernest Mueller John Bowen F. J. Buckley John C. Lannet Chas. M. Newkirk Frank VanWyck	Denver Denver Denver Denver Denver Denver Denver Denver Denver Denver Denver Denver Denver
Travelers Ins. Co., Hartford, Conn.	Sam Lesem James W. Abbott Budrow & Wayne John D. Bransford John W. Day Thomas A. Good Gallotti & Pingrey Andrew L. Lawton Geo. E. McClelland Charles F. Painter Forbes Parker Frank M. Reardon Henry Seifried Frank H. Stickney Bennett E. Seymour Clarence L. Smith Chas. T. Sills Sanborn, Phillips & Co H. S. Van Keuren R. C. Bloomfield W. M. McCollister H. S. Nones Geo. W. Peck J. W. Phillips Arthur Williams	Denver Ouray Fort Collins Aspen Boulder Del Norte Durango Colo. Springs Idaho Springs Telluride Glenwood Sp'gs Leadville Georgetown Longmont Central City Loveland Gunnison Greeley Pueblo Denver Topeka Denver Denver Denver Denver

COMPANIES.	AGENTS.	LOCATION.
Travelers' Ins. Co., Hartford, Conn.	B. W. Wisebart	Denver
	W. S. Hinman	Denver
	W. H. Smith	Denver
	Frank Ruby	Alamosa
	T. B. Hatfield	Antonito
	Frank J. Smith	Aspen
	F. Wm. Jnneman	Breckenridge
	John Connell	Boulder
	M. D. Potter	Buena Vista
	Clyde G. Nikirk	Cañon City
	C. H. Schell	Cañon City
	Clinton I. Lawrence	Crested Butte
	James M. Ellison	Colo. Springs
	Chas. C. Hoyt	Colo. Springs
	S. N. Nye	Colo. Springs
	Joseph Milner	Denver
	P. J. Flynn	Denver
	Cobb, Winne & Wilson	Denver
	Austin McFarland	Denver
	B. P. M. Kimball	Denver
	Edwin F. Lackner	Denver
	John W. Bruner	Denver
	Edwin G. Patterson	Denver
	Geo. Henry	Denver
	R. T. Sheckells	Denver
	N. Nagengast	Durango
	Carter E. Wilber	Fairplay
	Wm. B. Lawrence	Grand Junction
	J. R. DeRemer	Glenwood Sp'gs
	C. M. Marsh	Glenwood Sp'gs
	C. J. Fisher	Golden
	John P. Huntley	Gunnison
	P. L. Leavy	Idaho Springs
	Geo. H. Anthony	La Junta
	S. M. Brown	Leadville
	H. C. Bennett	Leadville
	John W. Salter	Leadville
	C. A. Pollen	Manitou
	Geo. P. Overhiser	Montrose
	E. E. Brunson	Ouray
	Alexander Jackson	Pueblo
	James E. Watson	Pueblo
	J. J. Devereaux	Pueblo
	Geo. S. Nelson	Salida
	John Q. Logan	Sargent
	Seward L. Breckenridge	Sterling
	J. A. Atkinson	Silverton
	Chas. L. Tingle	South Pueblo
	H. C. Brown	Trinidad
	Chas. F. Ege	Colo. Springs
	Geo. E. Crater	Denver
	Wm. Willoughby	Denver
	L. O. Tosh	Monte Vista
	John E. Lambert	Pueblo
	John F. Fraser	West Cliff
	Riley G. Sutphen	Longmont
	J. G. Keeler	Pueblo
	C. A. Montross	Buena Vista
Union Central Life Ins. Co., Cin., O.	O. H. P. Applegate	Denver
Union Mut. Life Ins. Co., Portland, Me	Alfred J. Bromfield	Denver
	Wm. F. Mason	Denver
	Williams & Mallaby	Pueblo
	J. E. Miles	Pueblo
	Mrs. Pressie Wiggleworth	Trinidad
Washington Life Ins. Co., New York, N. Y.	Carl. L. Ingraham	Denver
	F. E. Busby	Denver
	D. A. Zeagler	Denver
	H. W. Wilson	Fort Collins

CO-OPERATIVE INSURANCE COMPANIES' AGENTS FOR 1889.

COMPANIES.	AGENTS.	LOCATION.
Bankers' Life Association, Des Moines, Iowa	James T. McFarland	Pueblo
Covenant Mutual Benefit Association, Galesburg, Illinois	Chas. B. Timberlake	Holyoke
	Thomas L. Watson	Sterling
	W. E. A. Innis	Pueblo
	Wm. Stevenson	Denver
Equitable Mutual Accident Association, Denver, Colorado	Ben H. Pelton	Ouray
	William Shehan	Red Mountain
	Chas. A. Dollarhide	Virginus
	Edward Peacock	Ouray
	John P. Wilkes	Gunnison
	Percy H. Ramsden	Gunnison
	Andrew D. DeMasters	Colorado Springs
	Thomas F. Daly	Leadville
	James A. Dean	Leadville
	Chas. L. Cooper	Aspen
	Mark Rosenkrand	Aspen
	W. T. Clark	Denver
	Myron P. Selleck	Denver
	Chas. M. Newkirk	Denver
	Elijah P. Hall	Denver
	Chas. D. Brooks	Trinidad
	J. E. Miles	Pueblo
	O. G. Holland	Pueblo
	Frank J. Doyle	Crested Butte
	C. F. Doyle	Central City
	Francis R. Brown	Boulder
	Walter D. Littlefield	Trinidad
	Theo. Hoberecht	Denver
Hartford Life and Annuity Insurance Company, Hartford, Connecticut	L. H. Long	Denver
	Will J. Orange	Silver Cliff
Iowa Mutual Benefit Association, Toledo, Iowa	Mrs. A. H. Gleason	Denver
	James Stuart	Gunnison
	W. E. Herrick	Gunnison
The National Alliance, New York, New York	Chas. H. Taft	Denver
National Temperance Relief Union, St. Joseph, Missouri	W. J. Jackson	Pueblo
	J. F. Martin	Denver
Northwestern Masonic Aid Association, Chicago, Illinois	H. D. Hathaway	Pueblo
	J. C. Johnson	Denver
	A. L. Lawton	Colorado Springs
	H. O. Dodge	Boulder
	A. Shannon	Topeka
	J. R. Wills	Fort Collins
	J. W. Taylor	Silverton
	G. W. Armstrong	Cimarron
	N. W. Davy	Denver
United States Mutual Accident Association, New York, New York	Chas. H. Morris	Denver
	Z. F. Brown	Denver
	J. T. McFarland	Pueblo
	Geo. D. Merriam	Buena Vista
	Frank B. Wood	Pueblo
	A. A. Tichnor	Fort Collins
	A. Boyd	Denver

RECEIPTS.

RECEIPTS FROM FIRE COMPANIES.

FROM MARCH 1, 1888, TO MARCH 1, 1889.

Ætna, Connecticut	\$ 160 12
Agricultural, New York	105 55
Amazon, Ohio.	176 32
American, New Jersey	168 80
American Fire, New York	122 17
American Fire, Pennsylvania	438 41
American Central, Missouri	155 00
Anglo-Nevada, California	282 23
Armenia, Pennsylvania	59 00
Atlas Assurance, England	136 48
Boatman's Fire and Marine, Pennsylvania	87 60
Boylston, Massachusetts	127 17
British America, Canada	80 30
California, California	203 28
Citizens', Missouri	74 84
Citizens', New York	106 30
City of London Fire, England	59 53
Commercial, California	157 36
Commercial Union, England	327 14
Concordia Fire, Wisconsin	77 05
Connecticut Fire, Connecticut	2 00
Continental, New York	283 42
Eliot, Massachusetts	64 65
Equitable Fire and Marine, Rhode Island	2 00
Exchange Fire, New York	87 02
Farmers' and Merchants', Colorado	504 75
Farragut Fire, New York	75 25
Fire Association, Pennsylvania	183 17
Fire Insurance Association, England.	125 72
Fireman's Fund, California	353 95
Franklin Fire, Pennsylvania	117 65
German, Freeport, Illinois	291 45
German Fire, Peoria, Illinois	156 99
German Fire, Pennsylvania	10 00
German American, New York	360 57
Germania Fire, New York	163 19
Girard Fire and Marine, Pennsylvania	93 00
Granite State Fire, New Hampshire	129 49
Hamburg-Bremen Fire, Germany	2 00
Hanover Fire, New York	143 60
Hartford Fire, Connecticut	386 15
Home, New York	344 22
Home Mutual, California	227 71
Howard, New York	10 00

Imperial Fire, England	401 13
Insurance Company of Dakota	75 39
Insurance Company of North America, Pennsylvania	466 61
Insurance Company of the State of Pennsylvania	90 00
Lancashire, England	219 20
Liberty, New York	282 06
Lion Fire, England	332 46
Liverpool and London and Globe, England	626 14
London Assurance, England	237 65
London and Lancashire Fire, England	160 68
Long Island, New York	111 00
Manchester Fire, England	119 50
Manufacturers and Builders Fire, New York	129 35
Merchants', New Jersey	151 17
Michigan Fire and Marine, Michigan	99 00
Milwaukee Mechanics, Wisconsin	172.97
National Fire, Connecticut	548 73
National Assurance, Ireland	145 18
New Hampshire Fire, New Hampshire	197 02
New York Bowery Fire, New York	98 19
Niagara Fire, New York	54 17
Northwestern National Wisconsin	166 24
Northern Assurance, England	81 00
North American, Massachusetts	138 13
North British and Mercantile, England	2 00
Norwich Union Fire, England	238 18
Oakland Home, California	108 86
Oregon Fire and Marine, Oregon	77 00
Orient, Connecticut	144 37
Pennsylvania Fire, Pennsylvania	195 23
People's Fire, New Hampshire	10 60
People's, Pennsylvania	82 00
Phenix, New York	470 27
Phoenix, Connecticut	408 13
Phoenix Assurance, England	182 46
Providence Washington, Rhode Island	40 00
Prussian National, Prussia	163 06
Queen, England	28 95
Royal, England	198 36
Scottish Union and National, Scotland	332 35
Security, Connecticut	22 00
Southern California, California	153 88
South British Fire and Marine, New Zealand	187 12
Springfield Fire and Marine, Massachusetts	26 00
State Investment, California	67 00
State, Iowa	347 55
St. Paul Fire and Marine, Minnesota	155 14
Sun, California	98 44
Sun Fire Office, England	18 00
Svea Fire, Sweden	85 33
Syndicate, Minnesota	109 00

RECEIPTS FROM FIRE COMPANIES.

643

Traders, Illinois	190 91
Union, California	186 04
Union, Pennsylvania	119 54
Union Fire and Marine, New Zealand	108 00
Western Assurance, Canada	422 42
Westchester Fire, New York	8 00
Western Home, Iowa	122 39
Williamsburgh City Fire, New York	102 65
Total	\$17,536 80.

644 RECEIPTS FROM FIDELITY, CASUALTY, ACCIDENT.

RECEIPTS FROM FIDELITY, CASUALTY AND ACCIDENT COMPANIES.

American Steam Boiler, New York	\$ 246 09
American Surety, New York	88 46
Employers' Liability, England	100 12
Fidelity and Casualty, New York	186 36
Hartford Steam Boiler, Connecticut.	112 35
Lloyd's Plate Glass, New York	106,07
Metropolitan Plate Glass, New York	72 50
Standard Life and Accident, Michigan	129 60
Total	<hr/> \$ 1,041 55

RECEIPTS FROM LIFE COMPANIES.

Ætna, Connecticut	\$ 245 00
Connecticut Mutual, Connecticut	59 00
Equitable, New York	2,162 93
Germania, New York	61 00
Home, New York	4 00
Manhattan, New York	61 20
Massachusetts Mutual, Massachusetts	76 84
Michigan Mutual, Michigan	84 00
Mutual Life, New York	820 59
Mutual Benefit, New Jersey	113 45
National, Vermont	90 00
New York Life, New York	1,038 22
Northwestern Mutual, Wisconsin	1,429 29
Pacific Mutual, California	137 28
Penn Mutual, Pennsylvania	252 23
Provident Savings, New York	95 99
Prudential, New Jersey	137 00
Travelers', Connecticut	809 44
Union Mutual, Maine	65 00
Total	\$ 7,742 46

RECEIPTS FROM CO-OPERATIVE COMPANIES.

Bankers Life Association, Iowa	\$ 75 00
Equitable Mutual Accident, Colorado	93 00
Fidelity Mutual Life, Pennsylvania	76 04
Hartford Life and Annuity, Connecticut	208 00
Iowa Mutual Benefit, Iowa	148 04
Massachusetts Benefit, Massachusetts	57 00
Mutual Benefit Life of America, New York	289 18
National Alliance, New York	57 00
National Temperance Relief, Missouri	82 00
Northwestern Masonic Aid, Illinois	122 00
United States Mutual Accident, New York	165 46
Total	\$ 1,372 72

EXPENSE ACCOUNT.

EXPENSE ACCOUNT

FROM MARCH 1, 1888, TO MARCH 1, 1889

Salary of Deputy Superintendent	\$ 3,000 00
Salary of Chief Clerk	1,550 00
Extra clerk hire	970 00
Printing	4,531 44
Rent of office	480 00
General expense, stationery, postage, traveling, legal expenses, etc. .	1,400 07
Total	\$11,931 51

RECAPITULATION.

RECEIPTS.

Cash on hand March 1, 1888	\$12,803 58
Cash from fire companies	17,536 80
Cash from accident companies	1,041 55
Cash from life companies	7,742 46
Cash from co-operative companies	1,372 72
Cash from all other sources	66 00
Total	\$40,563 11

EXPENDITURES.

Expense account	\$11,931 51
Fees returned	190 00
Transferred to general fund November 30, 1888	14,472 56
Cash on hand March 1, 1889	13,969 04
Total	\$40,563 11

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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
incorporation 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 II., 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 AMEND AN ACT ENTITLED "AN ACT TO ESTABLISH AN INSURANCE DEPARTMENT IN AND FOR THE STATE OF COLORADO, AND REGULATE THE INSURANCE COMPANIES DOING BUSINESS THEREIN," APPROVED FEBRUARY 13, A. D. 1883, TOGETHER WITH THE AMENDMENTS THERETO: TO DEFINE THE POWERS OF THE SUPERINTENDENT OF INSURANCE, TO PROVIDE FOR THE REGULATION OF INSURANCE COMPANIES AND FOR OTHER PURPOSES.

Be it enacted by the General Assembly of the State of Colorado:

SECTION 1. That there is hereby established a separate and distinct department, to be known as the Insurance Department of the State of Colorado, which Department shall be charged with the execution of all laws now in force, or which shall hereafter be enacted in relation to insurance companies doing business in the State of Colorado.

A separate and distinct department known as insurance department.

SEC. 2. The Auditor of State shall be the chief officer of said Department, and shall be designated the *ex officio* Superintendent of Insurance. He shall appoint a deputy within ten days after the approval of this act, who shall hold his office for the term of two years. He shall be an elector of this State, well versed and experienced in the business of insurance, and 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.

Auditor of State shall appoint deputy

SEC. 3. The Deputy of Insurance shall, within twenty (20) days after receiving his commission, and before entering upon the discharge of the duties of his office, take and

Deputy must file approved bond.

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.

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.

SEC. 5. Said deputy shall receive an annual salary of thirty hundred (\$3,000) dollars.

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.

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 Public office. 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 Books, documents in state offices, how disposed of. 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 Duties of superintendent. Insurance to file in his office and safely keep all books and papers required by law to be filed therein, and to keep and preserve in permanent form a full record of his proceedings, including a concise statement of the condition of such insurance companies reported and examined by him, to issue certificates of authority to transact insurance business to any insurance companies which have fully complied with the laws of this State, and to issue such other certificates as required by law in the organization of insurance companies, and the transaction of the business of insurance, and generally to do and perform with justice and impartiality all such duties as are or may be imposed on him by the laws in relation to the business of insurance in the State; and he shall, annually, at the earliest practicable date after the returns are received from the several companies, make a report to the Governor of the affairs of the Insurance Department, which report shall contain a tabular Reports, when and to whom made. 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
necessary
blanks.

Power of super-
intendent 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, employes 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, employes, solicitors, attorneys, or any other person, in reference to its condition, affairs, management or business, or any matter relating thereto; may administer oaths or affirmation, 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 Superin-

May administer
oaths; punish
for contempt.

tendent. The said Superintendent may make and conduct such examination 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 answer, or 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 the 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. Any director, officer, manager, agent or employé of any insurance company, or any other person, who shall make any false certificate, entry or memorandum upon any of the books or papers of any insurance company, or upon any statement or exhibit filed or offered to be filed in the Insurance Department of this State, or used in the course of any examination, inquiry or investigation, with intent to deceive the Superintendent of Insurance, or any other 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

False testimony,
and punishment
therefor.

than two months in the county or city jail, nor more than five years in the Penitentiary; and the circulation of any statement, printed or written, which is untrue, or which tends to create in the public mind a false impression regarding the business responsibility of any company, shall be sufficient cause for official investigation by the Superintendent, and if it appears to him, on investigation, that such deception was maliciously practiced, he may, in his discretion, revoke the license of the company so offending. The expenses of examining the assets or liabilities of insurance companies doing business in this State shall be paid out of the insurance fund. All claims arising under such examination, upon approval by the Superintendent of Insurance, shall be paid by the State Treasurer, out of the fund aforesaid, on warrants issued by the Deputy Superintendent of Insurance. When the Superintendent makes examinations in person, he shall be entitled only to his actual expenses; when examinations are made by other persons specially commissioned so to do, they shall be entitled to actual expenses and not to exceed ten dollars (\$10) a day for each day actually spent in such examinations. The expenses of all examinations made at the request of the company examined shall be borne by said company; and where a certificate of authority has been revoked by the Superintendent for any cause, the expenses of an examination made thereafter, and prior to re-admission to the State, shall be borne by the company. The expenses of proceeding against companies under this section shall be borne by the Insurance Department.

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.

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 article of incorporation required by this act on the organization of each company, \$50.00; for filing power of attorney and statement preliminary to admission, \$50.00; for filing copy of its charter or deed of settlement and examination thereof, \$25.00; for filing annual statement, \$50.00; for certificate of authority to transact business in this State, \$5.00; for each copy of certificate of authority for use of agent, \$2.00; for each copy of any paper filed in his office, per folio, twenty cents; 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 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

Fees for filings
on admission to
do business in
state.

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 superintend-
ent and how dis-
posed 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 superin-
tendent, by
whom audited.

The accounts of said Deputy Superintendent of Insurance for all receipts and disbursements by him made, shall be audited, adjusted, and settled at the close of each year by the Auditor of State.

Surplus money
transferred to
general fund.

SEC. 14. The surplus of money remaining in the hands of the State Treasurer to the credit of the Insurance Fund, being in excess of receipts over expenditures of the Insurance Department, shall be transferred by him, 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.

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 deemed guilty of a misdemeanor, and upon conviction thereof, shall, for each and every offense, be punished by a fine of five hundred dollars or imprisonment for six months in the county jail, or both, in the discretion of the court.

Violation of law and penalty of same

SEC. 3. No company shall transact in this State any insurance business, unless it shall procure from the Superintendent of Insurance a certificate stating that the requirements of the laws of this State have been complied with, and authorizing it to do business. Said certificate shall expire on the last day of February in each year, and must be renewed annually. Every such company shall be required to procure annually, for the use of its agents and solicitors, copies of such certificate of authority; and any person soliciting business for any company authorized to transact business in this State, without first procuring a certificate from the Superintendent of Insurance, shall be guilty of a misdemeanor, and upon conviction thereof shall be punished by a fine of one hundred dollars for each and every offense.

Companies must have certificates of authority to transact business

Copies of authority to agents.

Superintendent
of insurance as
attorney for all
foreign compa-
nies.

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 superin-
tendent of insur-
ance, 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 country; and shall also forward a copy thereof to the general agent of said company in this State. For each copy of process the Superintendent of Insurance shall collect the sum of two dollars, which shall be paid by the plaintiff at the time of such service, the same to be recovered by him, as part of the taxable costs, if he prevails in the suit.

Companies must
file articles of in-
corporation and
statement.

SEC. 4. No insurance company, not incorporated or organized under the law 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.

Fees same as that required for filing with secretary of state, but in no case less than \$25.

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. Such publication shall be made within thirty days after such certificate of authority is issued,

Annual statement, when and to whom rendered.

and a copy of the paper containing such publication shall be filed in the office of the Superintendent of Insurance.

Cash capital required by these companies

SEC. 6. No joint stock fire or life insurance company shall be permitted to do any business in this State unless it is possessed of an actual paid-up cash capital of not less than two hundred thousand dollars. No joint stock insurance company organized for any purpose other than fire and life insurance shall be permitted to do any business in this State unless possessed of an actual paid-up cash capital of not less than one hundred thousand dollars.

Investment of funds under the laws of the state.

SEC. 7. It shall be lawful for any insurance company incorporated under the laws of this State to invest its capital and funds accumulated in the course of its business, or any part thereof, in bonds and mortgages on real estate worth fifty per cent. more than the sum loaned thereon over and above all incumbrances, exclusive of buildings, unless such buildings are insured and the policy transferred to said company; and also in the stocks of this State, or stocks or treasury notes of the United States; and also in the stocks 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 per cent. per annum, and the rate of mortality shall be established by the table known as the "Actuaries' Experience Tables," such valuations to be on the losses of net premiums. For the purpose of estimating the liability of insurance companies, other than life, the amount required to safely re-insure all outstanding risks shall be estimated by taking fifty per cent. of gross premiums on all risks and policies in force and that have less than one year to run, and *pro rata* of all gross premiums on risks that have more than one year to run. All life insurance companies, authorized to transact business in this State, shall provide in their policies, that, 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 the issue of policy, which shall not be less than the full net value of the policy per Actuaries' Experience Table of mortality, four per cent. 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.

How life policies are valued, etc.

For estimating liabilities of insurance companies.

CHAPTER III.

ORGANIZATION OF INSURANCE COMPANIES.

SEC. 1. It shall be lawful for any insurance company organized under the laws of this State:

First—To make insurance on dwelling houses, stores and all kinds of buildings, and upon household furniture and other property against loss or damage by fire, lightning, tornadoes and hail, and the risks of inland navigation and transportation.

Second—To make insurance upon the lives of persons, and every insurance appertaining thereto or connected therewith, and to grant, purchase or dispose of annuities.

Third—To make any of the following kinds of insurance: First, upon the health of persons; Second, against injury, disablement or death of persons, resulting from traveling or general accidents by land or water; Third, guaranteeing the fidelity of persons holding places of trust, public or private; Fourth, upon the lives of horses, cattle and other live stock; Fifth, upon plate-glass, against breakage; Sixth, upon steam boilers, against explosion and against loss or damage to life or property resulting therefrom; Seventh, against loss by burglary or theft, or both; *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 insurance company shall expose itself to loss on any one risk or hazard to the amount exceeding five per cent. of its paid-up capital unless the same shall be re-insured in some other good and responsible companies.

To form an insurance company; how, etc.

SEC. 2. Whenever any number of persons shall associate to form an insurance company, for any of the purposes named in the preceding sections, and become incor-

porated in accordance with the provisions of chapter XIX., 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 sub-
scribed and not less than the amount required by this act
shall have been fully paid in, they shall notify the Superin-
tendent of Insurance, who shall cause an examination to
be made, either by himself or some disinterested person,
especially appointed by him for the purpose, who shall cer-
tify 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 Super-
intendent, 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.

Capital sub-
scribed, exami-
nation made, etc.

Filing with
county clerk.

SEC. 4. All policies or contracts made or entered into
by any such company organized under the laws of this
State, may be made with or without the seal thereof. They
shall be subscribed by the president or such officers as may
be designated by their by-laws for that purpose, and shall
be attested by the secretary, and being so subscribed, shall
be obligatory upon such company.

Contracts may
be made with
or without seal.

Every insurance company now existing in state subject to this law.

SEC. 5. Every insurance company now existing under the laws of this State shall be subject to the provisions of this act, but shall be allowed ninety days from the approval hereof to comply with the requirements herein set forth.

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 from issuing indemnity to any one, against loss by death or accident of any of its members, and such society 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 association or societies. But all life and accident associations hereafter organized under the laws of the State to operate on the mutual assessment plan, shall comply with all the provisions of this act, so far as applicable, and shall be under the full supervision of the Superintendent of Insurance. All such companies now existing shall comply with this law within ninety (90) days after its approval, and thereafter shall be subject to examinations, shall take out certificates of authority, and in all ways contemplated herein, be under the direction of the Insurance Department.

Shall not prevent forming mutual insurance for protection of its members.

SEC. 7. The provisions of this act shall not be construed to prevent any number of persons, not less than twenty, 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.

SEC. 8. No life insurance company doing business in the State of Colorado shall make or permit any distinction or discrimination in favor of individuals, between insurants [insured] of the same class and equal expectation of life, in the amount of payment of premiums or rates charged for policies of life or endowment insurance, or in the dividends or other benefits payable thereon, or in any other of the terms and conditions of the contracts it makes. Nor shall any such company, or any agent thereof, make any contract of insurance or agreement as to such contract other than as plainly expressed in the policy issued thereon; nor shall any such company or agent pay or allow, or offer to pay or allow, as inducement to insurance, any rebate of premiums payable on the policy, or any special favor or advantage in the dividends or other benefits to accrue thereof, or any valuable consideration or inducement whatever not specified in the policy contract of insurance.

Life companies shall not make discriminations or give rebates.

The penalty for violating this section shall be a fine of \$250; and the Superintendent of Insurance shall revoke the certificate of authority of any agent convicted of a violation of this act, and shall not grant the agent so convicted a license as agent for the term of three years thereafter.

SEC. 9. 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 herein before.

Repeal of acts heretofore existing.

SEC. 10. Whereas, an emergency exists; this act shall take effect and be in full force from and after its passage.

Approved April 19, 1889.

AN ACT

TO REQUIRE FIRE INSURANCE COMPANIES TO CANCEL POLICIES IN CERTAIN CASES, AND TO PRESCRIBE THE MANNER THEREOF.

Be it enacted by the General Assembly of the State of Colorado:

Duty of superintendent of insurance.

SECTION 1. That the Superintendent of Insurance shall have power, and it shall be his duty, to examine the form of all policy contracts hereafter issued or proposed to be issued by any fire insurance company, association or corporation now organized by law, or that may hereafter apply to be authorized to transact business of fire insurance in this State. The Superintendent of Insurance shall refuse to authorize any such company, association or corporation to do business in this State whenever the form of policy contract issued or proposed to be issued by any such company, association or corporation does not provide for the cancellation of the same, at the request of the insured, upon equitable terms; nor whenever the form of policy does not provide that in case the policy shall be cancelled at the request of the insured, the premium having been actually paid, that the unearned portion shall be returned on surrender of the policy or last renewal, the company in no event retaining an amount in excess of the amount shown to be the earned portion of said premium, as per the customary short rate table.

Shall revoke the authority.

SEC. 2. Any and all fire insurance companies now authorized to do business in this State shall conform to the requirements of this act within sixty days after the same shall become a law.

SEC. 3. In consequence of any violation of this act, it shall be the duty of the Superintendent of Insurance to revoke the authority of such company to do business in this State, and the same shall not be renewed during a period of six months thereafter.

Approved April 6, 1889.

AN ACT

RELATING TO LIFE AND CASUALTY INSURANCE ON THE ASSESSMENT PLAN.

Be it enacted by the General Assembly of the State of Colorado:

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.

Definition.

Except fraternal societies.

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 benefit 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

Twenty-five persons form company.

How charter invalidated.

one year from date, unless the organization has been completed and business begun thereunder.

Existing companies may re-incorporate.

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 constructed 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.

Penalty for failure to comply with act.

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.

Policy shall specify a minimum amount which must be paid, and the time within which.

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 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.

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.

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

Power to examine.

Report to attorney general.

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.

Shall not re-insure risks, except, etc.

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 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.

Liability of members.

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 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.

May revoke
certificate of
authority.

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

No risk on per-
son over sixty
years of age.

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.

Money not liable to attachment.

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.

Liability of solicitor, etc.

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 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.

SEC. 13. The fees for filing statements, certificates or ^{Fees.} 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.

Date Due

[illegible]



